



**HAL**  
open science

# Empowering women in Tunisia through cash grants and financial training

Jules Gazeaud, Nausheen Khan, Eric Mvukiyehe, Olivier Sterck

## ► To cite this version:

Jules Gazeaud, Nausheen Khan, Eric Mvukiyehe, Olivier Sterck. Empowering women in Tunisia through cash grants and financial training. 2024. hal-04523672

**HAL Id: hal-04523672**

**<https://uca.hal.science/hal-04523672>**

Submitted on 27 Mar 2024

**HAL** is a multi-disciplinary open access archive for the deposit and dissemination of scientific research documents, whether they are published or not. The documents may come from teaching and research institutions in France or abroad, or from public or private research centers.

L'archive ouverte pluridisciplinaire **HAL**, est destinée au dépôt et à la diffusion de documents scientifiques de niveau recherche, publiés ou non, émanant des établissements d'enseignement et de recherche français ou étrangers, des laboratoires publics ou privés.



Distributed under a Creative Commons Attribution - NonCommercial - NoDerivatives 4.0 International License



## Focus on Research

# Empowering women in Tunisia through cash grants and financial training

*Promouvoir l'émancipation des femmes en Tunisie par des subventions monétaires et une formation financière*

Publié le 14 mars 2024. [Consulter l'article de blog.](#)

Strong gender and social norms limit women's opportunities and labor market outcomes in the Middle East and North Africa. Empowering women in these settings is a key priority, and one typical policy response involves using cash grants and training programs to improve women's situation. In a recent paper (Gazeaud *et al.* 2023), we set up a randomized experiment in Tunisia to explore whether inviting women to bring their partners to financial training, combined with an unrestricted cash grant, changed the program's impacts.

*L'autonomisation des femmes est une priorité au Moyen-Orient et en Afrique du Nord. De nombreux travaux académiques suggèrent qu'une approche efficace est l'utilisation de subventions monétaires et de formations financières. Dans un récent article (Gazeaud et al. 2023), nous utilisons une expérience randomisée en Tunisie pour tester si l'implication des conjoints est bénéfique.*

## Empowering women in Tunisia through cash grants and financial training

Strong gender and social norms limit women's opportunities and labor market outcomes in the Middle East and North Africa. Empowering women in these settings is a key priority, and one typical policy response involves using cash grants and training programs to improve women's situation. In a recent paper (Gazeaud *et al.* 2023), we set up a randomized experiment in Tunisia to explore whether inviting women to bring their partners to financial training, which was combined with an unrestricted cash grant, changed the program's impacts.

The experiment took place in Jendouba, one of Tunisia's poorest governorates, where women predominantly engage in agricultural tasks or home-based activities like kitchen gardening and livestock farming. At the same time, men are more likely to be involved in sectors like construction or specific agricultural occupations.

The experiment had two treatment arms. First, poor women received an unrestricted cash grant worth USD 768 in PPP terms. This amount is large, about four times the median monthly income of respondents at baseline. Women also received a one-day financial training, which we label as gender sensitive because it included specific videos and exercises aiming to stimulate women's agency. Second, some cash grant recipients were encouraged to bring their male partners to the gender-sensitive financial training. The objective was to stimulate gender dialogue, address some gender-specific barriers in the labor markets, and minimize resentment or backlash.

## **The program positively affected women's labor market outcomes, but involving men backfired**

Results show that the cash grant and training program positively affected female income-generating activities, but only for women whose male partners did not attend the training. Compared to the control group, women who received the cash grant and the training without their partner were 3.3 percentage points (45%) more likely to have an income-generating activity at endline and their income was 61% higher. Involving partners in the training seems to have backfired: women who received the cash grant and the joint training with their partner were 4.1 percentage points less likely to have an income-generating activity than women invited to participate in the training alone.

At least two mechanisms could explain these results. First, men's involvement in the training may reduce women's privacy over the cash grant, giving them less agency to invest the grant in their own activities or that of other household members. Second, even if privacy over the grant did not change, men involved in the training may have felt legitimized to influence how grant money was spent following their participation in the training.

## **The cash grants positively impacted living standards and wellbeing**

Beyond labor market outcomes, the impacts of the cash grant and training program were overwhelmingly positive. Households benefited from improved living standards, measured across indicators including food consumption (+10.7%) and asset ownership (+0.13 SD). We also find positive socio-psychological benefits arising from the program. Women in the treatment groups were more satisfied with their lives (+0.18 SD), had better mental health (+0.07 SD), and had better access to finance (+0.41 SD). However, we find no significant effects on an index of women's agency. For these outcomes, there are no significant differences between the two treatment arms.

In conclusion, our study shows the promises and pitfalls of programs targeting women in settings where strong gender and social norms shape women's opportunities and outcomes in the labor market. On one hand, our study provides evidence that cash grants and gender-sensitive financial trainings can be an effective way to stimulate their income-generating activities and improve household living standards in Tunisia. The program was highly cost-effective, even in the short run: only 1.2 years of benefits are needed to obtain a positive benefit-cost ratio. On the other hand, the study highlights the importance of considering the role of husbands in programs designed to stimulate women's economic opportunities, as husbands' involvement can backfire and reduce women's economic opportunities. Our study also shows the importance of redistribution and expropriation mechanisms within households, which should be accounted for to understand the full impact of cash transfers to women.



Jules Gazeaud

Research fellow,  
CERDI-UCA-CNRS-IRD  
Postdoctoral Fellow,  
J-PAL MENA



Nausheen Khan

Research Analyst,  
Development Impact (DIME)  
department, Development  
Economics Vice Presidency  
(DEC), World Bank



Eric Mvukiyehe

Assistant Professor,  
Department of Political  
Science  
Duke University



Olivier Sterck

Associate Professor,  
University of Antwerp and  
University of Oxford

**Reference:** Gazeaud, J., Khan N., Mvukiyehe E., & Sterck O. "[With or without him? Experimental evidence on cash grants and gender-sensitive trainings in Tunisia.](#)" *Journal of Development Economics*, 165 (2023): 103169.