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EVIDENCE to inform **POLICY**

What Works to Close the Gender Gaps in Middle East & North Africa

Enhancing Female Entrepreneurship through Cash Grants Experimental Evidence from Rural Tunisia

Enhancing Female Entrepreneurship through Cash Grants: Experimental Evidence from Rural Tunisia



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**This Research Policy Report is a product of the World Bank's
Middle East and North Africa Gender Innovation Lab (MNAGIL)**

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This impact evaluation study received Institutional Review Board (IRB) clearance from the *IRB Solutions, under protocol 2020/11/17*. All errors and opinions expressed in the report remain ours, the authors.

Executive Summary

In Tunisia, while social protection and labor programs are in place, severe challenges including inefficiency, fragmentation, and inequity limit the country's ability to respond to increasing social needs. Gender issues are also one of the critical areas since young women are experiencing even more severe challenges getting into the tight labor market than young men. Unemployment in the MENA region has been a challenge for some time, markedly during the Arab Spring, resulting in the need to create over 50 million jobs in the region in the next decade, to ensure socio-political stability. Unemployment rates are highest in rural and low-income areas. It is in this context that a pilot project of Community Works and Local Participation (CWLP) was initiated in rural Jendouba in 2015. It was financed by the Japan Social Development Fund (JSDF) through the World Bank and implemented by the Tunisia Republic's Ministry of Vocational Training and Employment (MVTE).

A rigorous randomized control trial (RCT) was embedded in the second phase of the CWLP roll-out (starting in late 2015 and early 2016) and carried out by the World Bank's DIME Department in partnership with MVET's ONEQ. The study's main objective was to capture the effects of CWLP's cash for work activities. The results of this study, based on a detailed survey of over 4,000 participants and non-participants 6-12 months after completion of project activities, suggested that in general, the CWLP has had positive impacts on the economic well-being of beneficiaries and to a small extent on social and psychological well-being. However, these results also raised concerns that these positive effects may not persist in the long-run, particularly for women who still face huge constraints participating in the tight labor market, which has yet to fully recover to pre-Jasmine revolution levels.

Against this backdrop, the World Bank's DIME Department partnered with World Bank's MNA Gender Innovation Lab (MNAGIL) and Tunisia's Center of Arab Women for Training and Research (CAWTAR) to pilot an add-on cash grant intervention targeting 2,000 vulnerable women who were part of the original CWLP evaluation study sample. This add-on intervention had two components and was rolled out as a randomized controlled trial (RCT). First, 1000 selected women received an unconditional cash grant of TND 634 (USD 551 in PPP terms, USD 227 in nominal terms). This amount is large, about four times the median monthly income of the respondents at baseline (TND 176). Women also benefited from financial training, which covered three modules: i) Financial Planning and budgeting, ii) Savings Module, iii) Debt Management Module. These modules included simple exercises and videos and were aimed at educating the participants.

on the basic concepts of money management and investment (including human capital investment). Second, a random subset of these 1000 women, i.e. 500 women were invited to attend the training with their husbands/male partners. This sub-treatment is referred to the "gender dialogue" component, with the aim to actively engage male partners in the process and to minimize potential for male resentment or backlash in response to women's empowerment.

The impact evaluation sought to ascertain the impact of these interventions on a set of labor market outcomes and economic welfare for women participants and their households as well as on an array of non-material outcomes. The former set encompasses outcomes such as: employment and income generating activities for female participants and for other members of their households; human capital/skills-accumulated; and access to finance and household consumption and assets holdings, among others. The latter set includes: women's autonomy and agency, life satisfaction, subjective well-being and migration, among other outcomes. Endline data collection took place 2 to 2.5 years after completion of the interventions and so the results speak in part to the sustainability question. Importantly, data collection occurred in the midst of the COVID-19 pandemic, which arguably may have had detrimental effects on the livelihoods and welfare of the participants and their households. While this study was not designed to capture the extent and magnitude of such effects, it collected self-reported data from the participants and this report provides relevant descriptive statistics on this aspect. Below we describe the estimated impacts of the interventions on the key indicators that were the focus of the intervention.

The cash grant intervention had no clear effect on participants' income generating activities. We find some evidence that women who received the cash grant only (and not the gender dialogue component) are more likely to have an income generating activity (+3.4 percentage point). But this effect is not observed for women who benefited from both the cash grant and the gender dialogue interventions. We also find a positive effect on women's income from waged employment, an increase of 18.1 Dinars in the past 30 days. If anything, these results suggest that the impact of the cash grants on women entrepreneurial activities was limited and far from being transformative. Baseline and endline data show that a very low percentage of women have an income generating activity (about 7.5% at endline). The majority of women who report having an income generating activity are self employed in small-scale businesses with no employees. The interventions did not significantly improve this situation.

The cash grant intervention had positive effects on income generating activities (IGA) of other members of the household. We find some evidence that the cash grants were used to promote the income generating activities of the husband and other household members. The effect on income earned by other household members is positive but not statistically significant at conventional thresholds. The effects of the cash grants on agricultural and livestock farming are particularly salient, as households that benefited from the cash grants are 2.4 percentage point (+39%) more likely to work in agriculture and 4.7 percentage point (+25%) more likely to have a livestock IGA. The impacts on the quantity and value of agricultural production and on livestock ownership are positive and statistically significant.

The cash grants also had positive impacts on consumption and asset holdings of beneficiary households. The cash grant intervention has positively impacted living standards. The effect on total consumption per capita is positive and statistically significant (7.5% higher for beneficiary households compared to non-beneficiaries) and households that received the cash grants have more assets (+0.13 standard deviation on the assets standardized index.)

The effects on shocks (including the COVID-19 pandemic) and coping mechanisms are ambiguous. Our analysis suggest that the COVID-19 crisis had a huge negative impact on the majority of the households in our sample. About 61% of households reported making less income today compared to before the pandemic. We find no significant difference in self-reported income shock between the households of women who were cash grant recipients and their counterparts in the control group. This suggests that both groups were similarly hit by the coronavirus epidemic. Beside Covid-19, we find that the beneficiaries of cash grants are 1.8 percentage point more likely to report having suffered from job loss or business failure in general. This effect is quite large (+360%) given that this type of negative shock is extremely rare in the control group, suggesting that some women grant recipients may have used part of the grants to invest in an income generating activity, but that these activities did not survive until the endline survey. We find suggestive evidence that the grants might have helped households to cope with shocks without having to take extreme decisions such as skipping meals or taking children out of school.

The cash grant intervention boosted recipients' access to finance. Cash grant beneficiaries are significantly more likely to report having unused skills. We find strong evidence that women in the treatment group are more likely to have a bank account (+8.5 percentage point). They are also more likely to have higher levels of savings as well as to have

borrowed money and repaid their debt. Interestingly, the program had a large effect on the dummy identifying whether women report having unused skills. This result suggests that some women who received the cash grant intervention have benefited from the training offered with the grant or used the grants to learn new skills, but unfortunately, many women seem unable to use these skills given the tight labor market for women in Jendouba, and in the whole of Tunisia for that matter.

The cash grant intervention did not have a measurable impact on outcome indicators of women's autonomy and agency, but the effect on life satisfaction is positive and statistically significant. The intervention's effects on women's agency were measured along two dimensions: (i) women's involvement in decision-making related to household finances; and (ii) women's autonomy in terms of making their own decisions about career and social participation, etc. We do not find a positive impact on measures associated with either dimension. This raises an interesting question about how women's autonomy and agency is interpreted in the context of rural Tunisia; and we hope our qualitative research will shed more light on this issue. Compared to the control group, women who benefited from a cash grant reported higher life satisfaction, not only at the time of the survey, but also retrospectively one year before the survey and anticipatively three years after the survey. We also find a positive and significant effect of the cash grant program on women's mental health.

We find no evidence suggesting that the gender dialogue component had added value, be it on the outcomes related to labor market and income generating activities, household consumption or assets accumulation or women's autonomy and agency. In fact, evidence suggests that this program might have backfired when it comes to the promotion of women's income generating activities. The gender dialogue intervention was relatively light. It lasted no more than three days during program orientation and it is quite possible it was not robust enough to adequately tackle some of the problems underlying gender inequities in the household as well as women's ability to become financially independent and autonomous decision-makers. But it is also possible such sensitive issues may be conceptualized and experienced differently in the Tunisia context. We plan to use evidence from our complementary qualitative research to shed more light on this question.

Overall, our analysis illustrates some of the potential and limitations of capital injection interventions to promote women's entrepreneurship. Our results show that the cash grants have limited effects on women's income generating activities. But we find significant effects on income generating activities of other household members, on households'

involvement in agriculture, and on livestock ownership. The effects of the cash grants and the gender dialogue components on women's agency and autonomy need to be further investigated. In particular, more research is needed to better understand gender issues in the context of rural Tunisia and whether (or the extent to which) a gender dialogue component may add value for outcomes related to gender norms and equality.

Considering that this intervention targeted highly marginalized and poor women who do not generally have access to the formal labor market or financial institutions, the findings of this report have important implications for scale-up decisions nationally and to other countries in the region. The results reveal how key household outcomes may be positively influenced, even for a relatively simple-to-implement intervention such as the cash grants intervention we studied and reported on in this report.

1 Context of the Evaluation

In Tunisia, severe challenges including inefficiency, fragmentation, and inequality limit the country's ability to respond to increasing social needs. Unemployment in the MENA region has been a challenge for some time, markedly during the Arab Spring, resulting in the need to create over 50 million jobs in the region in the next decade to ensure socio-political stability. Unemployment rates are highest in rural and low-income areas. Gender issues are also one of the critical areas since young women are experiencing more difficulties getting into the labor market than young men.

In the aftermath of the Jasmine revolution, Tunisia has benefited from many international initiatives from friendly and neighboring countries as part of an emergency plan designed to recover from the economic and social crisis. It is in this context that a pilot project of Community Works and Local Participation (CWLP) was initiated in rural Jendouba.

Jendouba is one of the poorest governorates in Tunisia. Within Tunisia, there is extreme inequality. In 2010, while the poverty headcount (national average) stood around 15.5 percent, there were significant regional disparities in poverty levels. Even employment opportunities vary significantly across regions. In 2010, the unemployment rate for graduates on average stood at 40 percent in the region of Jendouba while the national average was 23 percent. Although Tunisia has transitioned from the agricultural sector to the services sector, Jendouba is a rural region, which relies on agriculture for its primary economic activity.

The CWLP project was implemented by the Ministry of Vocational Training and Employment (MFPE) funded by Japan Social Development Fund with the technical support of the World Bank from 2012-2016. Female participants targeted by the CWLP were typically poor workers, self-employed in low returns activities, or unemployed. They faced tight capital constraints and generally did not have access to the formal labor market. Most of the CWLP participants were women (around 70% of the study sample) and were paid to work for the first time in their life through the program.

A rigorous randomized control trial was embedded in the project roll-out in order to capture the effects of the cash for work activities. The results of this study suggested that in general, the CWLP has had positive impacts on the economic well-being of beneficiaries and, to a small extent, on social and psychological well-being. However, there were concerns

Figure 1: Map of targeted area



that these positive effects may not last long, particularly for women. A potential reason is that the CWLP intervention did not relax physical and/or human capital constraints, since female beneficiaries most likely used much of the income received to household consumption needs and little of it was saved. In a recent review paper, Blattman and Ralston (2015) argued that capital-centric interventions such as the one proposed for vulnerable women in Jendouba have the most promise to generate employment for and increase income of the poor, especially in post-crisis settings where too little capital might be a binding constraints that forces forms or entrepreneurs to operate below their optimal size.

It is against this backdrop that the World Bank's DIME Department partnered with Tunisia's Center of Arab Women for Training and Research (CAWTAR) to pilot an add-on intervention for 2000 women that had participated to the CWLP program and study. The 2000 women were randomly split into three treatment arms. First, 1000 women were randomly selected to received a cash grant of TND 634 (USD 551 in PPP terms, USD 227 in nominal terms) along with training, which covered three modules: i) Financial Planning and budgeting, ii) Savings Module, iii) Debt Management Module. These modules included simple exercises and videos and were aimed at educating the participants on the basic concepts of money management and investment (including human capital investment). Second, a random subset of these 1000 women, i.e. 500 women, were invited to attend the training

with their husbands/male partners. This sub-treatment is referred to the "gender dialogue" component. Finally, 1000 women are part of the control group, which did not benefit from any of these interventions.

This report describes the results of the impact evaluation of the cash grant and gender dialogue program. It generates critical evidence on the impacts of a cash grant program targeted at women who participated to a workfare program, thereby providing a stronger evidence base for interventions designed to promote women's economic empowerment and gender equality. Particularly, this impact evaluation ascertains the extent to which a grant can alleviate existing capital constraints and enable poor vulnerable women to engage and invest in sustainable income generating activities in a context where the labor market and gender norms are not particularly favorable to women.

2 Interventions and theory of change

The program evaluated in this report targeted female graduates of the CWLP and had two components: (1) cash grants (2) cash grants and gender dialogue.

Component 1: Cash Grant

Approximately 1000 women were offered an unconditional cash grant of TND 634 (USD 551 in PPP terms, USD 227 in nominal terms). This amount is relatively large. In comparison, the median monthly income from the main IGA of the respondents to the baseline survey was equal to TND 176 (approximately a quarter of the value of the cash grant). The cash-grant beneficiaries were selected from both the treatment and control groups of the initial CWLP program.

Prior to the distribution of the cash grants, women took part in a 3-day training. The orientation and financial literacy training covered three modules to enable women to make financial decisions regarding consumption, investment, modes of saving, formal and informal loan products, planning for unforeseen circumstances and so on. The modules included i) Financial Planning and budgeting, ii) Savings Module, iii) Debt Management Module.

Women had to open a bank account to receive the cash grants. In practice, however, many women opted for a pre-paid Mastercard to minimize transaction costs. At the end of the training, the account details of women were collected. The grants were delivered in one

lumpsum on these accounts.¹

The take-up of this program was very high. Out of 1000 women randomly selected, 949 women participated at the training sessions and received the cash transfers (95%).

The theory driving this intervention is that a provision of the cash grant to female workers will relax capital constraints and enable them to use the capital injections to start engaging in high returns activities, and develop their micro-enterprises further, which will likely provide extra resources for their household and create employment in the community. Consistent with this intuition, a recent 'white paper' by Blattman and Ralston (2015) argued that capital-centric interventions, such this one, are the most likely to generate employment and increase incomes of the poor, especially in post-crisis settings where scarce capital might be a binding constraint, forcing entrepreneurs to operate below their optimal size.

Figure 2: Orientation and financial literacy training (gender dialogue treatment arm)



Component 2: Cash Grant and Gender Dialogue with Husbands/Male Partners

About half of the 1,000 women receiving cash grants (i.e. 500 women) were invited to bring their male partners to the training.

The take-up rate of the gender dialogue component was also high. 444 partners attended the training from a total of 486 invited partners (and 502 women randomly selected to this treatment group). The take-up rate of this component is therefore 88.4%.

The rationale for adding this component was to encourage joint decision-making between the partners and to mitigate any negative perceptions or resentments that male part-

¹10 women received the grants in cash because they reported legal difficulties opening a bank account.

ners may have as the result of female economic and financial independence. The theory is drawn from existing evidence which suggests that, provision of cash grants to women could potentially lead to resentment from their male partners and increase the likelihood of intimate partner violence (IPV). This is supported by the work of researchers who evaluated the impact of an economic empowerment and gender dialogue program, in Côte d'Ivoire, on domestic violence and gender norms. They found that adding the gender dialogue component, in which men and women discussed household dynamics, to a savings and loan program for women was more effective than the savings program alone at reducing intimate partner violence (Gupta et al., 2013).

Context and Implementation

The project was implemented in 80 imadas of Jendouba, 12 months after the completion of the CWLP project. Firstly, the potential beneficiaries were contacted by the implementing organization (CAWTAR), and enrolled into the program. They were surveyed to collect basic demographic information as well as bank information in order to transfer the cash grant. This was followed by training of enumerators, coordinators, and trainers who delivered the financial training to the beneficiaries. These activities took place between July and September 2018. The disbursement of grants to beneficiaries was conducted between October 2018 and December 2018. Those randomized into treatment received the cash grant in their bank account without any additional conditions.

3 Literature

The interventions evaluated in this study build on four strands of the literature: (1) the literature on unconditional cash transfers, (2) the literature on business grants, (3) the literature on business and financial training, and (4) the literature on "gender dialogue" programs.

First, our research talks to the literature on unconditional cash transfers (UCT). UCT are implemented in a wide variety of countries, especially following the Covid-19 pandemic (Gentilini et al., 2020). Cash transfers have been shown to have wide-ranging and persistent impacts (Bastagli et al., 2016; Haushofer and Shapiro, 2018; MacPherson and Sterck, 2021), including on education, health and nutrition, employment, savings and investment, and empowerment. Cash transfers also have large indirect effects on non-beneficiary households and businesses (Angelucci and De Giorgi, 2009; D'Aoust et al., 2018; Egger et al., 2019;

Delius and Sterck, 2020). A technical review by Bastagli et al. (2016) covering impact evaluations of cash transfers between 2000 to 2015 finds that cash transfers have either no effect or a positive effect on adult employment and a negative effect on child labour. Cash transfers increase savings and investment, which, in turn may foster beneficiaries' economic autonomy. The evidence on empowerment is somewhat positive.

Cash transfers appear to increase women's decision-making power and choices, but do not always reduce emotional abuse. Results from a randomized control trial of Kenya's GiveDirectly cash transfer program suggests that large unconditional cash transfers have significant impacts on economic outcomes, such as consumption and psychological well-being. The long term effects are also positive; three years after receiving the transfers, recipients have higher levels of asset holdings, consumption, food security and psychological well-being relative to non-recipients in the same village (Haushofer and Shapiro, 2016, 2018). With the onset of COVID-19, there has been a tremendous increase in the number of social protection programs, of which social assistance and cash transfer programs play a large role (Gentilini et al., 2020). As of December 11, 2020, a total of 215 countries or territories had planned or implemented 1,414 social protection measures, of which social assistance comprises 60 percent of these programs. Cash transfers occupy a large portion of these assistance programs.

Second, our study builds on the literature on the impacts of business grants. A number of studies have used randomized evaluations to test the impacts of business grants. In one study, De Mel et al. (2008) use randomized grants to generate shocks to capital stock for a set of Sri-Lankan micro-enterprises and find increases in the average real return to capital in these enterprises by about 4.6 percent–5.3 percent per year, substantially higher than market interest rates. In another study, Blattman et al. (2014) randomized an unsupervised grant of USD 324 to screened and eligible young adults in Uganda, who were invited to form groups and submit proposals for vocational training and business start-ups. They found that after four years, the grant increased assets, earnings, and work hours with the caveat that most of the grant was invested in tools and equipment rather than training. Fafchamps et al. (2014) randomly assigned cash and in-kind grants to male- and female-owned micro-enterprises in urban Ghana and surprisingly found no effects on profits for women running subsistence enterprises. The results also highlight the variation in effects of cash versus capital for women with larger business; while in-kind grants cause growth in profits, cash has no effect. Gender also plays a role in another study by Bernhardt et al. (2019) who find that business grants appear to have large effects on male-led enterprises, but little effects on female-led

enterprises. They show that the observed gender gap in the effects of business grants reflects the fact that women's capital is typically invested into their husband's enterprise. In another study, McKenzie (2017) finds that winners of a business plan competition in Nigeria who were randomly assigned to grants of US \$50,000 experience substantial gains over five years, with respect to employment outcomes, entry into and survival in firms, and greater profits and sales.

Third, our study relates to the experimental literature on the impact of business and financial training. In a critical review by McKenzie and Woodruff (2014), authors find that in the short run, there is strong evidence that training programs help prospective owners launch new businesses more quickly, although the effects of training on the survivorship of existing firms is limited. While the effect of training programs alone on profits and sales tend to be small and insignificant (McKenzie and Woodruff, 2014; Fafchamps and Woodruff, 2017), de Mel et al. (2014) and Berge et al. (2015) offer some evidence that business training might increase profits and sales in the short run when combined with business grants. However, it is important to note that the effects vary by gender. In Tanzania, Berge et al. (2015) use multiple survey rounds, lab experiment and administrative data to show that the combined effects of a business training and financial grant are much more muted for female entrepreneurs compared to male entrepreneurs.

Fourth, this research contributes to the literature on programs to encourage gender-based dialogues. In a study of vulnerable women in Northern Uganda receiving cash grants and business skills, Blattman et al. (2013) introduced a sub-arm treatment to male partners who received business skills training in order to facilitate more cooperation between partners. They find that this add-on intervention had a small and significant positive effect on couples' communication and relationships, but had no observed impacts on partner violence. In another intervention in Cote d'Ivoire which formed women-only Village Savings and Loans Associations (VSLA) and Gender Dialogue Groups, Gupta et al. (2013) find positive effects of gender dialogue groups, which were designed to help participants (both male and female) discuss norms and attitudes regarding financial decisions, the value of women in the household, gender equality and the use of violence. The results show that these gender dialogue programs have positive effect on control over household economic resources. They also led to a significant reduction in physical IPV. However, no effects were found with regards to sexual, and emotional IPV.

4 Research hypotheses

The literature shows that the "cash grant" and "gender-dialogue" interventions could directly affect female participants but also indirectly impact their households. In this section, we propose a series of research hypotheses that will be tested in the subsequent sections.

Direct effects on female participants

In light of the literature on direct cash or business grants and gender-dialogue programs, we hypothesize that the two interventions under study will have the following direct effects on the female participants:

- H1.1 The unconditional cash grant program is expected to have a positive effect on female businesses and income generating activities.
- H1.2 The unconditional cash grant program has a positive impact on female empowerment.
- H1.3 The gender dialogue program positively affects female empowerment.
- H1.4 If the hypothesis H1.3 is verified, the gender dialogue program has a positive impact on female businesses and income generating activities.

Indirect effects

Given the findings of Bernhardt et al. (2019), we hypothesize that the cash grant program may also have indirect effects on the household as a whole. For example, the cash grant may have been used to develop the activities of other household members (e.g. the husband) instead of the business of female entrepreneurs. The program could also affect the migration of household members, as Jendouba – the governorate where this experiment is taking place – is one of the most under-served governorate in Tunisia. It is also one of the primary migrant-sending regions in Tunisia, with an out-migration rate of 13.5% in 2014 (Zuccotti et al., 2018). The impact of the interventions on migration could be positive if the program relaxed liquidity, credit, and risk constraints or negative if program increased the opportunity cost of migrating (Gazeaud et al., 2021). If the interventions have a positive effect on household income, they should also lead to higher living standards and higher psychological well-being.

We therefore further propose the following hypotheses:

- H2.1 The unconditional cash grant program has a positive impact on household income generating activities, household material well-being, and psychological well-being.
- H2.2 If the hypothesis H1.3 is verified, the effect of the cash grant program on the income generating activities of other household members is higher in households that did not benefit from the gender dialogue program.
- H2.3 The cash grant program positively affects migration.

We will test these hypotheses, using original and rich survey data collected on female participants and non-participants in our sample as well as on their husbands/male partners and households. We describe our data collection strategy in the next section.

5 Data collection

The main sources of data on outcomes for this study are (1) a baseline survey, (2) an endline survey, and (3) a qualitative survey.

The baseline data used in this research was collected in the context of the impact evaluation of the CWLP project. The data was collected between April 2016 and January 2017, 6-12 months after the completion of the CWLP project. 2000 individuals were interviewed in the 80 communities that were part of the evaluation of the CWLP project. Among these, 700 had been randomly selected to benefit from the cash-for-work program while 1300 were part of the control group. The current impact evaluation uses this survey as baseline data. The questionnaire included questions on the composition of the household, its assets, consumption, the economic shocks the household faced, the social protection it has gained, the economic activities of its members and their access to services, their life in the community and their perception of social cohesion, as well as their psychological state.

The endline survey was conducted between December 2020 and March 2021, which is between 2 and 2.5 years after completion of the cash grants distribution and gender dialogue sessions. The survey questionnaire gathered information both at the individual and household level on key outcomes including training history, labor market outcomes, women's

Figure 3: Enumerator conducting an interview



empowerment among others. The endline survey targeted 2000 participants in the study, of which 1824 participants (91.2%) were successfully surveyed.

Data collection was preceded by several rounds of field testing and piloting of the survey instruments to ensure survey questions were valid and internally coherent and appropriate to the local context. Survey tools and other research procedures used to collect data underwent ethical review and were approved by the Solutions International Research Bureau (Solutions IRB). Data collection was carried out by a professional survey firm recruited by the World Bank. The survey firm was responsible for translation and adaptation of the survey instruments, recruiting and training enumerators, in-field quality control, and data collection logistics.

The survey firm mobilized a large team to cover participants in the interventions across multiple geographic areas. This included field personnel comprising field supervisors, enumerators, and independent back-checkers. Field teams were supported by back-office staff, including IT specialists to ensure efficient functioning of equipment and data transfer processes. This entire team participated in a week-long training in Jendouba facilitated by the

World Bank DIME team. At the end of the training, an evaluation test was conducted among the enumerators and the best were retained for fieldwork.

A separate qualitative study is currently being undertaken to shed light on some of the non-quantifiable and narrative aspects of the program and to learn about the mechanisms through which the quantitative outcomes may have occurred. Fieldwork for the qualitative study started in March 2021 and includes interviews and FGDs.

6 Outcomes

This study investigates a wide-range of outcomes related to the objectives of the interventions under evaluation (some related to female participants and others directed to their households, including husbands and male partners). In what follows, we briefly describe the transformations that have been applied to derive some of these outcomes. Note however that many important outcomes, including labor-market outcomes, agriculture, livestock, financial outcomes, migration and subjective well-being are not described in this section because the variables used in the analysis are directly given by the answer to the questions asked during the endline survey.

We derived the following indices and aggregates:

- Financial index: Standardized average of 9 questions on woman financial access and financial situation. The questions are: dummy variables indicating whether the woman has a bank account, saved money since January 2019, lent money since January 2019, borrowed money since January 2019, and repaid debt since January 2019, as well as variables indicating the amount on the bank account, the amount saved since January 2019, the amount borrowed since January 2019, the total amount of debt.
- Woman agency index: Standardized average of 11 questions on woman involvement in decision-making related to household finance (how to spend money from IGA; what food to buy and consume; purchase of furniture of the house; purchase and sale of livestock; purchase of plots of land; purchase of large pots/pans; gifts for relatives who marry/have children; large household purchases; making daily household purchases; borrowing money; lending money) and 5 questions on woman agency regarding per-

sonal decisions (personal purchases; occupation; place of work; working hours; participation in groups).

- Number of other household members with an IGA: Sum of a dummy variable variable indicating whether the household head has an IGA and of a count variable indicating the number of other household members with an IGA.
- Other household members' income: Sum of household head income other household members' income.
- Food consumption: Sum of household expenses in 11 domains (bread, farine, flour, orge, sorgho; pasta, rice, semolina; fish/sea product; meat; eggs and diary; vegetables; fruits; oil; drinks; spices; tobacco, coffee, tea).
- Non-food consumption: Sum of household expenses in 8 domains (medical expenditures; leisure; clothes; transportation; electricity, gaz, water, firewood; communication; soap, detergent, cosmetics; other services; schooling).
- Livestock units: Sum of goats, chicken, cows and mules using the Tropical Livestock Units conversion factors of the FAO (goat TLU 0.1, chicken TLU 0.01, cow TLU 0.7, mule TLU 0.6).
- Livestock value: Sum of the value of goats, chicken, cows and mules in Dirhams using their median value at baseline (goat TND 130, chicken 10 TND, cow 500 TND, mule 150 TND).
- Asset index: Standardized index using the method of Filmer and Pritchett (2001) on a set of 21 assets (rooms; mattress; radio; regular cell-phone; smartphone; refrigerator; bicycle; motorcycle; chair; generator; ventilator; AC; mat; head lamp; table; equipped living room; library; dresser; electronic iron; sewing machine; TV).
- Mental health score (MHI-5): The MHI-5 score is based on a set of 5 questions scaled so that higher values indicate better mental health. The questions are the following: (a) How much of the time in the previous 4 weeks have you been a very nervous person? (b) Have you felt so down in the dumps that nothing could cheer you up? (c) Have you felt calm and peaceful? (d) Have you felt downhearted and blue? (e) Have you been a happy person? The score is computed by adding the scores for each question item and then transforming the raw scores to a 0-100 point scale.

The positive values of the following outcome variables have all been winsorized at the 10% level to reduce the influence of outliers: business profit; income from waged employ-

ment; total amount of debt; amount borrowed since January 2019; amount saved since January 2019; savings in the bank account; other household members' income; quantity produced; value of the production; total consumption; total consumption per capita; food consumption; food consumption per capita; non-food consumption; non-food consumption per capita.

Finally, when respondents stated that they didn't know the response or refused to answer to some questions, we imputed the mean value of their experimental group.

7 Empirical framework

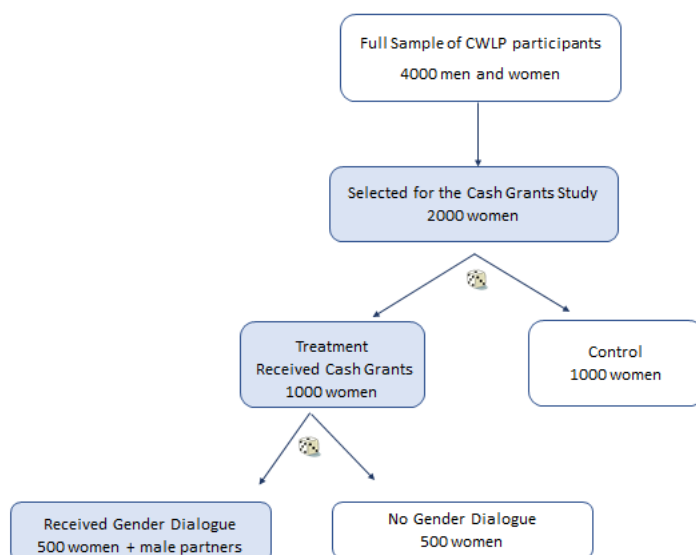
7.1 Experimental design

To answer the evaluation questions and test the specific hypotheses outlined in the previous section, we run a randomized control trial on a sample of females who did and did not participate in the CWLP activities. The impact evaluation is designed as an individual randomized controlled trial with three experimental groups and the following sample sizes²:

- *Control*: 1,000 women participants were offered neither the cash grant nor the gender dialogue treatment variation.
- *Cash Only*: 500 women participants were offered the cash grant but not the gender dialogue treatment variation.
- *Cash & Gender Dialogue*: 500 women participants were offered both the cash grant and the gender dialogue treatment variation.

The figure below summarizes the design of the impact evaluation.

Figure 4: Impact Evaluation Design



A balance table is shown in Table 1. It shows that the treatment and control groups are well balanced across a series of baseline demographic and economic characteristics. For all

²As noted earlier all the 2,000 women participants targeted in this study were all participants in the previous CWLP impact evaluation study (either as treated or as control.) Hence this sample includes both treated and untreated women from the CWLP study.

but one variable analyzed, the magnitude of the differences between the treatment and control groups are smaller than 0.1 standard deviations of the control group. Only 1 out of 69 differences is statistically significant at conventional thresholds. Reassuringly, the p-values of omnibus F-tests of joint significance are 0.81 for the *Cash Only* intervention, and 0.95 for the *Cash & Gender Dialogue* intervention. Overall, these results suggest that the control and treatment groups are well-balanced.

Table 1 also provides interesting information about the context in which the interventions are taking place. Only 4.9% of sampled women had an income generating at baseline. Only 17.5% had completed secondary school and 8.9% had attended professional training. The value of daily consumption per capita was about 10 dinars, which is slightly less than USD 5 using the exchange rate at the start of the baseline survey. For many households, the main source of income is coming from agriculture and animal husbandry. About 15% of households reported owning land at baseline and 47% of households were owning livestock (usually goats or chicken).

Figure 5 below depicts the overall timeline for the IE and data collection activities.

7.2 Estimation of intent-to-treat effects

We estimate intent-to-treat (ITT) effect of receiving a cash grant using a regression of the following form:

$$y_i = \beta_0 + \beta_1 T_i + \delta^T X_i + \mu_e + \varepsilon_i \quad (1)$$

where y_i is the outcome of interest for unit i (where i is an individual or a household depending on the outcome); T_i is a dummy indicating whether the unit i was randomly offered a cash grant; X_i is a vector of control variables; μ_e are enumerator fixed effects; and ε_i is the disturbance term for the regression. ITT effects of the cash grants will be given by the coefficient β_1 . The vector of control variables X_i is selected using the double LASSO method of Chernozhukov et al. (2017), starting with the list of variables used in the balance table augmented with fourth-degree polynomials along with all first-order interactions the inverse hyperbolic sine transformation of continuous variables (Knaus et al., 2020). We include enumerator fixed effects in all regressions (Di Maio and Fiala, 2020) and the baseline levels of outcome variables when possible.³

³Results are qualitatively similar without control variables.

Figure 5: Timeline



We note that the take-up rates of cash grants and the gender dialogue component were very high (94.9% and 88.4% respectively). There was no contamination between the treatment and control groups. As a result, the ITT estimate is almost identical to the Average Treatment Effect on the Treated (ATET). The ITT effect can be approximately interpreted as an Average Treatment Effect with perfect compliance.

To test whether the cash grant is more effective with the gender dialogue component, we will estimate the following ITT specification:

$$y_i = \beta_0 + \beta_1 T_{i1} + \beta_2 T_{i2} + \delta^T X_i + \mu_e + \varepsilon_i \quad (2)$$

where y_i is the outcome of interest for unit i ; T_{i1} is a dummy indicating whether the unit i was randomly offered a cash grant but not the gender dialogue component; T_{i2} is a dummy indicating whether the unit i was randomly offered a cash grant and the gender dialogue component; X_i is a vector of control variables; μ_e are enumerator fixed effects; and ε_i is the disturbance term for the regression. ITT effects of the cash grants with and without the

gender dialogue component will be given by the coefficients β_1 and β_2 respectively. We then test $H_0: \beta_1 = \beta_2$ to study the significance of the marginal effect of the gender dialogue component.

7.3 Attrition

Attrition could be an issue in this study, especially since the endline survey took place about 2-2.5 years after the intervention and 4-4.5 years after the baseline survey. Previous research has shown that cash transfer interventions can affect migration decisions (Angelucci, 2015; Adhikari and Gentilini, 2018; Imbert and Papp, 2019; Gazeaud et al., 2021).

The overall attrition rate in this study is relatively low and on par with comparable studies in other developing country contexts. The overall attrition rate is 8.8% (Table 2). The attrition rate in the control group is 11.1%, which is significantly larger than the attrition rate of 6% and 6.8% observed in the treatment groups. Differential attrition is mainly driven by higher migration rates in the control group. While the survey firm made its best efforts to track all households - even those that migrated within Tunisia - not all of them could be traced because the households had moved abroad, or because neighbors and community leaders did not know where they moved.

In table 3, we study whether the baseline characteristics of households are balanced across the control and the treatment groups after dropping attrited observations. Reassuringly, we find no evidence of serious imbalance, even if attrition rates are different in the treatment and control groups. Only 1 out of 69 t-test p-values is statistically significant at conventional levels and normalized differences between the control and treatment groups are small. The p-value of omnibus F-tests of joint significance are 0.70 for the *Cash Only* intervention, and 0.97 for the *Cash & Gender Dialogue* intervention. This provides suggestive evidence that the control group might be a credible comparison group even if attrition is slightly higher in this group.

8 Results

In this section, we present evidence of the effects of the cash grant intervention as well as for the gender dialogue sub-treatment. In the presentation, we focus on the effects of the cash grant intervention, but where relevant we also discuss any marginal effect of the gender dialogue treatment. We focus on “intention-to-treat (ITT)” effects, meaning that the results we present are average impacts across all female assigned to participate in the interventions, net of those assigned to the control group, regardless of whether the individual women actually participated in the program or not. This provides a more accurate estimate of actual program impacts across the target population as, in any program of this sort, some of those that sign up will not actually take it up or complete all the steps required for the intervention to be considered completed. We note however that the take-up rates of cash grants and the gender dialogue component were very high (94.9% and 88.4% respectively), implying that the ITT estimates are almost identical to an Average Treatment Effect with perfect compliance.

We first study the ITT effects of interventions on **female income generating activities** in table 4. We find weak evidence supporting hypothesis H1.1. Women who have received the cash grant only are 3.4 percentage point more likely to have an income generating activity. This effect is even larger - 4.0 percentage point - if we consider a dummy variable identifying women who had an income generating activity before the Covid-19 epidemic. But we find no effect of the cash grants on these outcomes if the grant program is combined with a gender dialogue component. In fact, there is suggestive evidence that the gender dialogue intervention might have backfired as women who benefited from both the cash grant and the gender dialogue component are 4.2 percentage point less likely to have an income generating activity than women who received the cash grant only (p-value = 0.015). The effect is larger - 5.8 percentage point - for income generating activities before the Covid-19 epidemic (p-value = 0.002). This result suggests that beneficiary women had more agency to invest the grant in their own income generating activities if their husband was not involved in the training. Overall, the impact of the cash grants on women entrepreneurial activities seems limited and far from being transformative. In fact, the most salient result from Table 4 is the very low percentage of women having an income generating activity in the control group (7.5%). This percentage is slightly higher than at baseline (5.2%), which could indicate slow improvement over time. The majority of women who report having an income generating activity are self employed in small-scale businesses with no employees. Women’s income

generating activities are quite diverse. For those self-employed, the main activities relate to agriculture, trade, and housework. Some women also report working in the service sector (sewing, hairdresser, cook). Women having wage employment report diverse activities, including wage work for the public, education, and health sectors.

Interestingly, the cash grant intervention has a large effect on the dummy identifying whether women report having **unused skills**. This result suggests that some beneficiary women benefited from the training offered with the grant or used the grants to learn new skills. Unfortunately, many women seem unable to use these skills given the tight labor market for women in Jendouba.

Yet, there is strong evidence that the cash grant has improved **women's access to finance**. Women in the treatment group are 8.5 percentage point more likely to have a bank account. They have higher levels of savings. They are also more likely to have borrowed money and repaid their debt. We find no significant difference between the *Cash only* and the *Cash & Gender Dialogue* interventions. The low proportion of participants with a bank account is surprising at first sight, given that opening an account was a prerequisite to get the cash grant. Several contextual factors help making sense of this finding. First, a majority of participants seem to have opted for pre-paid Mastercards issued by the Tunisia postal office or by banks. These cards have a limited period of validity (usually 1 year) and have low fees. At the time of the survey, most of the cards that had been issued for receiving the grants had expired and had not been renewed. Second, preliminary qualitative evidence suggests that many women closed their account as soon as they received the money despite the advice of the CAWTAR team to keep it for further use. In Tunisia, bank fees vary from 5 DT to 12 DT per year as fixed fee. An extra 1.5 TD is often charged per transaction. In rural areas, these fees are seen as high burden, which explain why most women closed their accounts between the baseline and endline surveys.

We find no significant effect on an index of **female agency** (Table 5). The sign of regression coefficients are negative but insignificant at conventional levels. The index combines two sets of questions. The first aims at capturing whether women are involved in decision-making related to household finance (e.g. expenditure on food, furniture, livestock, or land, but also borrowing or lending money). All but one coefficient are statistically insignificant at conventional levels. A large majority of women report having a say on household purchases, regardless of their treatment status. The second set of questions relates to female agency examines whether women have agency to take personal decisions related to per-

sonal purchases, occupation, and social participation. All estimated effects are statistically insignificant. A majority of women do not take these personal decisions alone. Overall, these results suggest that the hypotheses H1.2 and H1.3 are not verified: the cash grant and the gender dialogue component did not affect female agency in the long run. Consequently, the hypothesis H1.4 becomes irrelevant.

We find some evidence that the cash grants were used to promote the **income generating activities of other household members** (Table 6). We find that the cash grants significantly increased economic opportunities for household members of treated women. The effect on income earned by other household members is positive but not statistically significant at conventional thresholds.

The effects of the cash grants on **agricultural and livestock farming** are particularly salient (Table 6). Households that benefited from the cash grants are 5.4 percentage point (+28%) more likely to report working in agriculture or livestock farming.⁴ The effects are 2.4 percentage point (+39%) and 4.7 percentage point (+25%) on agriculture and livestock farming respectively. We also find some evidence of change in agricultural practices (higher use of fertilizers and pesticide). The impacts on the quantity and value of agricultural production are positive and highly significant. Households that received a cash grants have more goats and are significantly more likely to have purchased goats, chicken, cows, and mules since January 2019 (Table 7). Point estimates are slightly larger for households that reported livestock farming as an IGA.

The cash grants intervention appears to have positively impacted **living standards**. The effect on total consumption per capita is positive and statistically significant. The average value of consumption per capita is 7.5% higher for beneficiary households compared to non-beneficiaries (Table 8). The positive effect on consumption is largely driven by the positive effect on food consumption per capita (+10.7%). Households that received the cash grants also have more assets. The estimated effect on an asset index is 0.13 standard deviation (Table 9). The effects on measures of living standards are very similar across the *Cash only* and the *Cash & Gender Dialogue* interventions. This is not surprising given the lack of observed effect on women's agency.

⁴Only 19% of households in the control group reported agriculture or livestock as an income generating activity. Many more households have a few animals and/or cultivate a small plot of land but do not consider their involvement in subsistence agriculture as an income generating activity. For example, 39% of households in the control group have goats and 53% of households have chicken.

Compared to the control group, women who benefited from a cash grant also report higher **life satisfaction** (Table 10). The positive effect is identified not only for current life satisfaction (+0.18 SD), but also for life satisfaction 1 year before the endline survey (+0.16 SD), as well as for expected life satisfaction 3 years after the survey (+0.10 SD). It is worth noting that self-reported life satisfaction is very low: only 2.4 on average in the control group on a Cantrill's ladder ranging from 1 to 10. Cash grant beneficiaries characterize their relative wealth as slightly higher than that of other households of their community. We also find a positive and significant effect of the cash grants on women's mental health, as measured using the MHI-5 scale.

We explore whether the cash grants affected individual and household **migration**. The attrition table suggests that the cash grants significantly reduced migration of the entire household. This result suggests that the opportunity cost of migrating may have increased thanks to the cash grants and the better livelihood opportunities and higher living standards that resulted from the program. We also examine a variable indicating whether some household members had left their household and migrated individually since January 2019, that is, about 2 years before the endline survey. 13.5% of households reported that one of their members had left the household to migrate. The cash grant does not seem to affect the overall level of individual migration. However, when we look at the reasons why household members migrated, we find that the program reduced the likelihood of migrating domestically because marriage or divorce (-2.1 percentage point), but increased the likelihood of migrating internationally (+1.7 percentage point). While this represents a 113% increase compared to the migration rate of the control group, it is worth noting that international migration is relatively rare. Only 1.5% of households in the control group reported one or more international migrants. The cash grants also impacted migration intentions for both the respondents and other household members. The respondent is 9.0 percentage points more likely to report being likely to migrate in the next 12 months (+49%). Other household members are perceived as 6.8 percentage points more likely to migrate in the next 12 months (+30%). These results suggest that the effects of the cash grants on migration might change over time.

In Table 12, we study whether the program had an impact on the likelihood to experience **negative shocks** in the two years preceding the survey. Interestingly, the beneficiaries of cash grants are 1.8 percentage points more likely to report having suffered from job loss or business failure. This effect is actually quite large (+380%) given that this type of negative shock is extremely rare in the control group. This result suggests that some women used

part of the grants to invest in an income generating activity, but these activities did not survive until the endline survey. We also find suggestive evidence that the grants might help households **coping with shocks** without having to take extreme decisions such as skipping meals or taking children out of school.

In Table 13, we report some results related to the **Covid-19 pandemic**. Tunisia has been hardly hit by the Covid-19 pandemic. At the time of writing this report, more than 8,000 people had died from the virus. The GDP of Tunisia in 2020 is estimated to be 12.5% lower than it would have been without the pandemic (Decerf et al., 2021; Ferreira et al., 2021). This impact evaluation did not aim to assess the impact of Covid-19 on the Tunisia economy, nor to assess whether the evaluated interventions are effective at mitigating the negative socio-economic consequences of the epidemic. Yet, given the importance of the topic on people's lives and on economies, the endline questionnaire included a limited number of questions related to Covid-19 perceptions. The analysis of these outcomes was not included in our pre-analysis plan and should therefore be taken as exploratory. We find that 14.8% of interviewed households lost an income generating activity since the start of the Covid-19 epidemic. In comparison, only 2.6% created or gained a new income generating activity during the same period. A staggering 60.7% of households report lower income today compared to before the epidemic. These results suggest that even in rural Jendouba, the economic consequences of the Covid-19 epidemic have been felt dramatically. The cash grants seem to have no effect on these outcomes.

9 Conclusion and policy implications

This study sought to generate evidence about the potential of **capital injection interventions** to address labor market constraints besetting vulnerable women through promoting their entrepreneurship and enhancing their human capital and employability. The study also aimed to test the effects of a **gender dialogue** component that actively engage male partners with two goals in mind: (i) to help advance women's autonomy, agency and voice, particularly in household decision-making and allocations of resources to different needs; and (ii) to minimize potential for male resentment or backlash in response to women's empowerment. The data collection took place between 2 and 2.5 years after completion of the interventions and so our results speak in part to the sustainability question.

The cash grant intervention had limited effects on the income generating activities of beneficiary women. But the cash grants boosted recipients' access to finance and usage of financial institutions. Women who have received the cash grant only are 3.4 percentage point more likely to have an income generating activity. But this effect is not observed for women who received both the grant and the gender dialogue component. Instead, we find suggestive evidence that the gender dialogue intervention might have backfired as women who benefited from both the cash grant and the gender dialogue component are 4.2 percentage point less likely to have an income generating activity than women who received the cash grant only (p-value = 0.015). We conclude that the effects of cash grants on women's entrepreneurship was far from transformative. In fact, very few women reported having a micro-enterprise. Our results suggest that many recipients acquired new skills but that these skills often remain unused, perhaps due to the tight labor market for women in Jendouba. This is an important consideration to keep in mind for future programming.

The cash grant intervention had strong effects on income generating activities of other members of the household and led to an increase in household consumption and asset holdings. These findings are particularly interesting because the cash grant intervention targeted women in particular, not their household. The fact that the entire household seems to have benefited from the intervention, not only on consumption and assets accumulation, but also in terms of employment suggests such interventions have the potential to generate strong spillovers beyond direct participants. These spillovers are encouraging but are also raising questions. Understanding why the effect on the income generating activities of other household members is more important than the effect on the income generating activities of beneficiary women is a critical question that warrant further investigation from research and policy standpoints.

The cash grant intervention does not appear to have a measurable impact on outcome indicators of women's agency. The intervention's effects on women's agency were measured along two dimensions: (i) women's involvement in decision-making related to household finances; and (ii) women's autonomy in terms of making their own decisions about career and social participation, etc. We do not find a positive impact on measures associated with either dimension. This raises interesting questions about how women's autonomy and agency is interpreted in the context of rural Tunisia. We hope our qualitative research will shed more light on this issue.

By contrast, the effects of the cash grant intervention on life satisfaction are positive

and statistically significant. Compared to the control group, women who benefited from a cash grant report higher life satisfaction, not only at the time of the survey, but also retrospectively one year before the survey and anticipatively three years after the survey. We find a positive and significant effect of the cash grants on women's mental health.

We find no evidence that the gender dialogue component had any added value, be it on the outcomes related to labor market and income generating activities or women's autonomy and agency. The lack of any positive effects on the latter category of outcomes is particularly surprising because these were targeted by this component. As we have noted previously, however, the gender-dialogue component of the program was relatively light. It lasted no more than three days during program orientation and it is quite possible it was not robust enough to adequately tackle some of the problems underlying gender inequities in the household as well as women's ability to become financially independent and autonomous decision-makers. But it is also possible these issues may be conceptualized and experienced differently in the Tunisia context. We plan to use evidence from our complementary qualitative research to shed more light on these hypotheses.

Overall, our empirical findings do show the promise of capital injections interventions to increase household income generating activities, living standards and life satisfaction in a sustained way. The effects on women livelihood, agency and autonomy are not clear and more research is needed to better understand these issues in the context of rural Tunisia. In particular, the questions of whether and how a gender dialogue component may add value need to be further explored. The encouraging findings of this report have important implications for scale-up decisions nationally and for other countries in the region. The results reveal how key outcomes may be positively influenced, even for a relatively, simple to implement intervention such as the cash grants intervention evaluated in this report. The results also highlight the difficulty of fostering women entrepreneurship in contexts where women's labor market is severely constrained.

Table 1: Balance table

	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Control group	Treatment group 1	Treatment group 2	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Respondent variables									
Age	43.115 (10.539)	42.556 (11.179)	42.761 (10.854)	0.344	0.543	0.769	0.051	0.033	-0.019
Completed secondary school	0.181 (0.385)	0.181 (0.385)	0.155 (0.363)	0.983	0.212	0.284	0.001	0.069	0.068
Born in this Imada	0.756 (0.430)	0.721 (0.449)	0.731 (0.444)	0.145	0.299	0.718	0.079	0.056	-0.023
Married	0.757 (0.429)	0.743 (0.437)	0.775 (0.418)	0.561	0.436	0.238	0.032	-0.043	-0.075
Status in the household									
Head	0.083 (0.276)	0.080 (0.272)	0.076 (0.265)	0.855	0.620	0.785	0.010	0.027	0.017
Spouse of the head	0.716 (0.451)	0.711 (0.454)	0.729 (0.445)	0.844	0.587	0.521	0.011	-0.030	-0.041
Daughter of the head	0.163 (0.370)	0.169 (0.375)	0.157 (0.365)	0.787	0.774	0.629	-0.015	0.016	0.031
Other	0.038 (0.191)	0.040 (0.197)	0.038 (0.191)	0.841	0.986	0.850	-0.011	0.001	0.012
Had an IGA in the last month	0.052 (0.222)	0.054 (0.227)	0.038 (0.191)	0.860	0.228	0.222	-0.010	0.068	0.077
Attended a professional training	0.090 (0.286)	0.090 (0.287)	0.086 (0.280)	0.986	0.776	0.793	-0.001	0.016	0.017
Household demographics									
Household size	4.607 (1.707)	4.558 (1.619)	4.711 (1.749)	0.599	0.267	0.152	0.029	-0.061	-0.091
Number of adults (18-65)	2.907 (1.580)	2.876 (1.595)	2.962 (1.514)	0.718	0.517	0.378	0.020	-0.036	-0.056
Number of children (<18)	1.277 (1.422)	1.211 (1.315)	1.317 (1.370)	0.383	0.608	0.213	0.049	-0.028	-0.079
Number of elders (>65)	0.422 (0.940)	0.472 (0.997)	0.432 (0.943)	0.347	0.848	0.519	-0.051	-0.010	0.041
Household living conditions									
Daily consumption per capita (in Dinars)	8.130 (13.264)	7.338 (12.525)	6.551 (11.290)	0.268	0.023	0.296	0.061	0.128	0.066
Has dirt floor	0.100 (0.300)	0.120 (0.326)	0.104 (0.305)	0.229	0.833	0.397	-0.065	-0.012	0.054
Has thatched or steel roof	0.064 (0.245)	0.070 (0.256)	0.050 (0.218)	0.649	0.270	0.173	-0.025	0.062	0.086
Owns land	0.146 (0.352)	0.144 (0.350)	0.155 (0.360)	0.901	0.665	0.631	0.007	-0.024	-0.030
Has livestock	0.472 (0.499)	0.480 (0.500)	0.468 (0.499)	0.786	0.874	0.709	-0.015	0.009	0.024
Walking distance (in minutes, one way)									
Water source	27.603 (34.194)	28.492 (34.613)	28.758 (35.706)	0.637	0.543	0.905	-0.026	-0.033	-0.008
Primary school	30.419 (23.114)	31.426 (24.127)	31.993 (24.254)	0.434	0.221	0.711	-0.043	-0.066	-0.023
Food market	40.911 (31.082)	42.987 (32.515)	42.262 (33.892)	0.231	0.441	0.730	-0.065	-0.042	0.022
Headquarter	61.441 (31.175)	63.818 (33.048)	62.681 (32.563)	0.173	0.474	0.584	-0.074	-0.039	0.035
Public transportation station	21.273 (20.688)	23.308 (22.683)	23.106 (21.742)	0.083	0.112	0.886	-0.094	-0.086	0.009
Omnibus F-test p-value	.	.	.	0.897	0.893	0.962	.	.	.
Observations	999	498	502	1497	1501	1000	1497	1501	1000

Table 2: Attrition

	(1) Control group	(2) Treatment group 1	(3) Treatment group 2	T-test p-values			Normalized differences		
				(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Attrition	0.111 (0.314)	0.060 (0.238)	0.068 (0.252)	0.001	0.007	0.629	0.182	0.152	-0.031
Attrition reason									
Migrated	0.063 (0.243)	0.038 (0.192)	0.028 (0.165)	0.046	0.004	0.364	0.114	0.169	0.057
Death	0.010 (0.100)	0.002 (0.045)	0.016 (0.125)	0.088	0.320	0.020	0.104	-0.052	-0.148
Refusals	0.021 (0.144)	0.012 (0.109)	0.008 (0.089)	0.219	0.062	0.517	0.070	0.109	0.041
Other	0.017 (0.129)	0.008 (0.089)	0.016 (0.125)	0.164	0.877	0.252	0.081	0.008	-0.073
Observations	999	498	502	1497	1501	1000	1497	1501	1000

Table 3: Balance table after dropping attrited households

	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Control group	Treatment group 1	Treatment group 2	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Respondent variables									
Age	43.243 (10.315)	42.630 (11.121)	42.880 (10.702)	0.312	0.543	0.726	0.057	0.035	-0.023
Completed secondary school	0.167 (0.373)	0.177 (0.382)	0.145 (0.353)	0.619	0.307	0.183	-0.028	0.059	0.087
Born in this Imada	0.764 (0.425)	0.716 (0.452)	0.733 (0.443)	0.055	0.214	0.559	0.109	0.071	-0.038
Married	0.769 (0.422)	0.756 (0.430)	0.782 (0.413)	0.600	0.590	0.352	0.030	-0.031	-0.061
Status in the household									
Head	0.084 (0.278)	0.083 (0.277)	0.079 (0.270)	0.943	0.732	0.811	0.004	0.020	0.016
Spouse of the head	0.730 (0.444)	0.722 (0.448)	0.739 (0.439)	0.768	0.705	0.556	0.017	-0.022	-0.039
Daughter of the head	0.151 (0.358)	0.152 (0.359)	0.143 (0.351)	0.969	0.703	0.713	-0.002	0.022	0.024
Other	0.035 (0.184)	0.043 (0.202)	0.038 (0.193)	0.472	0.739	0.741	-0.040	-0.019	0.022
Had an IGA in the last month	0.053 (0.224)	0.053 (0.225)	0.037 (0.187)	0.969	0.176	0.212	-0.002	0.079	0.082
Attended a professional training	0.082 (0.275)	0.092 (0.289)	0.081 (0.273)	0.545	0.949	0.562	-0.034	0.004	0.038
Household demographics									
Household size	4.650 (1.718)	4.579 (1.619)	4.754 (1.759)	0.463	0.291	0.113	0.042	-0.060	-0.104
Number of adults (18-65)	2.909 (1.590)	2.868 (1.588)	2.972 (1.521)	0.650	0.479	0.303	0.026	-0.041	-0.067
Number of children (<18)	1.340 (1.451)	1.241 (1.322)	1.363 (1.376)	0.220	0.776	0.168	0.071	-0.016	-0.090
Number of elders (>65)	0.401 (0.942)	0.470 (1.004)	0.419 (0.944)	0.209	0.740	0.421	-0.071	-0.019	0.053
Household living conditions									
Daily consumption per capita (in Dinars)	8.299 (13.477)	7.326 (12.529)	6.672 (11.524)	0.196	0.027	0.406	0.075	0.130	0.054
Has dirt floor	0.097 (0.296)	0.115 (0.320)	0.105 (0.306)	0.287	0.646	0.602	-0.060	-0.026	0.034
Has thatched or steel roof	0.061 (0.239)	0.064 (0.245)	0.049 (0.216)	0.811	0.378	0.323	-0.014	0.051	0.065
Owns land	0.149 (0.355)	0.138 (0.344)	0.149 (0.355)	0.584	0.999	0.630	0.031	-0.000	-0.032
Has livestock	0.479 (0.500)	0.481 (0.500)	0.466 (0.499)	0.940	0.654	0.647	-0.004	0.026	0.030
Walking distance (in minutes, one way)									
Water source	27.803 (34.103)	28.730 (34.763)	29.442 (36.328)	0.636	0.411	0.760	-0.027	-0.047	-0.020
Primary school	30.369 (23.014)	31.044 (23.916)	31.774 (24.473)	0.613	0.296	0.644	-0.029	-0.059	-0.030
Food market	41.186 (31.136)	42.810 (32.487)	41.674 (33.564)	0.369	0.789	0.599	-0.051	-0.015	0.034
Headquarter	61.678 (30.943)	63.222 (32.757)	62.423 (32.575)	0.392	0.679	0.709	-0.048	-0.023	0.024
Public transportation station	21.134 (20.554)	23.245 (22.654)	23.035 (21.515)	0.083	0.111	0.885	-0.098	-0.090	0.009
Omnibus F-test p-value	.	.	.	0.704	0.893	0.979	.	.	.
Observations	888	468	468	1356	1356	936	1356	1356	936

Table 4: Treatment effects on female businesses, income generating activities, and financial access

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Woman income generating activities							
Has an IGA	0.075	0.264	0.013 (0.012)	0.034** (0.016)	-0.008 (0.013)	0.015	1824
Self employed	0.039	0.195	0.006 (0.009)	0.021* (0.012)	-0.009 (0.010)	0.020	1824
Wage employment	0.017	0.129	0.006 (0.006)	0.011 (0.008)	0.002 (0.007)	0.312	1824
Other	0.019	0.137	0.001 (0.006)	0.003 (0.008)	-0.001 (0.007)	0.674	1824
Had an IGA before COVID	0.091	0.288	0.011 (0.013)	0.040** (0.017)	-0.018 (0.014)	0.002	1824
Business profit	9.505	66.500	0.420 (2.855)	3.132 (3.897)	-2.314 (2.983)	0.169	1824
Business employees	0.010	0.271	0.003 (0.012)	0.001 (0.011)	0.005 (0.017)	0.779	1824
Income from waged employment	27.417	110.614	7.074 (5.269)	18.122** (7.535)	-4.252 (5.373)	0.004	1824
Total income	35.893	149.039	8.127 (6.866)	22.029** (9.716)	-6.163 (6.998)	0.005	1824
Has unused skills	0.276	0.447	0.080*** (0.019)	0.077*** (0.023)	0.083*** (0.023)	0.816	1824
Financial index							
Has a bank account	0.044	0.205	0.408*** (0.088)	0.408*** (0.134)	0.408*** (0.088)	0.998	1824
Savings on the bank account	0.338	5.806	0.085*** (0.011)	0.077*** (0.014)	0.094*** (0.014)	0.318	1824
Saved money since January 2019	0.338	5.806	4.558*** (1.482)	5.656** (2.333)	3.452** (1.485)	0.389	1824
Amount saved since Jan 2019	0.007	0.082	0.014*** (0.005)	0.013* (0.007)	0.015** (0.007)	0.774	1824
Lent money since January 2019	6.926	139.211	10.674 (8.111)	14.292 (11.996)	7.028 (7.199)	0.523	1824
Borrowed money since January 2019	0.011	0.106	0.009* (0.006)	0.005 (0.007)	0.013* (0.007)	0.362	1824
Amount borrowed since January 2019	0.305	0.461	0.057*** (0.020)	0.035 (0.024)	0.079*** (0.025)	0.129	1824
Repaid debt since January 2019	372.196	840.155	-2.806 (36.010)	-22.365 (43.114)	19.635 (44.555)	0.404	1824
Total amount of debt	0.070	0.255	0.025** (0.012)	0.019 (0.015)	0.030* (0.016)	0.555	1824
	816.824	1219.833	-67.647 (53.001)	-91.658 (63.487)	-43.467 (64.534)	0.502	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 5: Female agency

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Woman agency index	-0.000	1.000	-0.045 (0.038)	-0.033 (0.046)	-0.056 (0.046)	0.650	1824
Woman involved in the following household decisions:							
How to spend money from IGA	0.805	0.521	-0.029 (0.019)	-0.034 (0.023)	-0.025 (0.024)	0.745	1824
What food to buy and consume	0.821	0.503	-0.009 (0.019)	-0.017 (0.022)	0.000 (0.023)	0.525	1824
Purchase of furniture of the house	0.859	0.492	-0.022 (0.020)	-0.026 (0.024)	-0.018 (0.024)	0.762	1824
Purchase and sale of livestock	0.784	0.549	-0.043** (0.020)	-0.041* (0.025)	-0.045* (0.024)	0.884	1824
Purchase of plots of land	0.785	0.550	-0.026 (0.020)	-0.025 (0.024)	-0.026 (0.024)	0.979	1824
Purchase of large pots/pans	0.877	0.490	-0.021 (0.020)	-0.020 (0.024)	-0.021 (0.024)	0.966	1824
Gifts for relatives who marry/have children	0.849	0.504	-0.021 (0.020)	-0.022 (0.024)	-0.020 (0.024)	0.961	1824
Large household purchases	0.780	0.517	-0.018 (0.020)	-0.017 (0.024)	-0.020 (0.024)	0.906	1824
Making daily household purchases	0.807	0.505	0.008 (0.019)	0.014 (0.023)	0.003 (0.023)	0.689	1824
Borrowing money	0.795	0.546	-0.023 (0.020)	-0.015 (0.024)	-0.032 (0.024)	0.531	1824
Lending money	0.783	0.541	-0.008 (0.020)	0.006 (0.024)	-0.022 (0.024)	0.298	1824
Woman decides for the following personal decisions:							
Personal purchases	0.402	0.618	-0.031 (0.024)	-0.013 (0.030)	-0.050* (0.029)	0.267	1824
Occupation	0.388	0.614	-0.027 (0.024)	-0.011 (0.030)	-0.042 (0.029)	0.358	1824
Place of work (home vs outside)	0.364	0.609	-0.033 (0.025)	-0.023 (0.031)	-0.044 (0.029)	0.533	1824
Working hours	0.364	0.608	-0.031 (0.025)	-0.024 (0.031)	-0.038 (0.029)	0.687	1824
Participation in groups	0.337	0.592	-0.030 (0.024)	-0.019 (0.030)	-0.041 (0.028)	0.506	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 6: Household income generating activities

	(1)	(2)	Eq (1)	(4)	Eq (2)	(6)	(7)
	Control Mean	Control SD	(3) Treatment	T1: Cash only	(5) T2: Cash & Dialogue	T1 = T2	N
Income generating activities							
Number of other HH members with an IGA	0.481	0.609	0.066** (0.028)	0.092** (0.036)	0.041 (0.032)	0.200	1824
Other HH members' income	198.772	312.976	15.675 (13.466)	14.065 (16.447)	17.298 (16.239)	0.861	1824
Agriculture							
Household has an agricultural IGA	0.062	0.241	0.024** (0.011)	0.027* (0.014)	0.022* (0.013)	0.753	1824
Used chemicals	0.018	0.156	0.021** (0.009)	0.018* (0.011)	0.023* (0.013)	0.735	1824
Quantity produced	1.666	20.371	6.093*** (1.860)	7.140*** (2.636)	5.038** (2.262)	0.512	1824
Value of the production	8.736	76.197	12.282*** (4.614)	15.290** (6.303)	9.250* (5.404)	0.406	1824
Livestock							
Household has a livestock IGA	0.187	0.390	0.047*** (0.016)	0.047** (0.020)	0.047** (0.019)	0.999	1824
Total stock, if IGA (in Dirhams)	187.204	492.600	44.994* (23.211)	53.121* (28.781)	36.776 (28.874)	0.633	1824
Bought since January 2019, if IGA (in Dirhams)	4.087	49.656	27.850*** (5.398)	27.835*** (7.248)	27.866*** (7.404)	0.998	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 7: Livestock (all households)

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Stock							
Total value in Dirhams	463.197	656.976	39.339 (29.572)	40.339 (36.208)	38.330 (36.071)	0.961	1824
Total livestock units	0.585	0.817	0.026 (0.037)	0.032 (0.045)	0.019 (0.045)	0.797	1824
Goats	1.939	3.234	0.293** (0.143)	0.318* (0.179)	0.268 (0.166)	0.798	1824
Chicken	3.544	5.621	0.428 (0.282)	0.385 (0.409)	0.472* (0.273)	0.831	1824
Cows	0.288	0.719	0.008 (0.036)	0.001 (0.042)	0.016 (0.048)	0.783	1824
Mules	0.256	0.466	-0.018 (0.020)	-0.005 (0.025)	-0.031 (0.023)	0.342	1824
Bought since January 2019							
Total in Dirhams	32.235	196.140	29.943*** (9.269)	24.998** (10.860)	34.928*** (11.779)	0.446	1824
Total livestock units	0.038	0.259	0.034*** (0.012)	0.029** (0.014)	0.039*** (0.014)	0.524	1824
Goats	0.108	0.571	0.141*** (0.036)	0.111*** (0.042)	0.171*** (0.051)	0.321	1824
Chicken	0.374	2.077	0.529** (0.255)	0.360* (0.205)	0.698 (0.426)	0.433	1824
Cows	0.029	0.344	0.013 (0.014)	0.014 (0.017)	0.012 (0.016)	0.934	1824
Mules	0.006	0.075	0.009* (0.005)	0.007 (0.006)	0.010* (0.006)	0.721	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 8: Consumption (daily, in Dinars)

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Total consumption							
Total consumption	33.956	25.795	2.296** (1.058)	2.724** (1.320)	1.911 (1.266)	0.586	1824
Total consumption per capita	8.428	6.472	0.634** (0.267)	0.734** (0.336)	0.546* (0.321)	0.624	1824
Food consumption							
Food consumption	14.541	12.215	1.429*** (0.450)	1.647*** (0.557)	1.157** (0.544)	0.440	1824
Food consumption per capita	3.582	3.004	0.384*** (0.116)	0.418*** (0.144)	0.350** (0.140)	0.679	1824
Non-food consumption							
Non-food consumption	15.176	11.270	0.504 (0.487)	0.384 (0.607)	0.625 (0.587)	0.727	1824
Non-food consumption per capita	3.757	2.750	0.077 (0.120)	0.072 (0.150)	0.089 (0.144)	0.922	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 9: Asset index

	(1)	(2)	Eq (1)	Eq (2)	(6)	(7)	
	Control	Control	(3)	(4)	(5)	(6)	
	Mean	SD	Treatment	T1: Cash	T2: Cash	T1 = T2	N
				only	&		
					Dialogue		
Asset index (stock)	0.000	1.000	0.127*** (0.038)	0.148*** (0.049)	0.105** (0.043)	0.424	1824
Asset index (bought since 2019)	-0.000	1.000	0.008 (0.042)	0.025 (0.052)	-0.009 (0.049)	0.551	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 10: Subjective well-being

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Cantrill's ladder (Codes:1-10, where 10 is the top of the ladder)							
Current life satisfaction	2.356	1.470	0.268*** (0.062)	0.275*** (0.075)	0.261*** (0.079)	0.879	1824
Life satisfaction one year ago	2.411	1.494	0.238*** (0.060)	0.267*** (0.075)	0.209*** (0.073)	0.517	1824
Predicted life satisfaction in three years	3.411	2.125	0.219*** (0.081)	0.252** (0.098)	0.186* (0.099)	0.558	1824
Relative wealth	2.821	1.656	0.243*** (0.067)	0.268*** (0.083)	0.217*** (0.082)	0.594	1824
Psychological well-being							
MHI-5 score	43.154	19.500	1.426* (0.783)	2.152** (0.941)	0.693 (0.952)	0.170	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 11: Migration

	(1)	(2)	Eq (1)		Eq (2)		(7)
	Control	Control	(3)	(4)	(5)	(6)	N
	Mean	SD	Treatment	T1: Cash only	T2: Cash & Dialogue	T1 = T2	
Household migration							
Respondent moved to a different Imada	0.062	0.241	0.018 (0.011)	0.021 (0.014)	0.016 (0.014)	0.754	1824
Household has migrants	0.132	0.338	-0.009 (0.015)	-0.014 (0.018)	-0.003 (0.019)	0.572	1824
Number of migrants	0.173	0.526	-0.020 (0.023)	-0.019 (0.028)	-0.022 (0.027)	0.931	1824
Migration reasons							
Marriage, divorce	0.061	0.239	-0.019* (0.010)	-0.023** (0.011)	-0.016 (0.013)	0.588	1824
Security reasons	0.001	0.034	0.000 (0.001)	0.001 (0.002)	-0.001 (0.001)	0.382	1824
Study or health reasons	0.010	0.100	0.001 (0.005)	0.000 (0.006)	0.002 (0.007)	0.789	1824
Domestic work migration	0.020	0.141	-0.004 (0.006)	-0.002 (0.007)	-0.006 (0.007)	0.619	1824
International work migration	0.015	0.120	0.017** (0.007)	0.013 (0.008)	0.021** (0.009)	0.456	1824
Other	0.029	0.169	-0.006 (0.008)	-0.001 (0.009)	-0.010 (0.009)	0.376	1824
Migration intentions (respondent)							
Likely to migrate in the next 12 months	0.186	0.518	0.090*** (0.026)	0.075** (0.031)	0.106*** (0.033)	0.410	1824
Migration intentions (other members)							
Likely to migrate in the next 12 months	0.218	0.597	0.068** (0.027)	0.029 (0.032)	0.108*** (0.035)	0.044	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 12: Negative shocks and coping strategies

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Negative shock (dummy, last two years)							
Death of a household member	0.041	0.197	0.002 (0.009)	0.010 (0.012)	-0.005 (0.011)	0.243	1824
Disease of a household member	0.220	0.461	-0.014 (0.019)	-0.042* (0.022)	0.013 (0.025)	0.041	1824
Job loss, failed or bad business	0.005	0.067	0.018*** (0.005)	0.016** (0.007)	0.020*** (0.007)	0.668	1824
Loss of livelihood due to unexpected large expenses	0.002	0.047	0.005 (0.003)	0.005 (0.004)	0.004 (0.004)	0.854	1824
Loss of livelihood due to natural disasters	0.009	0.095	0.002 (0.005)	-0.002 (0.005)	0.006 (0.006)	0.249	1824
Theft	0.014	0.116	0.009 (0.006)	0.004 (0.007)	0.015* (0.008)	0.229	1824
Coping strategy to face the shock (dummy)							
Reduced the number of meals	0.111	0.315	-0.020* (0.012)	-0.012 (0.014)	-0.028* (0.015)	0.312	1824
Took children out of school	0.017	0.129	-0.012** (0.005)	-0.011* (0.006)	-0.012** (0.005)	0.708	1824
Sending children to friends	0.002	0.047	-0.001 (0.002)	0.000 (0.002)	-0.002 (0.002)	0.282	1824
Debts (friends, neighbors, cooperatives)	0.137	0.393	0.000 (0.017)	-0.016 (0.020)	0.016 (0.023)	0.203	1824
Help from the community (chief, mosque, other)	0.014	0.125	-0.006 (0.005)	-0.006 (0.005)	-0.006 (0.006)	0.977	1824
Help from family members outside the village	0.026	0.159	0.000 (0.007)	-0.012* (0.007)	0.012 (0.010)	0.010	1824
Government or NGO support	0.000	0.000	0.003* (0.002)	0.003 (0.002)	0.004 (0.003)	0.679	1824
Sale of household goods, fields, cattle	0.026	0.173	0.005 (0.008)	-0.003 (0.009)	0.012 (0.010)	0.199	1824
Used the savings	0.015	0.120	-0.001 (0.005)	0.001 (0.007)	-0.003 (0.006)	0.512	1824
Other	0.006	0.075	-0.002 (0.003)	-0.003 (0.003)	-0.001 (0.004)	0.467	1824
Nothing, just suffered	0.059	0.235	0.014 (0.011)	0.012 (0.014)	0.015 (0.013)	0.873	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

Table 13: Covid-19 related questions

	(1) Control Mean	(2) Control SD	Eq (1)		Eq (2)		(7) N
			(3) Treatment	(4) T1: Cash only	(5) T2: Cash & Dialogue	(6) T1 = T2	
Woman lost an IGA because of COVID	0.016	0.125	-0.001 (0.006)	0.008 (0.008)	-0.010* (0.005)	0.022	1824
Household lost an IGA since the Coronavirus epidemic began	0.148	0.355	0.008 (0.013)	0.006 (0.015)	0.011 (0.017)	0.783	1824
Household gained an IGA since the Coronavirus epidemic began	0.026	0.159	-0.005 (0.007)	-0.002 (0.008)	-0.009 (0.008)	0.442	1824
Household income today vs. before the coronavirus epidemic							
Makes more income today	0.029	0.169	0.007 (0.008)	0.013 (0.011)	0.001 (0.010)	0.362	1824
Makes about the same income today	0.364	0.481	-0.019 (0.020)	-0.018 (0.024)	-0.020 (0.024)	0.924	1824
Makes less income today	0.607	0.489	0.012 (0.020)	0.005 (0.024)	0.019 (0.024)	0.613	1824
How concerned are you that you or any family member could contract COVID in the next 12 months?							
Not concerned at all	0.096	0.294	0.001 (0.012)	-0.014 (0.015)	0.017 (0.015)	0.071	1824
Not very concerned	0.252	0.435	0.024 (0.017)	0.024 (0.020)	0.024 (0.021)	0.998	1824
Neither concerned nor unconcerned	0.135	0.342	-0.023* (0.013)	-0.023 (0.016)	-0.024 (0.016)	0.926	1824
Somewhat concerned	0.364	0.481	-0.039** (0.018)	-0.034 (0.022)	-0.044** (0.021)	0.676	1824
Very concerned	0.153	0.360	0.037*** (0.013)	0.046*** (0.016)	0.028* (0.016)	0.312	1824
How concerned are you that you or any family member could lose your job or business in the next 12 months?							
Not concerned at all	0.180	0.385	-0.008 (0.014)	-0.022 (0.016)	0.007 (0.017)	0.122	1824
Not very concerned	0.229	0.420	-0.011 (0.016)	0.005 (0.020)	-0.027 (0.019)	0.171	1824
Neither concerned nor unconcerned	0.158	0.365	0.003 (0.014)	0.004 (0.018)	0.002 (0.017)	0.946	1824
Somewhat concerned	0.274	0.446	0.004 (0.017)	0.002 (0.021)	0.006 (0.021)	0.892	1824
Very concerned	0.160	0.367	0.012 (0.013)	0.012 (0.015)	0.012 (0.016)	0.988	1824

Notes: *** p<0.01, ** p<0.05, * p<0.1.

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The Middle East and North Africa Gender Innovation Lab (MNAGIL) was launched in March 2019 at the World Bank. The Lab conducts experimental research to generate rigorous evidence of what works to close the gender gaps and promote the adoption of evidence-based policies in the MENA region.

The Research Policy Report is a product of the MNAGIL with generous support from the [Umbrella Fund for Gender Equality](#). Reports are designed to bridge research, development policy, and practice. They seek to provide rigorous evidence of the key findings of recent experimental research on gender-related issues to help governments and development actors design and implement the most appropriate and effective policies to understand better and address the long-standing gender gaps in MENA countries.

Our team looks forward to hearing new ideas and finding ways to collaborate with your team.

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