
ADAPTIVE SOCIAL PROTECTION IN FRAGILITY, CONFLICT, AND VIOLENCE (FCV) CONTEXTS — THE CASE OF CHAD

Operational Lessons and Recommendations

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SUMMARY

Chad faces multiple interconnected challenges rooted in poverty, inequality, and vulnerability to external shocks, despite its significant natural and human potential. The country continues to struggle with food insecurity worsened by climate change and the shrinking Lake Chad Basin, while simultaneously managing the inflow of over one million forcibly displaced individuals. Challenges related to institutional capacity also exacerbate fragility. Nonetheless, resilience factors such as strong community networks, civil society engagement, traditional justice mechanisms, and a growing informal economy contribute to social stability. Government-led social protection (SP) programs, supported by the World Bank, play a critical role in mitigating these challenges and promoting inclusive recovery, with ongoing reforms aiming to expand coverage and strengthen institutional capacity.

This technical paper assesses Chad’s experience in implementing SP programs within a fragile, conflict-affected, and violent (FCV) context. It highlights three major SP projects—the Safety Net Project, the Refugees and Host Communities Support Project (PARCA), and the Adaptive and Productive Safety Nets Project—which are improving targeting, inclusion, and delivery systems for the adaptive social protection sector. This technical paper recommends adopting a comprehensive national SP strategy that integrates adaptive, digital, and productive inclusion elements. Strengthening coordination, governance, and climate resilience, alongside investments in human capital, risk financing, and digital systems, will be crucial to building an effective and sustainable SP system capable of protecting vulnerable populations and promoting long-term development in Chad.

ABBREVIATIONS AND ACRONYMS

ANATS	<i>Agence Nationale des Titres Sécurisés</i> (National Agency for Secure Titles)
CFS	<i>Cellule des Filets Sociaux</i> (Social Safety Nets Unit)
CNARR	<i>Commission Nationale d’Accueil, de Réinsertion des Réfugiés et des Rapatriés</i> (National Commission for the Reception and Reintegration of Refugees and Returnees)
DIZA	<i>Programme de Développement Inclusif des Zones d’Accueil</i> (Inclusive Development Program in Hosting)
DRMS	Disaster risk management strategy
FCV	Fragility, conflict, and violence
GBV	Gender-based violence
GRM	Grievance redress mechanism
HH	Household
ID	Identification document
IDP	Internally displaced person
INSEED	National Institute of Statistics and Economic and Demographic Studies
NGO	Non-governmental organizations
PARCA	<i>Projet d’Appui aux Réfugiés et aux Communautés d’Accueil</i> (Refugees and Host Communities Support Project)
PFSAP	Chad Adaptive and Productive Safety Nets Project
PIU	Project implementation unit
PMT	Proxy Means Test
SASPP	Sahel Adaptive Social Protection Program
SNP	Chad Safety Net Project
SNPS	National Social Protection Strategy
SP	Social protection
UNHCR	United Nations High Commissioner for Refugees
USR	Unified Social Registry
WFP	World Food Program

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EXECUTIVE SUMMARY

Chad faces interconnected challenges, including socioeconomic vulnerabilities. Despite its rich agricultural potential and valuable oil resources, the country is working to overcome challenges such as widespread poverty (44.8 percent in 2022), high inequality, and vulnerability to external shocks. Efforts to improve food security continue, despite mounting pressures from climate change and the shrinking Lake Chad Basin that further complicate recovery efforts. Although facing significant challenges, Chad is making progress toward improving its Human Development Index that is among the lowest globally, reflecting deficiencies in health and education. While gender inequality remains a challenge, the country is on his way to empower women and broaden their access to opportunities. Efforts are also underway to strengthen civil registration and identification systems so that more citizens, especially women, can obtain secure identification documents—an important step for effective social assistance targeting. Additionally, Chad is demonstrating resilience amid the inflow of over 1 million forcibly displaced individuals from neighboring countries, which is putting a strain on the country's resources and exacerbating existing vulnerabilities. The country continues to work on adapting its public services, such as healthcare, education, and social protection systems, to meet growing demands and support both its population and newcomers.

The technical paper analyzes Chad's experience with implementing social protection (SP) programs within a context of fragility, conflict, and violence (FCV). It examines the drivers of fragility, the elements that foster resilience, and provides recommendations for a way forward. The methodology used includes literature reviews, analysis of project documentation (including World Bank project documents), and stakeholder interviews with government officials, humanitarian actors, and implementing partners.

Many of the identified challenges are related to the five key drivers of FCV highlighted the Risk and Resilience Assessment¹ in Chad: (i) Hyper-centralized and non-inclusive governance; (ii) Regional imbalances and exclusion that fuel resentment and growing grievances; (iii) Elite capture, poor governance, and low capacity for local participation in the oil sector fuel inequality and exclusion ; (iv) Security sector dysfunction and a weak rule of law that prevents effective implementation of justice and mitigation of conflicts; and (v) Inter-communal tensions that are exacerbated by increasing natural resource scarcity and climate change. Governance structures in Chad encounter ongoing challenges, as decentralization progresses at a measured pace and the role of traditional authorities continues to change. These dynamics may create conditions that contribute to overall fragility within the country.

Despite the challenges, resilience drivers include²: (i) Strong Family, Community, and Social Linkages, (ii) a Resilient Civil Society Driven by Rising Traditional Justice Mechanisms, (iii) a Potential Role for the Informal Economy and Entrepreneurship, and (iv) a Growing Regional and International Recognition and Influence. These drivers are closely connected to social protection systems and underscore the need for adaptive, affordable, and accountable social protection systems, as promoted by the World Bank's Sahel Adaptive Social Protection Program (SASPP), since social protection aims to reduce vulnerability and

¹ World Bank. 2021 Risk and Resilience Assessment. Washington, DC: World Bank Group.

² World Bank. 2021 Risk and Resilience Assessment. Washington, DC: World Bank Group.

enhance the capacity of individuals and communities to cope with shocks and stresses. At the same time, where formal social protection systems are limited or still developing, strong family and community networks, civil society, traditional justice systems, and the informal economy all play key roles in providing support and alternative livelihoods. Moreover, increased regional and international recognition helps attract resources and policy focus, making social protection systems more effective and sustainable in promoting well-being and reducing poverty.

Chad has implemented three major World Bank–funded SP projects:

- **Chad Safety Net Project (SNP):** SNP piloted monetary transfers and economic inclusion programs, laying the foundation for the SP system.
- **Refugees and Host Communities Support Project (*Projet d’Appui aux Réfugiés et aux Communautés d’Accueil*, or **PARCA**):** Built upon SNP, PARCA strengthens SP systems and expands adaptive safety nets with regular and shock-responsive monetary transfers and productive inclusion measures. It integrates refugees and host communities.
- **Chad Adaptive and Productive Safety Nets Project (PFSAP):** PFSAP aims to expand access to adaptive and productive safety nets and strengthen the national SP system beyond refugee areas, establishing a functional registry and payment platform.

These projects have used various targeting methods, including proxy means tests (PMTs) and community validation. Transfer amounts and frequencies vary across projects and the type of shocks (e.g., COVID-19, refugee inflows). Economic inclusion programs provide job opportunities to poor and vulnerable families that cannot access formal job opportunities. These programs have offered training, microfinance support, and cash subsidies, with adaptations based on impact evaluations and contextual factors. Digital monetary transfer mechanisms were piloted, but challenges related to infrastructure, literacy, and identification persist.

During the design and implementation phase, these projects have encountered multiple challenges. Strategic investments in key areas have played a significant role in addressing the issues. These efforts aim to support context-specific and locally adapted solutions that function effectively within fragile environments. This includes:

- **Data and information systems:** The Unified Social Registry (USR) is currently under development, with ongoing challenges to expand its geographical coverage, strengthen strategic planning, and enhance procedural manuals, data governance, and institutional frameworks. Early warning systems are progressively improved, although they continue to face capacity and resource constraints.
- **Delivery systems:** Challenges include insecurity affecting support delivery, limited mobile money coverage in rural areas, lack of IDs, and the mobility of populations, which limits the portability of assistance. Capacity constraints, institutional instability, and security concerns further hinder effective delivery.
- **Governance and institutional challenges:** While some progress has been made in decentralization and the development of legal frameworks (e.g., for refugees and people with disabilities), decision-making power remains concentrated at the national level. Coordination mechanisms, though

planned, are not fully functional, leading to fragmented responses to shocks. The reliance on external funding threatens the long-term viability of SP programs.

- **Finance and sustainability:** SP expenditure has increased with a significant contribution coming from humanitarian funding which is unpredictable. This funding source has fallen drastically with the cuts to US funding. Government funding is limited, and leveraging domestic resources requires further effort.

Findings reaffirm the critical role of social protection systems in addressing the complex challenges faced by populations in FCV contexts. In Chad, immediate actions to enhance inclusivity and resilience should focus on implementing and enforcing existing legal frameworks related to refugee protection and gender equality. Adaptive Social Protection (ASP) interventions can integrate economic inclusion alongside monetary transfers and should be complemented by accompanying measures that promote human capital development, particularly in education, health, and nutrition—as well as support climate change resilience.

At the same time, institutional capacity building must be prioritized to ensure that SP systems are both sustainable and effective. This includes investing in coordination mechanisms and creating vertical cohesion across different levels of government and institutions. The use of digital tools—such as mobile money and electronic data systems—can significantly improve the efficiency of SP delivery, expand coverage, and strengthen monitoring and evaluation systems.

To enhance the efficiency, accessibility, and responsiveness of SP programs in Chad, the national digital payments architecture should be strengthened through centralized and flexible framework agreements with providers, supported by logistics capacity building. Building on the PARCA project's success in introducing digital payments—which reduced transaction delays and improved access—scaling up digital monetary transfers will further streamline delivery. In parallel, the Adaptive and Productive Social Safety Nets project should be transformed into a fully institutionalized national program, anchored in legal texts and a clear strategic vision, integrating adaptive SP components that help households prepare for shocks, respond through timely assistance, and adapt to long-term risks, including those linked to climate change. To further enhance shock responsiveness, establishing linkages between shock response interventions and the food security and climate early warning systems should be considered in the form of pre-arranged triggers. Complementing these efforts, trusted social networks—comprising community-based social workers from the Ministry of Social Action and the Ministry of Women and Children—can expand the USR into a dynamic platform for information, registration, monitoring, and grievance redress. Their deep community ties enable last-mile delivery, two-way communication, public sensitization, and local-level monitoring, thereby reinforcing program effectiveness and community engagement.

In the longer term, Chad would benefit from adopting and implementing a comprehensive national SP strategy that is aligned with its development goals and international commitments. Climate adaptation policies must be systematically integrated into SP programs—and vice versa—to increase the resilience of vulnerable populations to environmental and economic shocks. Shock response would be significantly reinforced by strengthening and establishing appropriate risk financing instruments (e.g. contingency funds and risk transfer instruments) to ensure that needed resources are available in the event of a shock. Targeted investments in vocational training, microfinance, and small business development will help foster economic opportunities, particularly for women and youth. Expanding access to quality education and healthcare services is also essential to ensure that all marginalized groups are included in the development process. Finally, embedding SP into disaster risk management systems, while reinforcing institutional governance and accountability, will be key to strengthening long-term resilience and stability.

1. INTRODUCTION

1.1 Country Context

Chad faces a complex array of challenges shaped by political, governance, economic, and environmental vulnerabilities. These challenges have implications for the country's development and the well-being of its population.

Since its independence in 1960, Chad has faced political volatility, civil disturbance, and regional conflicts. Chad's post-independence history has been marked by cycles of rebellion from politico-military groups seeking power and a long civil war that has left the country divided. The political and governance landscape is shaped by distinct communitarian and ethnic dynamics, which present challenges to inclusion and contribute to regional disparities. The discovery of oil in the early 2000s presented significant opportunities for economic growth; however, challenges in accelerating the development and ensuring equitable distribution of oil revenues led to continued socio-economic disparities.³ As Chad transitions back to constitutional rule, the new authorities are laying the groundwork to rebuild and solidify the social contract.

The December 2024 legislative elections led to decentralization, although greater efforts are needed to ensure meaningful participation of civil society in government planning. While some state institutions have initiated decentralization, decision-making and economic power still remain concentrated at the central level. The government has made gradual progress toward decentralization, as outlined in the new constitution promulgated in December 2023, which establishes two levels of administrative autonomy: provinces and communes. From a broader policy perspective, Chad's strategy for local development requires specific national programming and sustainable implementation mechanisms, such as those supported by the World Bank and based on community-driven-development approaches seen in countries such as Afghanistan, Angola, Burundi, Indonesia, Myanmar, Nepal, Sudan, and Timor-Leste. Furthermore, the adoption of new legislation and decentralization measures and the creation of additional traditional chiefdoms (e.g., village or fractional chiefs) have diluted the influence of traditional authorities, who previously played a stabilizing role in their communities.⁴

The large inflow of forcibly displaced people from neighboring countries has put immense pressure on Chad's limited local resources and exacerbated existing vulnerabilities. As of October 2025, the country hosted 1.5 million refugees from Sudan, the Central African Republic, Nigeria, and other conflict-affected regions.⁵ This large inflow of displaced individuals has strained public services, including health care, education, and SP systems, making it difficult to meet the needs of both refugees and host communities.⁶ For example, according to the 2024 humanitarian assistance plan, US\$631.6 million is

³ World Bank Group, 2025, Country Partnership Framework for Chad FY26-FY31.

⁴ Alliance Sahel. February 2020. "Evaluation des risques et de la résilience dans la région du Sahel".

⁵ <https://data.unhcr.org/en/country/tcd>

⁶ C. Watson, Y. Abdoulaye, and N. Minguemadji Zizoi. 2023. "Refugees and Host Communities in Eastern and Southern Chad: Key Findings from Qualitative Research on the Dynamics of Socioeconomic integration in Four Provinces."

still required to support the refugee response.⁷ In addition, data from OCHA indicates that only 21 percent of the resources required for the humanitarian response have been secured. The situation has been further exacerbated by the withdrawal of substantial funding from USAID and the U.S. Department of State.

Chad's economy is heavily reliant on agriculture and oil sectors that are highly susceptible to external shocks. Despite its wealth of natural resources, poverty remains widespread, with 44.8 percent of the population living below the national poverty line.⁸ The agricultural sector, which employs around 80 percent of the population, is vulnerable to climate variability and environmental degradation. In 2024, 1.9 million people were affected by floods, and 432,000 croplands were damaged or destroyed.⁹ The reliance on oil exports makes the economy susceptible to fluctuations in global oil prices, further exacerbating economic instability. For instance, predicted declines in oil prices and increased public spending are expected to deepen fiscal deficits, with public debt projected to reach 42.6 percent of GDP by 2026.¹⁰

Food security is a significant challenge in Chad. Frequent droughts and erratic rainfall patterns reduce agricultural productivity, leading to food shortages and malnutrition. According to the *Cadre Harmonisé 2025*, the cereal production deficit was 614,070 tons, putting around 2.2 million people in crisis or worse with the estimate number to reach 3 million people in June – August 2025.¹¹ Global malnutrition rose from 28.0 percent in 2022 to 36.7 percent in 2024.¹² The Lake Chad Basin, a vital source of water and livelihoods, has shrunk because of climate change and overuse, affecting millions of people who depend on it. These environmental challenges are compounded by limited infrastructure and inadequate access to clean water and sanitation. Per the MICS 6 report, in 2020 only 16.1 percent of the population had adequate sanitation and 61.8 percent had access to clean water.¹³

Chad is working to improve its Human Development Index that is among the lowest in the world, reflecting severe deficiencies in health and education. The Human Development Index stands at just 0.30, compared to the sub-Saharan average of 0.40.¹⁴ This means if provided with full education and good health until the age of 18, a child born in Chad today has the potential to significantly increase their productivity in adulthood, reaching as much as three times their current expected level. This low index

⁷ OCHA. "Overview of the Humanitarian Response in Chad, 2024." https://www.unocha.org/attachments/91cc537f-0b3f-422e-9081-9f1ebd3e9f08/TCD_HPC2024_HRP_Abrege_20240226.An.pdf.

⁸ World Bank Group, 2024, Economic updates Chad

⁹ OCHA. "West and Central Africa: Flooding Situation 2024 Overview—as of 10 February 2025."

https://www.unocha.org/attachments/cd3ff296-a8b1-426f-ad06-5fb079282661/WCA%202024%20Flooding%20Snapshot_20250210.pdf.

¹⁰ World Bank. 2024. "Macro Poverty Outlook for Chad: October 2024." Washington, DC: World Bank Group.

<https://documentsinternal.worldbank.org/search/34406292>.

¹¹ SISAAP. May 15, 2025. "Cadre Harmonisé d'identification des zones à risque et des populations en insécurité alimentaire et nutritionnelle au Sahel et en Afrique de l'Ouest (CH)." https://sisaaptchad.org/wp-content/uploads/2025/06/TCHAD_Fiche-de-communication_CH_Mars_2025_finale.pdf.

¹² Ministère de la Santé Publique Tchad. January 19, 2025. "Enquête nationale de nutrition et de mortalité rétrospective (SMART 2024) Note de synthèse." https://reliefweb.int/attachments/664c67db-dfb9-4d28-95fd-87c169759778/Note%20de%20synth%C3%A8se%20ENN_SMART_TCHAD2024.pdf.

¹³ INSEED and UNICEF. 2020. "MICS6-Tchad, 2019, Rapport final. N'Djamena, Tchad."

https://mics.unicef.org/sites/mics/files/Chad%202019%20MICS%20Survey%20Findings%20Report_French.pdf.

¹⁴ World Bank. 2020. "Human Capital Index and Components, 2020." <https://www.worldbank.org/en/publication/human-capital/Index>.

underscores great potential for progress and investment in health care and education.¹⁵ While there are ongoing challenges, efforts are being made to improve maternity and child health in the country. The maternal mortality rate, now at 748 per 100,000, has declined by 210. Neonatal mortality has seen a slight decrease of 0.6, currently standing at 31.87 per 1,000.¹⁶ Infant mortality stands at 78 per 1,000, and juvenile mortality at 47 per 1,000.¹⁷ Access to quality health care services is limited, with one hospital serving about 148,693 people and with patients traveling an average of 60 kilometers to reach the nearest hospital.¹⁸ Malnutrition, preventable diseases, and inadequate maternal care contribute to poor health outcomes, with malaria (20.4 percent), pneumonia (15.7 percent), and diarrhea (13.5 percent) being the leading causes of death among children under 5, all exacerbated by malnutrition. The education system faces significant challenges, including low enrollment rates in primary education (40 percent), high dropout rates (17 percent in primary education and 10 percent in lower secondary education),¹⁹ and a lack of trained teachers and educational facilities. For instance, 31.6 percent of preschool and primary school classrooms are built from straw, and there are 367 open-air classrooms.²⁰ These factors hinder the development of human capital and limit opportunities for future generations.

While progress is being made, gender equality in Chad remains a work in progress with women and girls often facing limited autonomy and restricted opportunities due to entrenched cultural norms and discriminatory practices. Despite legislative efforts—such as ratifying international conventions, establishing gender parity measures, and criminalizing GBV—discrimination persists, and women remain underrepresented in education, and formal employment, with illiteracy affecting 66 percent of women compared to 48 percent of men²¹. In addition, issues such as gender-based violence (GBV)—including a 16 percent of partner violence rate and 34.1 percent prevalence of female genital mutilation—coupled with early and forced marriages (with 18.9 percent of Chadian girls marry before the age of 15), severely impact their well-being.²² Many girls are unable to attend school, both because families prioritize boys' education and because of barriers like long travel distances, inadequate facilities, and insecurity, especially in rural areas. Child marriage is common and linked to higher rates of early pregnancy, school dropout, and health complications²³. Women also experience limited control over resources and decision-making, reduced labor force participation (48.4 percent versus 70.8 percent for men),²⁴ and bear a disproportionate share of domestic work, which restricts their economic empowerment and

¹⁵ World Bank. January 2024. "Chad Human Capital Review—Putting People at the Heart of Development: An Approach Based on Resilience and Multi-sectoral Coordination." <https://documents1.worldbank.org/curated/en/099062124155539577/pdf/P177928-942fc296-4005-4c67-b190-715630d5835c.pdf>

¹⁶ WHO, 2025. "Health data overview for the Republic of Chad." <https://data.who.int/countries/148>

¹⁷ INSEED and UNICEF. 2020. "MICS6-Tchad, 2019, Rapport final. N'Djamena, Tchad." https://mics.unicef.org/sites/mics/files/Chad%202019%20MICS%20Survey%20Findings%20Report_French.pdf.

¹⁸ Ministère de la Santé Publique du Tchad. "Annuaire des statistiques sanitaires 2020."

¹⁹ Ministère de l'Éducation Nationale et de la promotion civique. "Annuaire de statistique de l'éducation 2021–2022."

²⁰ World Bank. January 2024. "Chad Human Capital Review—Putting People at the Heart of Development: An Approach Based on Resilience and Multi-sectoral Coordination."

²¹ World Bank. January 2024. "Putting People at the Heart of Development: An Approach Based on Resilience and Multi-sectoral Coordination." *Chad Human Capital Review*.

²² INSEED and UNICEF. 2020. "MICS6-Tchad, 2019, Rapport final. N'Djamena, Tchad." https://mics.unicef.org/sites/mics/files/Chad%202019%20MICS%20Survey%20Findings%20Report_French.pdf.

²³ INSEED and UNICEF. 2020. "MICS6-Tchad, 2019, Rapport final. N'Djamena, Tchad." https://mics.unicef.org/sites/mics/files/Chad%202019%20MICS%20Survey%20Findings%20Report_French.pdf.

²⁴ International Labour Organization. "ILO Modelled Estimates and Projections database (ILOEST)." Accessed April 25, 2023. <https://ilostat.ilo.org/data/>.

bargaining power²⁵. Overall, addressing these systemic barriers is crucial for inclusive development and improved well-being for all Chadian citizens.

Enhancing the existing civil registration and identification systems presents valuable opportunities to strengthen social protection programs. Commendable efforts have been made by the creation of the National Agency for Secure Titles (ANATS), in charge of issuing secure ID for both national citizen and refugees. However, a significant portion of the population lacks secure identification, which impedes the development and maintenance of a universal social registry necessary for accurately targeting and delivering social assistance. Additionally, data limitations affect the early warning system, causing delays in alerting and responding to shocks. Recent efforts to issue secure Identification documents (IDs) to a segment of the population represent a significant advancement.

1.2 Audience

The target audience for this paper includes both internal and external stakeholders involved in initiatives within fragility, conflict, and violence (FCV) contexts. In addition to the World Bank technical teams working on designing and overseeing programs related not only to social protection (SP) and resilience but also to gender equality, climate change, youth empowerment, and other cross-cutting themes, the audience encompasses:

- **Government Officials:** Policymakers and administrators within national and local governments tasked with developing and executing policies that address SP, gender equality, climate change, and youth empowerment. They play a crucial role in integrating these initiatives into national strategies and ensuring that they are responsive to the needs of their populations.
- **Humanitarian Actors:** Organizations and individuals involved in providing immediate relief and support in FCV settings. These actors often work on the ground to deliver essential services and support to affected populations, making them key partners in implementing measures that promote social protection, gender equality, climate change adaptation, and youth empowerment.
- **Development Partners:** International and local organizations, including non-governmental organizations (NGOs) and donor agencies, that collaborate on development projects. These partners contribute resources, expertise, and support to enhance the effectiveness and reach of programs.

By exploring the drivers of fragility alongside potential resilience factors, this paper aims to contribute to ongoing efforts to develop adaptive, affordable, and accountable systems tailored to the unique challenges FCV settings. This approach seeks to support stakeholders in navigating the complexities of FCV contexts and in working collectively toward more resilient and equitable solutions.

²⁵ World Bank, "Chad: The Economic Benefits of a Gender-Equitable Society After COVID-19." October 2020.

1.3 Methodology

The Sahel Adaptive Social Protection Program (SASPP) is a significant initiative spearheaded by the World Bank, aimed at enhancing the capacity of Sahelian countries to establish social protection (SP systems that are adaptive, affordable, and accountable). This technical paper contributes to the growing body of knowledge produced under the SASPP. As part of SASPP’s comprehensive publication portfolio — which includes policy notes, technical reports, impact assessments, and country case studies — this paper aims to deepen understanding of operational strategies and evidence-based practices in fragile and climate-vulnerable contexts. Building on insights from previous SASPP publications on dynamic social registries, scalable safety nets, and digital delivery systems, the analysis seeks to also inform ongoing national reforms and regional policy dialogue.²⁶

The methodology of this paper comprises literature reviews, including project documentation analysis, and stakeholder interviews. The literature reviews and interviews were guided by research questions derived from the *Approach Paper on Pathways to Strengthening Resilience and Recovery in FCV through Building Social Protection Systems: Approach Paper*. The Approach Paper’s objective is to provide a strategic roadmap for developing social protection systems in FCV settings aimed at maximizing the impact of social protection in protecting and building human capital, strengthening resilience, and supporting recovery and sustainable development.

The literature review included published documents as well as gray literature on SP interventions during a period of fragility and conflict in both humanitarian and development settings. In-depth analysis of published documents under the Sahel Adaptive Social Protection Program and World Bank project documents, evaluation and strategy reports, monitoring data, and other project-relevant materials were undertaken. The literature review was supplemented by stakeholder interviews conducted with key actors involved in SP and humanitarian efforts (please see *Annex II* for a full list of interviews conducted).

The paper is organized around four key pillars to provide a coherent and comprehensive framework for analyzing social protection in FCV settings, serving both World Bank teams and broader stakeholders operating in similar country contexts. These pillars include:

- An exploration of the drivers of fragility, conflict, and resilience, aimed at informing social protection (SP) strategies in fragile, conflict-affected, and vulnerable (FCV) settings.
- An examination of governance and institutional challenges.
- An analysis of the financing and sustainability of SP in FCV environments, with a focus on cross-cutting themes such as gender, youth, and climate adaptation.
- The coordination between development and humanitarian actors.

²⁶ All SASPP publications can be accessed via the [World Bank SASPP publications webpage](#).

To deepen the understanding of these four pillars and operationalize the analysis in the context of Chad, five core questions were developed. These questions aim to unpack the dynamics shaping the SP landscape and to identify lessons for effective engagement in FCV settings. Specifically, the questions address:

- The operational context and evolution of the SP system prior to World Bank engagement, including the key drivers of fragility and resilience and the baseline challenges facing crisis-affected populations.
- Institutional models and coordination arrangements, with a focus on implementation modalities, the rationale behind third-party engagement, and approaches to national ownership and eventual handover.
- The nature of World Bank engagement and capacity-building efforts, including how dialogue with government shaped SP policies and implementation strategies at national and local levels.
- Conflict-sensitive design and implementation features, examining how targeting, delivery, and financing mechanisms were adapted to the realities of conflict and fragility.

Evidence on impact and effectiveness, exploring outcomes related to food security, livelihoods, and access to services — particularly for vulnerable groups — and drawing lessons for future operations.

2. FOUNDATION AND DEFINITIONS: UNDERSTANDING FRAGILITY AND THE ROLE OF SOCIAL PROTECTION

The World Bank has undertaken comprehensive research to delve into the factors contributing to fragility and the formulation of SP systems. This extensive body of work has been instrumental in shaping strategies that address the unique challenges faced by fragile, conflict-affected, and vulnerable contexts. The insights gained from these studies are summarized and referenced in the following section, providing a valuable resource for stakeholders seeking to enhance resilience and stability through effective SP interventions.

2.1 Overview of Social Protection in Fragility, Conflict, and Violence Contexts

SP systems play a crucial role in mitigating the impacts of FCV on vulnerable populations. This is achieved through providing immediate relief, fostering resilience, and supporting long-term recovery. Immediate relief includes support for flexibility and dignity and in-kind aid for essential needs in disrupted markets. Resilience building involves adaptive programs that scale up quickly, integrate early warning systems, and support livelihoods through vocational training and microfinance. Long-term recovery focuses on strengthening social safety nets, investing in health, education, and nutrition, and breaking the cycle of poverty. Challenges such as insecurity, weak institutions, corruption, and data limitations hinder effective delivery, requiring strong coordination among governments, international organizations, and NGOs for successful implementation.

A well-designed SP system can address challenges by embedding transparency, accountability, and adaptability into its framework. To address transparency and accountability challenges in SP programs, implementing strong oversight mechanisms, digital payment systems, and grievance redressal channels can mitigate corruption risks. A robust data and information system, including biometric identification and real-time monitoring, will ensure accurate targeting and efficient delivery. Adaptive program designs that incorporate early warning systems and flexible targeting will enable rapid responses to changing needs. Moreover, fostering strategic partnerships among governments, NGOs, and international organizations will enhance coordination and resource efficiency. By integrating these elements, SP programs can be more resilient, inclusive, and effective in FCV contexts.

Box 1: The Nexus of Humanitarian Action and Social Protection: Transitioning from Relief to Resilience in Fragile Settings

Monetary Transfers: Providing transfers to affected populations helps meet their immediate needs, such as food, shelter, and health care. Transfers offer flexibility and dignity to beneficiaries, allowing them to prioritize their expenditures.²⁷

In-Kind Assistance: Distribution of food, nonfood items, and essential services (for example, health care, education) is critical in the immediate aftermath of crises. In-kind assistance ensures that basic needs are met, especially in areas where markets are disrupted.²⁸

Building Resilience and Adaptive Capacity

Adaptive SP: Programs that can scale up quickly in response to shocks are vital in FCV contexts. Adaptive SP systems integrate early warning mechanisms, flexible targeting, and scalable delivery systems to respond to crises effectively.²⁹

Livelihood Support: Providing support for livelihoods, such as vocational training, microfinance, and agricultural inputs, helps affected populations rebuild their economic activities and reduce dependency on aid.³⁰

Supporting Long-Term Recovery and Development

Social Safety Nets: Establishing or strengthening social safety nets, such as pensions, disability benefits, and child grants, contributes to long-term poverty reduction and social inclusion.³¹

Human Capital Development: Investing in health, education, and nutrition programs is essential for building human capital and breaking the cycle of poverty and vulnerability.³²

Challenges of Implementing SP in FCV Contexts

Insecurity and Access

Security Risks: Ongoing conflict and violence pose significant risks to the delivery of SP programs. Ensuring the safety of staff and beneficiaries is a major challenge.³³

Access Constraints: Insecurity and damaged infrastructure can limit access to affected populations, making it difficult to deliver assistance and services.³⁴

²⁷ “The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence.”

²⁸ “The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence.”

²⁹ Aline Coudouel, Silvia Fuselli, and Mira Saidi. 2023. “Stress Testing Adaptive Social Protection Systems in the Sahel—Flagship Report.” Washington, DC: World Bank Group.
<https://documentsinternal.worldbank.org/search/34209964>.

³⁰ “The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence.”

³¹ “The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence.”

³² “The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence.”

³³ Mira Saidi and Silvia Fuselli. March 2024. “Conducting Intake and Registration in FCV.”

³⁴ Mira Saidi and Silvia Fuselli. March 2024. “Conducting Intake and Registration in FCV.”

Institutional Capacity and Governance

Weak Institutions: FCV contexts often have weak governance structures and limited institutional capacity. Building and maintaining effective SP systems require substantial investment in capacity building and institutional strengthening.³⁵

Corruption and Accountability: Ensuring transparency and accountability in the delivery of SP programs is challenging in environments with high levels of corruption and weak oversight mechanisms.³⁶ For instance, according to Transparency International's 2024 Corruption Perceptions Index, on a scale of 0-100, where 0 means highly corrupt and 100 means very clean, South Sudan scored 8, Somalia 9, Venezuela 10, and Syria 12, placing them at the bottom of the index. Chad scored 21 and ranked 158 out of 180 countries. While the global average score is 43, fragile and conflict-affected countries typically score significantly lower, reflecting widespread corruption challenges in these environments.³⁷

Data and Information Systems

Lack of Reliable Data: Accurate and timely data are essential for effective targeting and delivery of SP programs. In FCV contexts, data collection is often hampered by insecurity and displacement.³⁸

Identification and Registration: Establishing robust identification and registration systems is critical for reaching the most vulnerable populations. The lack of civil registration and identification systems complicates the targeting and delivery of assistance.³⁹

Coordination and Collaboration

Fragmented Responses: Multiple actors, including governments, international organizations, and NGOs, often operate in FCV contexts. Coordinating efforts and ensuring a coherent response is challenging.⁴⁰

Partnerships: Building effective partnerships and fostering collaboration among stakeholders are essential for the successful implementation of SP programs.⁴¹

³⁵ Mira Saidi and Silvia Fuselli. March 2024. "Conducting Intake and Registration in FCV."

³⁶ World Bank. February 6, 2024. "Building Transparent, Inclusive, and Accountable Institutions to End Poverty." *Events*. <https://www.worldbank.org/en/events/2024/02/06/afw-webinar-building-trust-to-end-poverty>.

³⁷ Transparency International. 2024. "2024 Corruption Perceptions Index: Corruption Playing a Devastating Role in the Climate Crisis."

³⁸ World Bank. 2024. "PAD of Chad Adaptive and Productive Safety Nets Project."

³⁹ World Bank. 2024. "PAD of Chad Adaptive and Productive Safety Nets Project."

⁴⁰ World Bank. August 6, 2021. "Development Cooperation and Fragility, Conflict, and Violence." *Policies & Procedures*. <https://ppfonline.worldbank.org/search/ee755ecb-3647-4b60-84f9-2a438b67263d>.

⁴¹ World Bank. June 12, 2013. "Management Framework for World Bank Partnership Programs and Financial Intermediary Funds: Strategic Engagement, Oversight, and Management." *Policies & Procedures*.

2.2 Defining Social Protection Delivery System

In the context of social protection, a delivery system is defined as the Operating environment for implementing benefits and services. This framework encompasses several core elements, including the delivery chain, main actors involved, and enabling factors that facilitate effective service provision. The delivery chain serves as the functional anchor for the system, comprising essential phases such as outreach, intake and registration, assessment of needs, eligibility determination, service provision, and ongoing management of beneficiary data. Each of these phases is crucial for ensuring that services are accessible, efficient, and tailored to the specific needs of the population, particularly in vulnerable contexts where traditional systems may be disrupted.⁴²

The World Bank plays a pivotal role in supporting governments to strengthen their delivery systems in FCV settings. By providing technical assistance, funding, and policy advice, the World Bank helps enhance the capacity of governments to implement effective SP programs. This support is particularly important in vulnerable contexts, where the challenges of governance, infrastructure, technical capacity and resource availability can hinder service delivery. The World Bank's focus on adaptive and inclusive approaches ensures that marginalized groups, including women and youth, are considered in the design and implementation of services. Additionally, the World Bank facilitates knowledge sharing among governments, allowing them to learn from best practices and innovative solutions that can be tailored to their unique circumstances. Through these efforts, the World Bank aims to foster resilience, promote social cohesion, and ultimately contribute to sustainable development outcomes in fragile environments.

⁴² Lindert, Kathy, Tina George Karippacheril, Inés Rodríguez Caillava, and Kenichi Nishikawa Chavez, eds. 2020. *Sourcebook on the Foundations of Social Protection Delivery Systems*. Washington, DC: World Bank. <http://hdl.handle.net/10986/34044>. License: CC BY 3.0 IGO.

3. UNVEILING THE CORE DRIVERS OF FRAGILITY, CONFLICT, AND VIOLENCE AND DRIVERS OF RESILIENCE IN CHAD

3.1 Core Drivers of Fragility, Conflict, and Violence

In Chad there are five key drivers of fragility highlighted the Risk and Resilience Assessment⁴³, namely: i) hyper-centralized and non- inclusive governance, (ii) regional imbalances and exclusion that fuel resentment and growing grievances, (iii) elite capture, poor governance and low capacity for local participation, in particular in the oil sector fuel inequality and exclusion, (iv) security sector dysfunction and a weak rule of law that prevents effective implementation of justice and mitigation of conflicts, and (v) intercommunal tensions exacerbated by increasing natural resource scarcity and climate change. This paper focuses on three drivers that are intertwined and lead to vicious cycle of poverty (fragility) and exclusion as well as the negatively impact of vertical Social Cohesion in Chad.

Widespread poverty in Chad, particularly in rural areas, contributes to trapping segments of the population in cyclical poverty - chronic poverty, leading to vulnerability which in turn worsens fragility. In 2022, the poverty rate was 44.8 percent,⁴⁴ while inequality⁴⁵ was 34.3 percent.⁴⁶ Nearly 85 percent of poor HHs resided in rural areas. The highest poverty rates were observed in provinces bordering countries experiencing security crises, such as the Central African Republic, Cameroon, Sudan, and Nigeria. Notably, 7 out of the 10 poorest provinces in Chad share borders with these countries. A significant correlation has been identified between high fatality rates related to FCV and the poorer regions of Chad.

Additionally, poverty and equity issues in Chad are compounded by significant inequities in gender and inclusion of the poor. The gender gap continues to widen, particularly at the secondary and higher education levels.⁴⁷ Women also face inequities in access to reproductive health services. Moreover, disparities in access to services are stark between poor and nonpoor HHs.⁴⁸ Infrastructure distribution is also uneven, with provinces such as Borkou-Ennedi-Tibesti suffering from underinvestment by the state.⁴⁹

Perceived exclusion from access to land, water, and extractive resources significantly adds to fragility in Chad. Limiting access to land for certain groups—such as women, marginalized castes, and IDPs—increases their vulnerability and undermines social cohesion. Additionally, competition for rural land by urban elites drives land speculation, diverting resources away from land development and

⁴³ World Bank. 2021. Risk and Resilience Assessment. Washington, DC: World Bank Group.

⁴⁴ World Bank Group, 2024, Economic updates Chad.

⁴⁵ Inequality is measured as the ratio of the average annual total expenditure of the poorest quintile of households to the average total expenditure of the richest quintile (ECOSIT 2011, 2018).

⁴⁶ ECOSIT 2011 and 2018 data.

⁴⁷ UNESCO. January 2024. "Chad: Education Country Brief."

<https://www.iicba.unesco.org/en/chad#:~:text=According%20to%20the%20UNESCO%20Institute,and%2024.2%20percent%20of%20boys.>

⁴⁸ World Bank Group. 2021. "Chad: Poverty Assessment; Investing in Rural Income Growth, Human Capital and Resilience to Support Sustainable Poverty Reduction."

⁴⁹ OCHA. September 2018. "Overview of Protection Risks in Chad."

increasing the risk of expropriation of vulnerable populations.⁵⁰ The discovery of extractive resources further exacerbates fragility, as seen in the case of artisanal mining in Tibesti, where intercommunal violence and the risk of armed-group control are prevalent (International Crisis Group, 2018).⁵¹ Last, disputes over access to grazing land and water continue to fuel communal conflicts across Chad.

Frequent insecurity significantly undermines public confidence (also known as vertical social cohesion^{52,53}). Urban areas struggle with problems like highway robberies, while regions marked by past heightened violence tend to host well-equipped defense forces. Accusations of bias against armed forces and governors further erode community trust.⁵⁴ For example, cattle thefts, frequently executed by armed individuals, are sometimes linked to collusion between state agents and local or national figures.⁵⁵ The government's administrative oversight of the gold rush has also fueled local distrust towards national authorities, resulting in criticism and, in some cases, the dismissal of local officials.⁵⁶ Limited state presence in wide border regions exacerbates insecurity and allows spillovers from neighboring countries. According to data from the Mo Ibrahim Foundation, Chad's justice system is less accessible and independent than other countries in the Sahel.⁵⁷

3.2 Building Resilience in Chad's Fragility, Conflict, and Violence Context

Youth represent a source of potential resilience in Chad, even as they can also contribute to fragility. With 52 percent of Chad's population under the age of 18, the proportion of young people is set to increase dramatically in the coming years. Youth can contribute to fragility due to factors such as a lack of job opportunities, inadequate infrastructure, and limited access to education and health services, all of which are further compounded by the effects of climate change. Currently, an estimated 37 percent of individuals under 25 are not engaged in employment, education, or training, while the underemployment rate stands at 35 percent. Furthermore, 95 percent of available jobs are within the informal sector. High taxes, underdeveloped infrastructure, persistent security threats, and governance challenges all discourage the foreign investment needed to stimulate job creation. However, youth also represent a major opportunity for creating economic growth and increasing social cohesion—provided they are equipped with the right skills, opportunities, and support.

For that purpose, the Government SP strategy includes several activities aimed at increasing youth employment opportunities. Such activities encompass providing financial support to young people for apprenticeship, vocational training, and skills development to increase their chances of finding a job, promoting their self-employment, and thus gradually extending contributory social insurance. To

⁵⁰ Sahel Alliance. February 2020. "Risk and Resilience Assessment in the Sahel Region."

⁵¹ International Crisis Group. December 5, 2018. "Chad: Defusing Tensions in the Sahelian Strip." *Africa Report by Crisis Group* 266.

⁵² Ambika Sharma and Jan Menke, 2024, "[How does social protection impact social cohesion in the Sahel? A review of existing evidence and gaps](#)"

⁵³ In literature, there are two aspects of social cohesion. The horizontal social cohesion that refers to relations and bonds within and across groups and communities. The vertical social cohesion refers to relations between citizens and the state, at local and national levels.

⁵⁴ International Crisis Group. August 23, 2024. "Chad: Breaking the Cycle of Farmer-Herder Violence."

⁵⁵ Sahel Alliance. February 2020. "Risk and Resilience Assessment in the Sahel Region."

⁵⁶ Tubiana Jérôme and Gramizzi Claudio. February 2018. "The Toubou in Turmoil: State Presence and Absence in the Chad-Sudan-Libya Triangle, Small Arms Survey."

⁵⁷ MO Ibrahim Foundation. October 2024. "2024 Ibrahim Index of African Governance—Index Report."

operationalize the strategy, the National Office for the Promotion of Employment (ONAPE) is mandated to support active labor market policies in order to reduce underemployment and unemployment. It implements three main programs: (i) a program for graduates without experience, which provides internship opportunities in enterprises for graduates aged 18 to 45; (ii) a self-employment program that provides training, zero-interest credit, and measures to support the development of micro-enterprises; and (iii) an agricultural loan program in rural areas. In addition, the government has established a one-stop shop for business creation and investment incentives for industry, mining, agriculture, and forestry. There are four projects supporting training, entrepreneurship, and small business creation: the Vocational Training Support Program in Chad (FORMI, US\$18.1 million, 2017–29), the Youth Skills and Employability Development Project (*Projet de Développement de Compétences pour l'Employabilité des Jeunes*, US\$50 million, 2020–25), the Chad Agribusiness and Rural Transformation Project (US\$150 million, 2024–30), and the PFSAP (US\$120 million, 2024–29), which includes youth. In June 2022, the government launched a program aimed at creating 50,000 jobs for young people through entrepreneurship.

Labor markets, driven by activities such as agricultural retail are key sources of employment and social cohesion. Supporting the development of these markets, particularly by empowering women, requires a range of mechanisms aimed at mitigating the risks associated with starting businesses. This includes improving access to credit, lowering interest rates, supporting the creation of startups, promoting value-added sectors such as meat and fish processing, and investing in infrastructure that enhances and expands informal activities.⁵⁸

Gold panning and artisanal quarry exploitation can be innovative sources of job creation with proper management. Artisanal gold mining has become a significant part of the informal economy, experiencing notable growth in recent years. It serves as a vital buffer against social and security shocks, contributing to both employment and resilience. However, for this potential to be fully realized, it is essential that the rights of local communities be protected in mining areas and that sector formalization does not lead to new conflicts.⁵⁹

Traditional and religious authorities also play a key role in fostering resilience and social cohesion in Chad. In recent decades, their influence has changed due to modifications in legislation and shifts in community trust. Traditional chiefs, now under administrative authority, are perceived as closely aligned with state interests, which undermines their perceived neutrality and credibility, particularly among younger generations seeking different forms of leadership.⁶⁰ Nevertheless, these authorities continue to contribute to social cohesion, especially in sensitive political matters such as electoral processes. With appropriate resources, traditional leaders can also address issues related to gender—such as land rights, inheritance, and gender-based violence—that disproportionately affect women. Similarly, religious authorities may encounter challenges related to their proximity to the public institutions or due to hereditary leadership structures, as opposed to religious expertise or familiarity with custom.⁶¹

⁵⁸ Sahel Alliance. February 2020. “Risk and Resilience Assessment in the Sahel Region.”

⁵⁹ Sahel Alliance. February 2020. “Risk and Resilience Assessment in the Sahel Region.”

⁶⁰ UNDP. 2016. “Studies of Perceptions of the Drivers of Insecurity and Violent Extremism in the Transboundary Regions of the Sahel.”

⁶¹ Sahel Alliance. February 2020. “Risk and Resilience Assessment in the Sahel Region.”

4. GOVERNANCE AND INSTITUTIONS

Social protection in Chad is governed by the national social protection strategy (SNPS). A new strategy for the period 2025–2030 has been developed, updated, and technically validated, incorporating the principles of adaptive social protection. However, it lacks explicit coordination with the Disaster Risk Management Strategy (DRMS) and legislative and financial support. The updated Social Protection Strategy comprises a set of programs which aim to improve resilience, equity, and opportunity for the poorest and most vulnerable populations. The updated strategy emphasizes the need for a national program and the Unified Social Registry (USR) as tools for reinforcing coordination, improving efficiency, and ensuring government leadership in implementing safety net interventions. The strategy envisioned seeing “everyone residing in Chad has a decent and dignified life, supported and guided by principles of equity and social justice, where vulnerability and poverty are reduced and resilience to shocks is improved through national solidarity and a life where social cohesion and peace reign”.

The programs included in the strategy intend to provide:

- Humanitarian assistance.
- Social assistance to vulnerable groups.
- Universal health care.
- Improved access to education.
- Access to economic opportunities and jobs.

The strategy works in coordination with health, education, and rural development sectors as it integrates the solidarity for improving access for all to health care, education and economic opportunities and jobs adapted to the rural context. The new Social Protection Strategy is an important step as it adds new approaches and target groups that were not previously considered. For example, its first strategic axis aims at establishing a comprehensive and adaptive national social protection program. This program will care for poor people and vulnerable groups (including refugees) in a comprehensive, sustainable, regular, predictable, and well-targeted manner, with a view to their long-term empowerment.

With respect to informal social protection mechanisms, the strategy aims to enhance access for the most vulnerable populations to microfinance services and community-based practices—such as savings groups—that foster social cohesion and mutual support. The strategy also integrates vulnerable groups such as children, young people, women, the elderly, people with disabilities, displaced people, and refugees as potential social protection beneficiaries.

In addition to the SNPS and the DRMS, annual disaster response plans are developed based on regular risk assessments using recognized tools, guiding government action for various types of shocks. Lastly, the government leads the implementation of the response plan through institutionalized coordination between structures responsible for social protection and those in charge of shock response. This coordination is regarded as robust, characterized by data sharing, collaborative planning, and

consensus on response strategies; however, challenges persist in the areas of funding and effective feedback mechanisms.

The SNPS proposes bodies of coordination for social protection:

- **The High Steering Committee of the SNPS (HSC/SNPS):** Chaired by the Secretary General of the Presidency, it gathers all concerned ministries. It makes major decisions and provides strategic orientations. It meets upon request of the Steering Committee or its Chair. The secretariat is ensured by the Chair of the Steering Committee.
- **The Steering Committee of the SNPS (SC/SNPS):** Chaired by the Director General of the Ministry in charge of planning, assisted by three vice-chairs. It evaluates the overall implementation of the SNPS on the proposal of the Permanent Secretariat. It includes representatives of the public sector, private sector, NGOs, civil society, the Planning Commission of the National Assembly, the Economic, Social and Cultural Council, and the TFPs. The SC meets twice a year and upon call of its Chair.
- **The Permanent Secretariat of the SNPS (PS/SNPS):** Operational and permanent unit, ensuring the secretariat of the SC. The Permanent Secretary has the status of Director General and reports to the Chair of the SC. Its missions include the preparation of implementation reports, preparation of technical files, secretariat of SC meetings, conducting and coordinating studies and evaluations, implementation of advocacy strategies, and capacity building plans.
- **The Specialized Interministerial Cells:** Three specialized cells coordinated by respective chairs are created for the strategic axes of the SNPS, responsible for the implementation of programs and production of annual reports.
- **The Provincial Committees of the SNPS (PC/SNPS):** Chaired by the governors of the provinces, they gather local administrative structures. The technical secretariat is ensured by the Provincial Delegate of the ministry in charge of planning. They monitor the implementation of the SNPS, collect and analyze provincial data, produce periodic reports, and formulate recommendations to improve the implementation of priority actions at the provincial level.

To date, the main government-led SP projects are supported by the World Bank as premises to the national program. The first two World Bank funded projects, which will be elaborated on later, have been implemented by the “*Cellule des Filets Sociaux (CFS)*”. CFS is an agency of Chadian government created in 2016 in charge of implementing safety net projects. It is anchored into the Ministry of Finances, Budget, Economies, Plan, and International Cooperations.

At the national level, refugee matters fall under the jurisdiction of the National Commission for Refugees and Returnees (*Commission Nationale d'Accueil de Réinsertion des Réfugiés et des Rapatriés, CNARR*). Refugee camps are managed by CNARR and the UNHCR. CNARR works with the UNHCR and other partners to register new arrivals, issue documentation, and administer refugee camps and sites. CNARR receives institutional support through PARCA and from the UNHCR and depends almost totally on this support. Thanks to its leadership, Chad's refugee-protection framework remains adequate, and the policy and institutional environment has improved significantly in recent years—the latest Refugee Policy Assessment from the UNHCR confirms that progress has been made in, among other things, the asylum law and the Kampala Convention for IDPs.

Despite efforts, the implementation of the legal refugee-protection framework faces challenges related to the refugees' access to land and full participation in the economy because of the unavailability of secure and official IDs.⁶² Thus, in 2016, Chad created the National Agency for Secure Titles (*Agence Nationale des Titres Sécurisés*) as the government institution in charge of operationalizing the civil registry and issuing identity cards for nationals and refugees using biometrics to tackle the identification challenges. Therefore, a memorandum of understanding has been signed between that agency and CNARR in partnership with the UNHCR to issue secure identity to refugees.

The basic elements of an USR are in place despite the challenges in making it robust and fully functional. Implementation of the USR began within CFS before being transferred to INSEED in 2019, a supervisory change designed to enhance the long-term sustainability of the registry. INSEED is recognized for its technical mandate and ability to manage large datasets, making it well suited to bring the tool to full operational capacity and meet technical standards.⁶³

Early warning and response systems are underfunded and not fully operational. Of the central bodies for food-security data, analysis, and response, only the Food Safety Information and Early Warning System (*Système d'Information sur la Sécurité Alimentaire et d'Alerte Précoce, SISAAP*) has been established. It is responsible for regularly collecting and analyzing food-security data for the semiannual *Cadre Harmonisé*. SISAAP collects and analyses semiannual food-security data, coordinates lean-season responses and prepares the annual national food-security response plan (*Plan National des Réponses*) for the lean season. Its main challenges – ensuring data quality and drafting and coordinating the *Plan National des Réponses* – stems from limited resources.⁶⁴

⁶² World Bank. 2024. "PAD of Chad Adaptive and Productive Safety Nets Project."

⁶³ Corinna Kreidler and Abdeljelil Taha. December 2021. "Sahel Adaptive Social Protection Trust Fund: Linking Humanitarian Assistance and National Social Protection Systems—Chad Case Study." Oxford Policy Management.

5. CHAD EXPERIENCES IN BUILDING SOCIAL PROTECTION DELIVERY SYSTEM

There are three main government-led SP programs in Chad, which are financed by the World Bank:

- **Chad Safety Net Project (SNP):** This project laid the foundation for the SP system and piloted transfers and an economic inclusion program. The project started on September 1, 2016, and ended on April 30, 2020.⁶⁵
- **PARCA:** This project builds on the achievements of the SNP by enhancing SP systems and expanding the adaptive safety net through regular and shock-responsive transfers, as well as productive inclusion measures for refugees and host communities. It commenced on April 18, 2020, and will close in December 2025.⁶⁶
- **Chad Adaptive and Productive Safety Nets Project:** This project aims to build upon the gains of the former project by increasing access to social safety nets for poor and vulnerable populations and refugees, as well as strengthening Chad's SP system. This project goes beyond refugee areas and will lay the foundation for the national SP program alongside a functional registry and a payment platform.⁶⁷

Regular support at the pilot phase under the SNP: In the pilot phase, beneficiary HHs received a transfer of 45,000 FCFA every three months (approximately US\$76.02) for two years. The transfer was provided to the female head of HH, or to the wife in cases where the head of HH was male. If there was no wife, it was given to the male head of HH.

Regular support under PARCA: Under PARCA, the same amount as provided by the SNP was retained during the project negotiation. Thus, the amount transferred has been 15,000 FCFA per month (approximately US\$30)⁶⁸ and per HH over two years, paid in quarterly installments. Transfers are provided to female caretakers (mothers of children under 12) with priority given to younger women in polygamous HHs. Each wife in a polygamous HH is considered a de facto head of HH. Exceptions are made for transfers to men in HHs in which the wife has passed away (around 10 percent).

Economic inclusion program in the pilot phase: Under the SNP, after receiving two years of unconditional transfers, some beneficiaries received a light economic inclusion intervention for 3.5 months, consisting of five of the seven measures initially identified at the regional level:

⁶⁵ Eric Zapatero Larrío. 2020. "[Project Information Document-Integrated Safeguards Data Sheet—Additional Financing to Refugees and Host Communities Support Project—P172255](#)." Washington, DC: World Bank Group.

⁶⁶ Lydie Anne Billey. 2024. "Appraisal Project Information Document."
<https://documentsinternal.worldbank.org/search/34321373>

⁶⁷ World Bank. 2016. "Chad—Safety Nets Project." Washington, DC: World Bank Group.
<https://documentsinternal.worldbank.org/search/26695657>

⁶⁸ The transfer value corresponds to approximately half of the food poverty gap and will help smooth consumption and enable investments in economic activities for self-sufficiency.

- **Group training and coaching:** training for groups of around 20 beneficiaries, accompanied (collectively or individually) by coaches.
- **Facilitation of community savings groups:** or table banking, in which money is lent during a meeting, within groups of 10 to 25 people.
- **Micro-entrepreneurship training:** lasting three to seven half days, group training in basic microenterprise management skills (agricultural and non-agricultural activities), and development of business plans.
- **Market access:** learning how to access inputs at the lowest cost and facilitating group purchasing of inputs with the help of a coach.
- **Cash subsidies** of quarterly 45,000 FCFA⁶⁹ (US\$75) per beneficiary.

First extension of the economic inclusion program (first cohort of PARCA): Based on the impact evaluation results of the pilot phase,^{70,71} evaluations carried out in other Sahelian countries,⁷² and recommendations from stakeholders, the economic inclusion program in the pilot phase has been reorganized and adapted by integrating psychosocial aspects accounting for the context of conflict and insecurity. The duration has increased from 3.5 to 15 months, and beneficiaries were in poor HHs—but not the poorest—and were not beneficiaries of regular transfers (not cumulative).

Second extension of the economic inclusion program (second cohort of PARCA): To respond to the refugee inflow and consider the time remaining before the closure of PARCA in December 2025, it was agreed to reduce the number of monetary transfers from 8 to 4 while complementing by the economic inclusion program. The package of productive inclusion measures for the second cohort of HHs has been adapted to the emergency and refugee context. Inspired by the findings from the pilot phase, beneficiaries of regular transfers have been selected to receive the productive measures, reducing the time needed to identify and validate lists of new beneficiaries. Lessons from the first extension phase highlight the efficiency of using local staff and NGOs with local roots. Therefore, project communications were revised and focused on targeting the same group. Beneficiaries received regular transfers over 12 months and three measures over 11 months, including coaching sessions. The productive package was refocused to include three measures instead of the initial four:

- **Simplified communication and community mobilization:** Communication sessions during the creation of village savings and loan associations used simple graphics (instead of videos).
- **Psychosocial support:** Sessions to strengthen beneficiaries' psychosocial skills addressed the needs of refugees in a context of insecurity and conflict.

⁶⁹ The program provides cash transfers on a monthly basis, with payments made every quarter.

⁷⁰ Patrick Premand and Pascale Schnitzer. December 2024. "Impacts and Spillovers of a Low-Cost Multi-faceted Economic Inclusion Program in Chad."

⁷¹ World Bank. 2019. "Impact des mesures d'inclusion productive des filets sociaux au Chad."

⁷² P. Premand and Q. Stoeffler. October 2022. "Cash Transfers, Climatic Shocks and Resilience in the Sahel." *Journal of Environmental Economics and Management* 116: 102744, <https://www.sciencedirect.com/science/article/pii/S0095069622000973>.

- **Localized tool sheets:** Tool sheets focused on economic specificities/ considerations of areas and groups (refugees versus host communities) based on a study on social and economic inclusion dynamics.⁷³

Third extension of the economic inclusion program (under the PFSAP): This extension is based on operational lessons from the first phase (2022–23), consultations with stakeholders and potential partners, findings from a qualitative field study on social and economic inclusion dynamics in refugee and host communities, and a multi-country impact assessment. It will run for 18 months, with key content adaptations:

- **Better recognition of the traumatic experience of refugees, requiring support that goes beyond life-skills training:** A psycho-emotional-skills training module will be introduced, along with regular exchange circles.
- **Technical initiation to compensate for lack of technical skills and access to training:** This technical initiation, in the form of tool sheets, would complement the micro-entrepreneurship training for beneficiaries to optimize the development of their income-generating activities.

PARCA enabled scale-up of the adaptative safety net system, with regular and shock-responsive monetary transfers, productive inclusion, and human capital measures. Over the last three years, through PARCA, the government has increased the number of beneficiaries of social safety nets from 12,956 HHs to 144,373 HHs. In relation to monetary transfers in response to shocks, 105,300 HHs have benefited, of which 23,700 from Cameroonian inflow of refugees, 60,000 from Sudanese inflow of refugees, and 22,000 affected by the COVID-19 shock. Of the beneficiaries of safety nets, 58,124 vulnerable HHs have received unconditional monetary transfers under PARCA, 62,000 people benefited from a productive inclusion package. Under PFSAP, 781,200 beneficiaries are projected to receive both monetary transfers and a productive inclusion package. Both the SNP and PARCA are coordinated by the CFS, which reports to the Ministry of Economy and Planning, while the PFSAP is managed by an implementation unit under the Ministry of Social Affairs.

⁷³ Carol Watson, Emmanuel Donalbaye, and Blandine Nan-Guer. May 2018. “Refugee and Host Communities in Chad: Dynamics of Economic and Social Inclusion, Report of Qualitative Research Findings.” World Bank Group.

Figure 1: Adaptive Social Protection in Chad

Adaptive Social Protection in Chad

At the heart of the National Social Protection Strategy 2025-2030



The national vision for Adaptive Social Protection (ASP)

ASP in Chad is a strategic framework for strengthening the resilience of poor and vulnerable populations to shocks. It is based on three programs, supported by a platform of sustainable systems for institutionalized, efficient and transparent implementation, accessible to a wide range of stakeholders.



Systems

- Unified Social Register (RSU) interoperable with other systems**
centralized, dynamic and spatially sensitive database for precise targeting of interventions.
- A fast payment platform**
which enables money to be transferred to vulnerable populations in a timely and secure manner.
- Early warning system and refugee management**
designed to anticipate crises and effectively coordinate assistance with specific agencies.
- Grievance Redress Mechanism (GRM)**
a system enabling beneficiaries to submit complaints, guaranteeing transparency and a fair response.

Programs

- Social Safety Nets (regular support)**
regular support for the poorest and most vulnerable to improve their well-being and invest in their human capital (nutrition, health, education, skills).
- Productive Inclusion Interventions**
interventions that increase productivity and diversify income through components such as coaching and skills training.
- Shock Responsive Interventions**
temporary support for households most affected by shocks and food insecurity.

From pilot to national programs supported by the World Bank to catalyze ambition at scale

2017 | PFSA

Pilot Project of Adaptive Social Nets in Chad: Harnessing the foundations of the future national ASP system.



6,200 beneficiaries of unconditional cash transfers
6,956 beneficiaries of cash-for-work
2,000 beneficiaries of productive monetary measures

2018 - 2025 | PARCA

Refugee and Host Communities Support Project: Milestones for an ASP architecture. Limited to affected areas, 30% of the efforts target refugees and 70% target host communities, in service of social cohesion.

70,000 households receiving unconditional cash transfers (ongoing)
62,170 households will benefit from productive inclusion
21,909 households receiving emergency support for COVID19
23,294 beneficiary households - influx of Cameroonian refugees
60,000 beneficiary households - influx of Sudanese refugees

*The project has also improved access to basic social services by building community infrastructure, estimated to benefit over 800,000 people by the end of 2025, thanks to, among other things, schools, water points, and health centers. In partnership with other actors, 25,000 secure identity documents have been issued to date to refugees, and 684,500 households are registered in the RSU.

2025 - 2030 | PFSAP

Adaptive and Productive Safety Nets Project: From a local dynamic to national reach. It aims to build an integrated, mobilizable system while strengthening resilience to shocks.

Intervention area

Nine provinces will be covered, with an average of 11.5% of the population living in sustained poverty supported by ASP programs, whether or not they host refugees.



Programs

130,200 households will benefit from an integrated productive social safety net
40,000 households suffering from acute food insecurity will receive emergency support
28,000 people affected by climate shocks and a large influx of refugees

System enhancement

- Extended RSU in priority provinces based on poverty and climate parameters. **+1M registered households**
- Two pilots for registration upon request to strengthen the dynamism of the registry.
- Mobile digital payments to improve the distribution of transfers.
- Coordination with UNHCR, CNARR, ANATS, and integration of refugees into the RSU. **Issuance of secure IDs for 80,000 refugees**
- Strengthen the national capacity to link social protection, food security, and climate response.
- New beneficiary management system integrating the GRM.

Information updated in September 2025
 For further information: www.worldbank.org/saspp

For all economic inclusion programs, local NGOs have been hired by the project to support beneficiaries in developing and implementing their business plans through the provision of startup capital and technical assistance. Local NGOs facilitated sensitization sessions covering topics relevant to human capital development (family planning, women’s empowerment, GBV prevention, nutrition, etc.) and economic inclusion (financial literacy, savings, etc.). Training content was developed by international consultants retained by the World Bank and delivered to NGO staff before who then trained the beneficiaries. Except for the pilot phase, in which primarily included male participants, many beneficiaries in PARCA have been mostly women (around 87 percent). Beneficiaries receive guidance in formulating business plans and are awarded 100,000 FCFA (US\$200) upon program completion to initiate their productive activities.

Shock Response Programs: In response to various shocks, including the COVID-19 pandemic and refugee inflows, monetary transfers were deployed to support affected households (HHs). During the COVID-19 response, beneficiary HHs received a one-time transfer of 120,000 FCFA. In the case of the Cameroonian refugee inflow in N’Djamena and surrounding areas, assistance targeted both newly arrived refugees and host communities. Host communities HHs received a one-time transfer of 120,000 FCFA, while refugees received 45,000 FCFA per household member. Drawing lessons from this experience—particularly the tendency of HHs to adjust their size to increase transfer amounts—the subsequent program design standardized the transfer at 60,000 FCFA per HH during the Sudanese refugee inflow in the Eastern Chad, regardless of HH size. Transfer values were generally determined based on available resources and the projected number of beneficiaries.

Eligibility criteria (criteria for geographic selection, refugee-area criteria, HH income level criteria, criteria for launching): In all SNP, PARCA, and PFSAP programs, provinces are selected at the negotiating stage of the project, with criteria encompassing poverty, vulnerability (including refugee status), security feasibility, and balance approach in the whole country.

- **SNP pilot (Logone Occidental and Bahr-el-Ghazal provinces):** The monetary transfer program used geographical targeting to select 14 rural cantons and allocate beneficiary quotas within each. The number of villages to be served by the program in each canton was determined so that, on average, 40 percent of HHs would be covered.
- **PARCA:** The project has been implemented in selected refugee camps and host villages in seven provinces (Wadi Fira, Mandoul, Ennedi-Est, Moyen Chari, Logone Oriental, Ouaddaï, and Lac). The choice of provinces is primarily determined by the presence of refugees. This was followed by the criteria, including consultations with the government and partners, the security situation in the zones, the level of poverty in the refugee camps, the logistic complexity of project implementation, and the presence of government and humanitarian partners. Within provinces, refugees living in the 16 refugee camps as well as host communities within a 25-kilometer radius of the camps have been supported by the project. The camps are Oure Cassoni (Ennedi-Est province); Kounoungou, Iridimi, Mile, Amn Aback, and Touloum (Wadi Fira province); Bredging, Treguine, Farchana, and Gaga (Ouaddaï province); Amboko, Dosseye, and Gondje (Logone Oriental province); Belom (Moyen Chari province); Moissala (Mandoul province); and Dar es Salaam (Lake province).

- **In response to the COVID-19 shock**, N'Djamena was included because of the high number of HHs with income-generating activities in the informal sector who lost their jobs when markets closed.
- **In response to the inflow of refugees from Cameroon**, refugee camps and host villages on the outskirts of N'Djamena (Guilmey) and Kalambari camp in Chari Baguirmi were retained.
- **In response to the recent influx of refugees in the East**, the primary camps in the first three provinces—Ouaddaï, Wadi Fira, and Sila—were maintained as key sites. Within cantons located within a 25-kilometer radius of these camps, all villages of sufficient size (approximately 30 households) continued to be included.
- **PFSAP:** Poverty criteria including vulnerability due to the hosting refugees have been used to determine which provinces are targeted in the negotiation stage of the project. Of the nine poor provinces, six hosted refugees (Ennedi-Est, Logone Oriental, Ouaddaï, Salamat, Sila, and Wadi Fira) and the rest were the poorest in the country (Batha, Kanem, and Mayo Kebbi Ouest). The project planned to integrate additional provinces based on vulnerability to shocks including climate and refugee-related ones.

Targeting methods and eligibility assessments (PMTs and others):

- **SNP pilot:** The questionnaire relied on the national harmonized survey instrument used by all SP actors in Chad. It contains information on the limited set of indicators necessary to compute poverty and food-insecurity estimates for each HH. Within each canton, a PMT formula based on the registry census data was applied to rank HHs according to their poverty levels.
- **PARCA:** Using the harmonized questionnaire, the USR team collected data on all HHs within retained villages and camps. Because of limited socioeconomic data on refugees, the same procedure was followed for villages and camps. Within each canton, a PMT formula based on the registry census data was applied to rank HHs according to their poverty levels. HHs with the lowest PMT scores were retained up to the required number of beneficiaries. Priority was given to HHs with children under 12 years of age. For logistical reasons, only villages with at least 10 HHs ranked at the top were retained.
- **Shock-response programs.** For the COVID-19 shock, the PIU identified public primary schools in N'Djamena. The rationale for selecting public schools is that most children attending them come from low-income households. From a list of parents of pupils in each school, parents who carried out small activities (mainly in informal sector) were selected to receive support. **In the response to the inflow of Cameroonian refugees**, the PIU registered HHs and their members in host villages. Based on the refugee list in each camp provided by the CNARR and the UNHCR, the PIU followed the same approach used in the host villages, as the list needed updating due to the high mobility of refugees. **In response to the inflow of refugees in the East**, the harmonized questionnaire was used by the USR team to collect data on host communities and new refugees based on the list provided by the CNARR and the UNHCR. Data was collected on new areas, as new refugees who previously settled in new camps and host villages were not covered.

Enrollment, intake, and registration: Based on the PMT scoring or the census list, the PIU conducts field visits for community validation before registering beneficiaries and issuing project cards. For digital monetary transfers, such as the second cohort of PARCA transfers and shock responses (COVID-19,

Cameroonian refugee inflow), payment agencies distribute phones with SIM cards to beneficiaries before processing transfers.

The USR includes data on around 700,000 HHs, with 27.6 percent collected after 2022 (less than 3 years ago). The USR has a data-collection manual, a harmonized questionnaire, a framework agreement with 19 institutions, a robust technical infrastructure, and a dedicated team. Expectations regarding the functionality of the registry are high at all levels, from the prime minister’s office to sectoral ministries and potential user organizations in the field. Unfortunately, the USR faces inherent challenges, including:

- Geographically limited data coverage (confined to refugee areas).
- The absence of a dedicated team.
- The pending political endorsement of the vision and plan detailed into a procedural manual.
- The lack of a functional management information system.
- The absence of a data-governance framework and an adequate institutional framework (that is, technical and strategic committees).

In the long term, considerable effort should be dedicated to communication and outreach to stakeholders. Informing potential users will ensure the investment’s sustainability and increasing awareness among communities will guarantee their inclusiveness.⁷⁴ Finally, it would be advisable to seek internal resources instead of relying fully on external funding, which poses a challenge to the registry’s sustainability.

Box 2: Digital Delivery of Regular Monetary Transfers and Response to Shocks

The Cash Working Group recorded US\$100.5 million monetary transfers distributed in Chad in January–December 2024. Of this amount, 6 percent was digital. The main digital operators used are the mobile phone operators. With the support of the World Bank, PARCA has experimented with digital monetary transfers in response to COVID-19 shocks and the inflow of Cameroonian refugees in the outskirts of N’Djamena, reaching around 44,000 beneficiaries. Based on the success of these digital transfers, the project has been extended to the second cohort of PARCA’s regular monetary transfers, covering 33,000 HHs. However, in regions where mobile phone coverage is inadequate for digital payments, the project continues to rely on microfinance institutions to make transfers. In addition, digital transfers have been adapted to the context of lack of IDs (92 percent of the population), high illiteracy rates, and low-capacity operators. Adjustments made included subcontracting between operators and the main gross sellers of digital monetary transfers to operate in the field. These sellers retail digital cash to accredited agents specializing in digital transfers within their network. Accredited agents are deployed to beneficiary areas to facilitate fund withdrawals. These agents do not charge fees, as they are covered by operators.

[*OCHA, Tchad : Les interventions en transfert monétaire : Qui fait Quoi, Où \(3W\)—Janvier à décembre 2024 | Juillet 2025*](#)

⁷⁴ Corinna Kreidler and Abdeljelil Taha. December 2021. “Sahel Adaptive Social Protection Trust Fund: Linking Humanitarian Assistance and National Social Protection Systems—Chad Case Study.” Oxford Policy Management.

As for the economic inclusion activities, under the SNP and PARCA, the CFS has relied on third-party local NGOs delivery to deliver a package of human development modules. Human development packages have been developed by consultants under the supervision of the World Bank and delivered to the staff of local NGOs that were recruited to implement them for beneficiaries. The PIU plays a role in monitoring and supervising the activities. The main challenges encountered are low local capacity, high cost of NGOs and consultants, and lengthy procurement processes.

The CFS manages data on payments, grievances, and monitoring through its Information System. To improve accountability and transparency, the grievance redress mechanism (GRM) was digitalized, and a green line was operationalized with 6,727 grievances, of which 72.05 percent were resolved, 3 percent are currently being processed and the remaining deemed inadmissible as of September 2025. The PARCA management information system consists of distinct data files and autonomous core application modules, but the main required functionalities are still in their infancy. Thus, PARCA's selection process follows these steps:

Upon request, the USR team applies PMT scoring to the HHs that are residents of the selected geographic areas. Once the USR has produced the total list based on the PMT scoring, the CFS breaks it down by village, and a village targeting committee is tasked with organizing validation by the village assembly. PARCA enrolls beneficiaries with a tablet-based tool, takes a photo, and then issues ID cards to the selected HHs. Concerning communication and outreach, the CFS draws intermittently on subcontracted local NGOs to help with outreach, especially around payment processes, but its primary role lies in communication about behavioral change.⁷⁵ An ongoing exercise aims at implementing a fully functional open management information system (CORE MIS) that can be handed over to PFSAP.

⁷⁵ Corinna Kreidler and Abdeljelil Taha. December 2021. "Sahel Adaptive Social Protection Trust Fund: Linking Humanitarian Assistance and National Social Protection Systems—Chad Case Study." Oxford Policy Management.

Box 3: Digital GRM and its Usage

The GRM of the PARCA aims to provide a straightforward, efficient, and locally adapted system for anyone associated with or affected by the project to submit their requests and suggestions. This helps improve the implementation of project activities by offering responses and identifying, proposing, and implementing suitable solutions. To enhance dialogue between the national/provincial coordination team and the concerned population, the GRM system was digitalized, and a functional green line was established.

Key actors involved include village grievance-management communities, M&E assistants and coordinators at the provincial level, operational staff, and those responsible for GBV, social safeguards, and environmental safeguards, as well as the green line's operators. Some grievances are resolved at the community level. If unresolved, they are referred to the provincial or national level. Sensitive grievances are handled by the social safeguard or GBV specialist, and some cases may be referred to the victim management network or other national institutions. Nonsensitive grievances are recorded and processed through the digital GRM system.

The digital GRM procedure involves several steps:

- Receipt of the complaint
- Recording and categorization
- Confirmation of categorization and assignment for resolution or investigation
- Processing (investigation or resolution)
- Communication with the complainant and closure

The primary channels for transmitting complaints are green lines, village grievance-management committees, and direct discussions at PARCA premises at national and provincial levels. Two green lines are dedicated to free public calls or SMS to transmit suggestions and complaints. Complaints can also be formulated to members of the village grievance-management committees, presidents of women's associations, village chiefs, and canton chiefs based on a report sent to the provincial focal point for transcription to complaint forms. Additionally, personal interviews with project staff at PARCA offices are another channel. As of September 2025, 6,727 grievances had been recorded, of which 4,847 had been resolved and 221 were ongoing.

Outreach, feedback mechanisms, and management information systems. Before data collection at the village and camp levels, a mass communication campaign through local radio stations is conducted to inform the community about the project content and selection criteria. Similarly, before implementing each intervention (monetary transfer, package of human development measures, and economic inclusion), communication is conducted at the community level. In terms of feedback mechanisms, the main actors include village grievance-management committees, Monitoring and Evaluation (M&E) assistants and coordinators at the provincial level, operational staff, and those responsible for addressing GBV.

6. STRENGTHENING SOCIAL COHESION AND ADAPTING SERVICES TO EMERGING CHALLENGES IN SOCIAL PROTECTION PROGRAMS

6.1 The Role of Social Protection in Host Communities and Identifying Priority Groups for SP Programs

From the perspective of scaling up SP programs, it is important to consider other vulnerable groups such as IDPs, nomads, people with disabilities, the elderly, and the youth.

- **IDPs.** Most IDPs are victims of climate-related shocks, with some remaining vulnerable after these shocks. Interventions targeting IDPs are humanitarian with low prospects; thus, the problem remains structural, and the need for support is long term.
- **Nomad communities** have little access to public services mainly because they are highly mobile and usually live in remote areas. To increase inclusiveness, SP programs should also consider these groups.
- **People with Disabilities.** Legislative efforts have been made in the form of Law no. 007/PR/2007 and the creation of a public agency for the protection and promotion of the rights of people with disabilities in June 2023. However, the number of social protection projects that intentionally target or meaningfully include people with disabilities remains limited
- **Elderly.** Participation in pension and old-age-savings schemes is low and limited to formal sector workers—mainly civil servants. Thus, most elderly people are relying on informal SP mechanisms in such a critical stage of life.
- **Youth.** In the same vein, the youth are concerned about unemployment and informal employment, knowing that no unemployment benefits exist in Chad and 90 percent of the economically active population in the informal economy is not covered by the social security system. Therefore, SP programs should supplement the existing project in covering youth.

In the context of forced displacement, integrating displaced people into their host community fosters stability. PARCA has highlighted the need to better respond to the host community's needs in order to guarantee social cohesion and support for local authorities. In terms of beneficiary coverage in the refugee-hosting provinces, the target of 30 percent refugees and 70 percent host communities is well accepted. Both development and humanitarian actors have started to include host communities in their interventions. In the context of diminishing humanitarian resources, there is a growing call by ASP stakeholders for an equal inclusion of refugees and their host communities — targeting 50 percent refugees and 50 percent host communities.

The displacement and mobility of people is to be considered when looking at the portability of ASP interventions^{76,77}. Although the refugee framework is well established, the problem of lack of portable assistance remains. In addition, refugee women, who mostly work in agriculture, are often forced into unfavorable employment arrangements because they have limited access to land and have insecure land tenure. Also, women have little time for income-generating activities given their domestic responsibilities, and they engage in petty trading, which presents viable income opportunities, but lack of economic resources hinders their engagement.⁷⁸

Addressing the challenges faced by women and girls requires a comprehensive approach focused on improving healthcare access—especially reproductive health and maternal care—while also enacting robust measures to prevent and respond to GBV. It is crucial to strengthen the enforcement of existing laws and to integrate gender considerations into national policies, ensuring that gender equality remains a priority throughout all sectors. Targeted actions should include expanding girls' access to education, particularly in rural areas, incorporating gender-sensitive curricula, broadening economic empowerment opportunities such as microfinance and vocational training, and increasing women's participation and representation in decision-making bodies. These initiatives collectively foster a more equitable society.

SP programs have demonstrated a positive impact on the lives of impoverished individuals, particularly women, by enhancing consumption and promoting economic inclusion.⁷⁹ In World Bank-supported projects (PARCA and the SNP pilot), poor HHs have been targeted using PMTs followed by community validation. So far, the targeting of poor HHs is accepted. In the context of high demand for an SP program, in addition to poverty criteria, other criteria such as security and vulnerability are used and accounted for by geographical targeting. On the humanitarian side, poverty and food security are considered when targeting beneficiaries. Regarding responses to shocks, interventions are mainly driven by the location of needy people, sometimes without poverty-based screening (for example, in response to the inflow of refugees, new refugees have been targeted without screening them for poverty). Most SP programs have targeted women as main recipients to ensure support and inclusive activities.

Community engagement and public awareness campaigns can challenge cultural norms that perpetuate discrimination, while improved data collection and monitoring will help track progress and inform policy decisions. By adopting a holistic approach that recognizes the interconnectedness of gender issues, Chad can create an environment where women have equal opportunities to thrive and contribute to national development.

⁷⁶ Rebecca Holmes and Nuria Branders, Sep 2024, "Integrating internal migrants in social protection systems: Review on good practices to inform adaptive social protection programs in the Sahel" https://documents1.worldbank.org/curated/en/099508309182414966/pdf/IDU148bd4f5c166381463418ddd188262c9d6e97.pdf?_gl=1*1v_k4hex*_gcl_au*OTcwNDg3NDA1LjE3MjQxNjQ4MzE

⁷⁷ Yashodhan Ghorpade and Aline Coudouel, Sep 2024, "Population mobility in the Sahel: implications for social protection programs and systems" https://documents1.worldbank.org/curated/en/099154309192420339/pdf/IDU15fda9c251bb0114e7f1a70a1f461b27b1e41.pdf?_gl=1*1fm61hm*_gcl_au*OTcwNDg3NDA1LjE3MjQxNjQ4MzE

⁷⁸ World Bank. 2024. "PAD of Chad Adaptive and Productive Safety Nets Project, 2024."

⁷⁹ Sahel Adaptive Social Protection Program. <https://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund/thematic-areas/productive-inclusion>.

6.2 Adapting Social Protection Services to Emerging Challenges

Adaptation of standard content in ASP programs in Chad context is key. In FCV contexts there is low investment in children’s human capital, so it is important to accompany ASP programs with activities encouraging investment in education and health. This is the case with almost all ASP interventions in Chad. To improve trust and inclusive identity among beneficiaries, on top of the social safety net, psychosocial interventions in life-skills training and community sensitization to aspirations and social norms should be engaged in, as is the case in Niger and Burkina Faso.⁸⁰ To get more impact from ASP programs, it is important to link rural areas and urban markets. Regarding displacement, the portability of the assistance should be improved. For example, to account for opportunities in the destinations of the mobile population, BOK Africa Concern, an NGO in Ghana, has implemented “on the job vocational training, requalification and technical support in entrepreneurship” for migrants, while pushing for community integration.⁸¹ Concerning the response to climate shocks, the case of Nigeria has proven to be effective. Nigeria combined transfers with information on early planting and harvesting and on drought-resistant crops in advance of seasonal flooding, so farmers do not have to sell assets or go into debt and can maintain higher income.⁸²

Structural considerations for the effective delivery of SP programs should include the functionality of key pillars of ASP, such as the USR and payment platform. Investments in a government-led and partner-supported national safety net contribute to the government’s commitment to creating and implementing its National Social Protection Strategy. The national program will enhance government leadership while pooling resources in pursuit of a national vision. Similarly, the functionality of the USR will strengthen government-led coordination and enable more interventions through increasing data availability. Lastly, the availability of a payment platform will make ASP interventions more cost-effective.

In Chad, adapting the delivery of benefits and service provision is crucial. In PARCA, both monetary and digital payments have proven effective when agents are available within 5 kilometers of beneficiaries’ residences.⁸³ In Chad, the lack of IDs has led the minister of finance and the central bank, as the financial regulator, to authorize the creation of specific SP accounts by recognized institutions. However, these accounts should be restricted to small transactions to prevent illicit activities. Additionally, alternative nonfinancial service providers, such as grocery stores and pharmacies, should be explored as ways to facilitate benefit distribution.^{84,85,86,87}

⁸⁰ Ambika Sharma and Jan Menke. September 2024. “How Does Social Protection Impact Social Cohesion in the Sahel? A Review of Existing Evidence and Gaps.” SASPP Technical Paper Series.

⁸¹ Rebecca Holmes and Nuria Branders. September 2024. “Integrating Internal Migrants in Social Protection Systems: Reviews on Good Practices to Inform Adaptive Social Protection Programs in the Sahel.” SASPP Technical Paper Series.

⁸² USAID. October 2024. “USAID Position Paper: Direct Monetary Transfers for Development Outcomes.”

⁸³ Ugo Gentilini, Mohamed Almenfi, Ian Orton, and Pamela Dale. 2020, 2021, and 2022. “Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures.” Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/33635>.

⁸⁴ M. Hammad, F. Bacil, and F. Veras Soares. 2021. “Next Practices: Innovations in the COVID-19 Social Protection Responses and Beyond.” Brasilia: IPC-IG.

⁸⁵ World Bank. 2022b. “Digital Cash Transfers: Current State and Scale Up Potential.” Mimeo.

⁸⁶ World Bank. 2022d. “Deep Dive into the Ecosystem for the Delivery of Social Assistance Payments: Türkiye Case Study (English).” Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/099010011072245762/P17316601c8b0401b0ab340214079f623b6>.

⁸⁷ E. Senona, E. Torkelson, and W. Zembe-Mbakile. 2021. “Social Protection in a Time of COVID: Lessons for Basic Income Support.” Black Sash.

Data limitations are common, but innovative solutions exist. Geographic targeting, identification, and prioritization of the most vulnerable neighborhoods can be done through satellite imagery and crowdsourced data as well as vulnerability mapping like that used in Togo and the Democratic Republic of Congo. When a standard PMT proves limited, instant and frequent tracking PMTs and welfare assessments can be used.⁸⁸ In an insecure context, approaches that leverage machine learning and self-registration can be used in addition to third-party validation to further strengthen beneficiary identification.

Strengthening civil registration systems is vital for improving effectiveness and efficiency of SP initiatives in the country. The lack of comprehensive civil registration and identification systems poses challenges for SP programs. Currently, 92 percent of the population does not possess a secure ID. This hinders the development and maintenance of the universal social registry (USR), which is essential for accurately targeting and delivering social assistance. It also complicates the provision of mobile money payments and other financial services, limiting the economic inclusion of poor households (HHs) and refugees. The data limitations extend to the early warning system, which is slow to send alerts, thus delaying the response to shocks. However, issuance of ID also for refugees would increase effectiveness of the SP initiatives. Therefore, the issuance of secure IDs to 25,000 refugees in February 2025 marked a significant step forward.

In the context of recurrent emergencies alongside structural challenges, ASP programs should engage both in long-term interventions and shock responses. ASP interventions such as economic inclusion in addition to monetary transfers, accompanying measures for human capital development and climate change resilience should be considered. Providing benefits to potential victims ahead of climate-related shocks and accompanying them for a short period can build resilience. Regarding shocks related to the unpredictable inflow of refugees, PARCA has proven to be effective since one-shot transfers enable refugees to get goods before being integrated into other SP mechanisms.

Both monetary and digital payment methods have been tested for beneficiary transfers, yet significant challenges persist. For cash payments, fiduciary concerns remain, particularly in insecure areas, where security agents are required during distribution of the funds. Digital payments face hurdles because of the limited expansion of mobile money services beyond urban areas, driven by mobile operators' lack of experience, their inadequate network coverage, low population density, literacy barriers, and the absence of IDs. Additionally, informal money-transfer services often offer better remuneration, making them a preferred alternative. Digital payments are also costly and restrict authorities' ability to respond rapidly in emergencies. However, these challenges present opportunities for innovation and improvement. By investing in infrastructure, enhancing digital literacy, and fostering partnerships with mobile operators, there is potential to expand the reach and effectiveness of both cash and digital payment systems. With concerted efforts, these payment methods can evolve to better serve beneficiaries, ensuring timely and secure transfers that enhance the overall impact of social protection programs.

⁸⁸Yuko Okamura, Tim Ohlenburg, and Emil Tesliuc. March 2024. "Scaling Up Social Assistance Where Data Is Scarce: Opportunities and Limits of Novel Data and AI, Social Protection and Jobs." Discussion Paper No. 2402.

Chad is bearing the full brunt of climate change. By 2100, temperatures in the Sahel are expected to rise by 3°C–6°C, and this will directly increase the region’s rainfall.⁸⁹ Heavy rains in 2020 caused flooding in 20 out of 23 country’s provinces and affected 388,000 people. In 2022, heavy rains caused the Logone and Chari Rivers to overflow their banks. These floods affected 1.3 million people. In 2024, the number affected reached 1.9 million people and 576 fatalities. Climatic hazards and environmental degradation lead to displacement and migration. As of September 2024, for instance, Chad had 220,610 climate-related IDPs.⁹⁰ The climatic shocks have a direct impact on the availability of food, predisposing people to famine, not to mention interrupting the operation of schools and health facilities in the localities concerned.⁹¹ Frequent flooding and rising temperatures also reduce agricultural production, exposing the country to food insecurity. Hence, in recent years, farmer-herder conflicts over land, water, and grazing have escalated to unprecedented violence. This violence has resulted in several deaths and the destruction of food supplies, creating pockets of famine. These conflicts also reduce agricultural productivity. Climate adaptation and mitigation measures include the National Strategy and Action Plan for Disaster Risk Management of Chad 2024, which is pending endorsement, PFSAP responses to shocks affecting vulnerable HHs, and other mitigation measures planned by partner-supported projects. More mitigation measures are needed to prepare for climate shocks.

An important initiative under the PFSAP is the promotion of clean cooking solutions as adaptation to the climate challenge. This aims to reduce the reliance on traditional biomass fuels, which disproportionately affects women and children who are primarily responsible for cooking. By providing access to clean cooking technologies, PFSAP not only improves health outcomes by reducing indoor air pollution but also alleviates the time burden on women, allowing them to engage in education and economic activities. Furthermore, under this initiative, a value chain will be built to foster job opportunities to SP beneficiaries.

In addition to the inherent challenge to system, there are transversal problems faced when building a delivery system in an FCV context.⁹² Among these challenges are capacity constraints, including a shortage of qualified personnel, limited staff availability, and lack of commitment from those responsible for system functionality. High turnover among key staff, often due to political appointments, further weakens the ASP system. Institutional instability also hinders system development. Chad, for instance, has reassigned responsibility for SP three times within five years. Additionally, security concerns pose a significant challenge, restricting or entirely preventing access to beneficiaries.

⁸⁹ World Bank Group. 2022. “G5 Sahel Region Country Climate and Development Report.” CCDR Series. Washington, DC: World Bank. <http://hdl.handle.net/10986/37620>

⁹⁰ IOM. 2024. <https://data.unhcr.org/en/country/tcd>

⁹¹ World Bank. January 2024. “Putting People at the Heart of Development: An Approach Based on Resilience and Multi-sectoral Coordination.” *Chad Human Capital Review*.

⁹² Silvia Fuselli, Mona Niebuhr, Mira Saidi, and Sara Agostini. May 2025. “A guide to implementing Social safety nets in Fragile, conflict, and violent contexts: Adaptive Strategies and Approaches to World Bank Safety Net Delivery Amid Challenges.”

7. FINANCING AND SUSTAINABILITY OF SOCIAL PROTECTION

Annual SP expenditures in Chad increased to a minimum of about 270 billion FCFA in 2020. Expenditures mainly cover (i) the Humanitarian Response Plan (around 180 billion FCFA); (ii) government transfers and subsidies for HHs, including the National Pension Fund of Chad (*Caisse Nationale de Retraite du Tchad*) (around 50 billion FCFA); (iii) the national funds for social security (*Caisse Nationale de Prévoyance Sociale*) (about 25 billion FCFA); and (iv) regular social safety net programs (that is, excluding emergency programs) (around 15 billion FCFA per year).⁹³ Most SP funding comes from international partners, which means program sustainability is not guaranteed. For example, in 2014, 74 percent of Chad’s expenditure was financed by development partners and 26 percent by the government.⁹⁴ Government resources are mainly spent on fee waivers, food-price subsidies, and in-kind assistance to people with disabilities. A public-expenditure review in 2019 found that SP amounted to 0.5 percent of government expenditure and depended almost entirely on external resources.⁹⁵ There is potential for domestic resources through leveraging fee waivers and subsidies. In addition, innovative sources of public resources are currently financing the National Health Insurance Fund to provide access to health care to the poorest people. Furthermore, the establishment of an operational system represents a tool capable of harnessing the resources provided by climate funds, given that these funds are multi-annual. This constitutes a new dependable source for the ASP.

Since 2016, humanitarian funding has increasingly fallen short of the required amount, with unmet needs growing from 45 percent in 2016–2024 to 79 percent in 2025. From 2016 to 2024, Chad received a yearly average of US\$328 million of humanitarian funding, while US\$665 million was required.⁹⁶ The unmet requirements put pressure on development agencies to cover the shortfall. However, between 2021 and 2024, humanitarian funding raised only US\$234 million to US\$627 million. The increasing funding occurred in response to the COVID-19 pandemic and the inflow of new refugees and increase in internal displacement. Because of the shortfall, the current level of support to refugees cannot be maintained, and other sources of funding are necessary. This shortfall has deepened by the cut in donors’ contribution, mainly the US in 2025. Out of the US\$1.45 billion required in 2025, so far only 21 percent has been met. Further, assistance needs to transition from ad hoc emergency response to integrating refugees into a longer-term safety net.⁹⁷

On the development side, the main SP programs are financed by the World Bank, the European Union, French Development Agency (*Agence Française de Développement*), the WFP, and UNICEF, which provides predictability thanks to the programs’ multiyear implementation. World Bank-funded projects have included PARCA (US\$135 million from IDA and US\$6 million from the Sahel Adaptive Social

⁹³ Ministry of Economics and Plan. 2024. “National Social Protection Strategy 2024–2028.”

⁹⁴ Corinna Kreidler and Abdeljelil Taha. December 2021. “Sahel Adaptive Social Protection Trust Fund: Linking Humanitarian Assistance and National Social Protection Systems—Chad Case Study.” Oxford Policy Management.

⁹⁵ World Bank. 2019. “Chad Public Expenditure Analysis. Fiscal Space for Productive Social Sectors Expenditure.” Washington, DC: World Bank Group.

⁹⁶ OCHA. 2025. “Financial Tracking Services: Chad, Trends in Coordinated Plan Requirements.”

<https://fts.unocha.org/plans/1192/summary>.

⁹⁷ Corinna Kreidler and Abdeljelil Taha. December 2021. “Sahel Adaptive Social Protection Trust Fund: Linking Humanitarian Assistance and National Social Protection Systems—Chad Case Study.” Oxford Policy Management.

Protection Multi-Donor Trust Funds), and PFSAP (US\$120 million, of which US\$20 million comes from the Sahel Adaptive Social Protection Program and US\$50 million from the World Bank's Window for Host Communities and Refugees). Other SP operations are financed by the European Union and *Agence Française de Développement* and include DIZA, which closed in 2023 with €20.5 million and was replaced by the RESPECCT Program (*Programme de Résilience Economique et Sociale des Populations de l'Est face aux Conflits et Changements Climatiques au Tchad*), which aims to cover up to 280,000 beneficiaries in eastern Chad. From the WFP, UNICEF, the German Federal Ministry for Economic Development and Cooperation (*Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung*), and the *Deutsche Gesellschaft für Internationale Zusammenarbeit* one can count the Sahel resilience program with €500 million, which covers five Sahel countries (Burkina Faso, Mali, Mauritania, Niger, and Chad).

8. COORDINATION WITH HUMANITARIAN ACTORS

Coordination is important for harmonizing efforts, avoiding overlapping, and working toward increasing coverage and reach. Of the four coordinative institutions envisioned in the national SP strategy only the regional SP committees are functioning. On the humanitarian side, OCHA ensures the coordination of SP matters. For humanitarian action that involves refugees, the UNHCR and CNARR oversee coordination. On the development side, there is an informal task force constituted by SP units of the World Bank, UNICEF, and the WFP that aims at supporting the adaptive SP agenda in Chad including the SP strategy and the USR. Also, UN agencies including the UNHCR as well as NGOs and the CFS coordinate their activities in the field to avoid overlapping and share experiences and good practices. Horizontal coordination has greatly increased with the enlargement of the steering committee for PARCA to include the UNHCR and UN Development Program. That committee ensures that all sectors involved in SP share relevant information. It is similar to PFSAP, which includes the UNHCR on its steering committee. However, different ministries respond to shocks with little or no coordination and independently of the entity in charge of the response.

The new social protection strategy seeks to establish a comprehensive and adaptive national SP program and the USR as tools for reinforcing coordination and improving government leadership. To succeed, it will be key to operationalizing the four main instances of coordination state into the SP strategy in addition to institutionalizing at the USR level a steering and technical committee and at the national level a steering committee.

Currently, there is a good foundation for coordination and potential for its improvement. All partners involved in SP are using harmonized questionnaires for data collection, contributing and using data from the USR. At the field level, joint monitoring and several multisectoral visits occur annually for planning and monitoring purposes. In terms of vertical coordination, the Ministry of Social Affairs has created in every province SP antenna that supervises programs and keeps local governments informed about plans and activities. At the province level, joint visits for monitoring and planning purposes are conducted. On the humanitarian side, under the Ministry of Social Action, National Solidarity and Humanitarian Affairs, an entity is in charge of monitoring performance and coordinating the main SP programs including those implemented by NGOs. As part of the SP Working Group, Chad is exploring how to improve the coordination and benefiting from other country examples, including Somalia. Highlights from the Somalia experience are included in *Box 4*.

Box 4: Strengthening Adaptive Social Protection System: Somalia's Humanitarian-Development Nexus

Somalia's recovery journey—shaped by political instability, recurrent natural disasters, and protracted conflict—demonstrates the indispensable value of coordinated action across development and humanitarian actors. In this context, initiatives such as the Somalia Crisis Recovery Project (SCRCP) and the Multi-Partner Fund (MPF) exemplify how joint efforts can amplify impact. By aligning financing and strategic direction between the United Nations and the World Bank, these initiatives have enhanced crisis preparedness and response capacity. The SCRCP, in particular, builds on established public sector–civil society collaboration models, promoting innovative institution-building and operationalizing the humanitarian-development nexus.^{98,99}

Coordination has been further institutionalized through the establishment of Communities of Practice (CoPs), which serve as platforms for aligning partner interventions and maximizing complementarities. These CoPs have been instrumental in fostering joint planning, information exchange, and collaborative responses to critical issues such as flood risk, food insecurity, and internal displacement. Regular coordination meetings and shared action plans help ensure coherence across humanitarian and development programming, reinforcing alignment at policy, strategic, and operational levels.¹⁰⁰

Complementing these efforts, the Coordination of International Support to Somalis (CISS)—co-chaired by the UN Resident Coordinator and the World Bank—offers a formal mechanism to steer and manage international assistance. This structured platform enhances aid effectiveness and fosters mutual accountability among development partners.¹⁰¹

Over the last decade, the Government of Somalia has established a social protection program, which has been formalized in 2025 through a Ministerial Decree. The program consists of several core elements that jointly formalize an institutional framework for Somalia's social protection: Baxnaano, an umbrella social safety net, social protection service delivery platform and the USR under MoLSA. Baxnaano administers a range of interventions including safety nets, emergency cash transfers, human capital linked co-responsibility cash transfers, labor market programs and others aimed at poverty alleviation, shock response and resilience, and human capital accumulation, and the USR serves as a repository of data supporting all these programs' targeting. The introduction and expansion of the national ID system is also integral to the social protection institutional ecosystem.¹⁰²

This coordination is reinforced through the USR, which enables swift identification and targeting of beneficiaries during emergencies. By integrating climate and vulnerability data, the registry enhances the precision of crisis responses. Furthermore, intersectoral linkages—especially with health and education—strengthen the social protection system's role in advancing human development and building resilience. Collaboration with key partners such as WFP and UNICEF has been vital in ensuring that these systems are not only effective but also institutionally grounded and sustainable.

⁹⁸ Somalia - Crisis Recovery Project (English), page 16.

⁹⁹ Multi-Partner Fund: Progress Report - January - June 2020 (English), page 26.

¹⁰⁰ Somalia - Country Partnership Framework for the Period FY19 - FY22 (English), page 43.

¹⁰¹ Somalia - Performance and Learning Review of the Country Partnership Framework for Period FY19–FY22 (English), page 12.

¹⁰² From Protracted Humanitarian Relief to State-led Social Safety Net System: Somalia Baxnaano Program (English), page 43.

9. KEY FINDINGS AND RECOMMENDATIONS

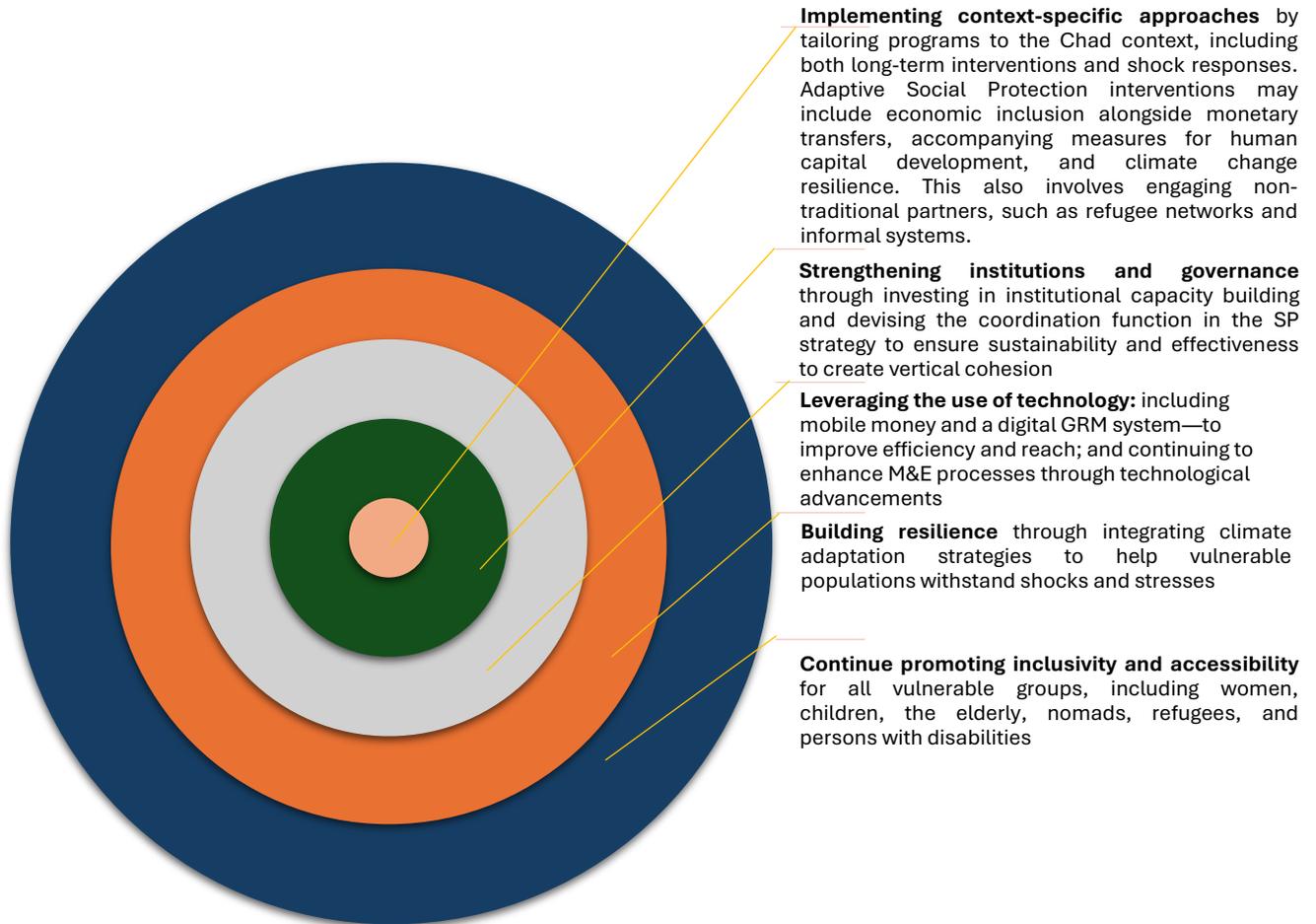
9.1 Summary of Key Findings

SP systems are vital for addressing the complex challenges faced by populations in FCV contexts. By providing immediate relief, building resilience through job creation, and supporting long-term recovery, SP programs contribute to the well-being and stability of affected communities. However, effective implementation requires context-specific approaches, strong institutions, innovative solutions, and collaborative efforts among stakeholders and community leaders/ enablers for transformation. The latter highlights that cultural adaptation and changes are crucial for effective service delivery in vulnerable environments. The emphasis should be on moving towards establishing foundations for enduring peace, accepting non-linear progress, resilience, and fostering a shared sense of purpose.

To effectively tackle the complex challenges facing Chad, a coordinated and comprehensive, and adopted strategy is essential. This strategy should encompass economic empowerment, institutional and political strengthening, and address gender and environmental issues. Supply side services play a pivotal role in this approach, including the enhancement of social protection systems, bolstering resilience to climate shocks, improving access to health and education services, and promoting gender equality. These efforts contribute to the accumulation of human capital. By increasing supply side services and investing in human capital, vertical social cohesion will be bolstered, and horizontal social cohesion will be strengthened.

Social networks can help expand the USR (rendering it a dynamic USR) as an information and registration counter at both the provincial and community levels, in addition to their monitoring and GRM roles. Social networks refer to the organized and trusted presence of social workers that are embedded in the communities. These social workers are part of the Ministry of Social Action and the Ministry of Women and Children and are well-positioned to support last-mile delivery and facilitate two-way communication between the population and the program. In addition, they can conduct sensitization sessions (e.g., in village assemblies), communication activities (e.g., radio broadcasts), and local-level monitoring.

Figure 2: Chad-specific Approach for Social Protection Systems



9.2 Operational Lessons from Chad and Recommendations for Social Protection in FCV Settings

By leveraging lessons from its own experience and from countries with similar circumstances and challenges, Chad can continue moving toward a more resilient and inclusive SP system. This system will address the complex challenges of FCV, support refugee communities, and empower youths and women. By following a multilevel approach and implementing recommendations through a phased plan, Chad can achieve sustainable progress. It should be emphasized that while these operation lessons and recommendations are targeted for Chad’s future engagement, they may apply in other FCV settings.

a) Near to Medium-Term Recommendations

Policy Level

Implement and enforce existing laws related to refugee protection, gender equality, and climate adaptation to promote inclusion and address the needs of vulnerable groups. This could include:

- **Refugee protection:** Effective implementation of the 2023 National Asylum Law requires operationalizing recent efforts to issue secure identification cards for refugees, which are critical for accessing formal employment, starting businesses, and using financial services. Implementation must also address structural barriers to integration, including access to land, mobility, and participation in local labor markets.
- **Gender Equality:** Despite strong legal commitments, gender equality laws remain weakly enforced, limiting real improvements in women and girls' lives. Enforcement must translate into concrete actions such as ensuring safe access to schools, protecting girls from child marriage and gender-based violence, and addressing harmful practices like female genital mutilation.
- **Climate Adaptation:** Implementing the 2024 National Strategy and Action Plan for Disaster Risk Management and other existing mitigation frameworks is critical to anticipate and respond to climate shocks. These efforts must prioritize the protection and resilience of the most vulnerable populations.

Activation and Operationalization of Coordination Mechanisms. To ensure a cohesive and effective response to FCV challenges, it is critical to activate and operationalize coordination mechanisms across government agencies, humanitarian actors, and development partners. This involves institutionalizing the governance arrangements outlined in the National Social Protection Strategy, with dedicated staffing and adequate resources to support their implementation. Strengthening the governance and coordination role of the USR is essential for facilitating government-led responses and promoting the effective use of data for targeting and decision-making. Coordination between Government, humanitarian and social protection actors should be reinforced by integrating adaptive safety net systems into national crisis response plans, with SISAAP positioned to play a lead coordination role. Programs such as PARCA and PFSAP offer concrete models of multisectoral collaboration, linking adaptive social protection, refugee inclusion, and climate resilience.

Strengthening institutions at both the central and provincial levels.

Central Level:

- i. **Strengthen the Permanent Technical Secretariat (STP/SNPS):**
 - a. Enhance the capacity of the STP/SNPS to mobilize and coordinate support for social protection programs.
 - b. Provide targeted training and resources to improve the Secretariat's ability to manage and coordinate multi-stakeholder efforts effectively.

ii. Assess and Strengthen the Institutional Arrangements:

- a. Conduct a comprehensive assessment to determine the most effective and sustainable institutional arrangement for leading coordination and resource mobilization.
- b. Consider the establishment of an agency with autonomy of management dedicated to social protection.

Provincial Level (Decentralization):

i. Reinforce Decentralized Social Protection Structures:

- a. Strengthen local social protection structures to ensure they have the capacity to implement and monitor programs effectively.
- b. Provide training and resources to local authorities to enhance their ability to manage social protection initiatives.

ii. Delegate Responsibilities:

- a. Identify and delegate appropriate responsibilities to local authorities to enable them to take ownership of social protection implementation and monitoring.
- b. Establish clear guidelines and frameworks for the delegation of responsibilities to ensure accountability and effectiveness.

iii. Develop sustainable financing strategies:

- a. Introduce a dedicated budget line in the finance law, ensuring a sustainable national contribution to finance regular programs and shock responses.

Program Level

Strengthen the national digital payments architecture through a centralized and flexible framework agreements with providers, accompanied by logistics capacity building. In Chad, the PARCA project introduced digital payments, increasing accessibility and reducing transaction delays. Going forward digital monetary transfers would enhance the efficiency of SP programs.

Transform the Adaptive and Productive Social Safety Nets project into a truly institutionalized national program, backed by legal texts and a clear strategic vision. The program could integrate key elements of adaptive social protection to strengthen the resilience of poor and vulnerable populations. It helps HHs prepare for shocks through regular monetary transfers, cope with them via shock-responsive assistance, and adapt to long-term risks through productive inclusion and human capital support—particularly in the face of climate-related challenges.

Expand integrated support for Refugees and Host Communities. Expanding programs for both refugees and host communities will promote social cohesion and stability while preventing tensions. PARCA effectively targets a mix of 30 percent refugees and 70 percent host communities, fostering inclusive development.

Operational Level

Expand the coverage of the national social registry while ensuring the database contains up-to-date information. This can be achieved through:

- Improved coverage of identity documents, especially for poor populations in connection with the development of a unique identifier interoperable between social databases.
- Increased the geographical coverage and the percentage of HHs registered in the social register, especially in at-risk areas, and set up dynamic updating mechanisms through local centers and protocols with partners.
- Advanced the national agenda on the interoperability of social and administrative databases.
- Dedicated team for social registry will enhance its durability and usage.

Scale up technology integration. Scaling up the use of mobile money and digital identification will enhance SP program delivery and monitoring while ensuring accessibility in remote areas. PARCA successfully piloted digital payments, increasing efficiency and transparency in financial assistance.

Strengthening early warning systems and the use of triggers for shock response will improve preparedness. This can be supported via investments in the use of weather early warning data including satellite imagery, data analytics, and related local capacity, in particular those related to food security and natural hazards. So far, shock responsive efforts via the social protection system in Chad have been launched largely ad hoc; moving to a pre-arranged approach in which activation triggers are clearly defined will enable a faster, more transparent, and ultimately more effective response. One example in the region includes Niger that has employed satellite-based early drought detection data to mount rapid emergency response payments to affected households via the national safety net. Another example is Nigeria, where providing transfers and climate-related farming guidance supported farmers during floods, reducing economic losses.

b) Long-Term Recommendations

Policy Level

Conduct a comprehensive evaluation of the implementation of the National Social Protection Strategy. This evaluation would help assess whether a revision of the strategy is needed to reflect reforms and progress made in terms of integrating vulnerable groups, as well as integrating adaptive social protection, climate adaptation, and shock-responsive mechanisms.

Promote coherence, coordination, and collaboration through fostered Humanitarian–Development–Peace (HDP) Nexus. This could include better articulated social protection programs with the lean season response plan, to support a coordinated, integrated, and predictable response to seasonal shocks.

Integrate climate adaptation policies. Integrating climate adaptation strategies into national policies (and vice versa) will foster resilience against climate-related shocks. Integration should occur across different sectoral levels. This includes ensuring that climate adaptation, Disaster Risk Management (DRM) and Disaster Risk Reduction (DRR) policies incorporate adaptive social protection, while also encouraging the integration of DRM, DRR and climate adaptation considerations within the social protection strategy and its operational frameworks. Such mutual integration would support resilience efforts.

Program Level

Invest in sustainable livelihoods. Investing in vocational training, microfinance, and support for small and medium enterprises will create economic opportunities for vulnerable populations, particularly youths and women. Focus on providing training in sectors with high growth potential, such as agriculture, livestock, and renewable energy. This can include technical skills, entrepreneurship, and management training.

Expand inclusive education and health care services. Behavioral nudges — similar to those used in campaigns promoting enhanced cooking practices — can play a vital role in shifting norms around education and influencing health-related behaviors, such as those related to maternal health.

Operational Level

Strengthen institutional capacity. Strengthening governance and accountability mechanisms will ensure effective SP delivery, incorporating traditional and religious authorities in program implementation. In Chad, institutional development remains crucial for addressing long-term SP needs and enhancing service reliability.

Strengthen disaster risk financing for adaptive social protection. In the longer term, a national disaster risk financing strategy should be developed for Chad, clearly identifying contingent liabilities of the response to different types of shocks including via adaptive social protection, as well as the appropriate financial instruments to pay for these responses. Appropriate disaster risk financing instruments for adaptive social protection may include, for example, national contingency funds, sovereign risk transfer mechanisms, contingent credits or grants, and contingent international crisis financing instruments.

Table 1: Summary of the Phased Recommendations

Multilevel Approach	Phased Recommendations	
	Near to Medium-Term Recommendations	Long-Term Recommendations
Policy Level	<p>Implement and Enforce Laws:</p> <ul style="list-style-type: none"> • Strengthening laws related to refugee protection, gender equality, and climate adaptation to promote inclusion and address vulnerable groups' needs. <ul style="list-style-type: none"> ○ Refugee Protection: Operationalize the 2023 National Asylum Law by issuing secure identification cards for refugees, crucial for accessing employment, starting businesses, and using financial services. Address structural barriers to integration, such as access to land, mobility, and participation in local labor markets. ○ Gender Equality: Strengthen enforcement of gender equality laws to improve women's and girls' lives. Actions include ensuring safe access to schools, protecting girls from child marriage and gender-based violence, and addressing harmful practices like female genital mutilation. ○ Climate Adaptation: Implement the 2024 National Strategy and Action Plan for Disaster Risk Management to anticipate and respond to climate shocks, prioritizing the protection and resilience of vulnerable populations. <p>Activate Coordination Mechanisms:</p> <ul style="list-style-type: none"> • Operationalize coordination across government, humanitarian, and development partners to address FCV challenges effectively. <p>Strengthen Institutions:</p> <ul style="list-style-type: none"> • Enhance central and provincial institutions to improve social protection program management and coordination. 	<p>Evaluate National Social Protection Strategy:</p> <ul style="list-style-type: none"> • Assess the need for revisions to integrate vulnerable groups and adaptive social protection mechanisms. <p>Enhance HDP Nexus:</p> <ul style="list-style-type: none"> • Improve coordination between humanitarian, development, and peace efforts, particularly in social protection programs and seasonal shock responses <p>Integrate Climate Adaptation:</p> <ul style="list-style-type: none"> • Foster resilience by incorporating climate adaptation strategies into national policies and vice versa, ensuring mutual integration with disaster risk reduction and social protection frameworks.

Activate Coordination Mechanisms:

- Institutionalize governance arrangements outlined in the National Social Protection Strategy with dedicated staffing and resources.
- Strengthen the governance and coordination role of the USR to facilitate government-led responses and promote effective data use for targeting and decision-making.
- Integrate adaptive safety net systems into national crisis response plans, with SISAAP playing a lead coordination role. Programs like PARCA and PFSAP offer models of multisectoral collaboration, linking adaptive social protection, refugee inclusion, and climate resilience.

Strengthen Institutions:

- **Central Level:**
 - Enhance the capacity of the Permanent Technical Secretariat (STP/SNPS) to mobilize and coordinate support for social protection programs.
 - Conduct assessments to determine effective institutional arrangements for coordination and resource mobilization, considering an agency with autonomy of management dedicated to social protection.
- **Provincial Level (Decentralization):**
 - Reinforce decentralized social protection structures to ensure effective program implementation and monitoring.
 - Provide training and resources to local authorities to manage social protection initiatives and delegate responsibilities to enable local ownership.

Develop Financing Strategies:

- Introduce a dedicated budget line in the finance law to ensure sustainable national contributions for financing regular programs and shock responses.

<p>Program Level</p>	<p>Enhance Digital Payments:</p> <ul style="list-style-type: none"> Strengthen national digital payments architecture to improve SP program efficiency. <p>Institutionalize Social Safety Nets:</p> <ul style="list-style-type: none"> Transform adaptive social safety nets into a national program with legal backing and strategic vision. <p>Support Refugees and Host Communities:</p> <ul style="list-style-type: none"> Expand programs to promote social cohesion and stability between refugees and host communities. 	<p>Invest in Sustainable Livelihoods:</p> <ul style="list-style-type: none"> Focus on vocational training, microfinance, and support for SMEs, especially in sectors like agriculture and renewable energy, to create opportunities for vulnerable groups. <p>Expand Education and Healthcare:</p> <ul style="list-style-type: none"> Use behavioral nudges to shift norms and influence health-related behaviors. Enhance access to inclusive education and healthcare services.
<p>Operational Level</p>	<p>Expand Social Registry Coverage:</p> <ul style="list-style-type: none"> Assign a dedicated team and Improve identity document coverage and database interoperability for better social protection delivery. <p>Scale Up Technology Integration:</p> <ul style="list-style-type: none"> Increase use of mobile money and digital identification to enhance program delivery and monitoring. <p>Strengthen early warning systems:</p> <ul style="list-style-type: none"> Collaborate with actors of the food security and climate early warning systems to strengthen data analytics, satellite data use and linkages with adaptive social protection, including via pre-arranged rapid shock response triggers. 	<p>Strengthen Institutional Capacity:</p> <ul style="list-style-type: none"> Improve governance and accountability for effective social protection delivery. Involving traditional and religious authorities in program implementation <p>Strengthen Disaster Risk Financing:</p> <ul style="list-style-type: none"> Develop a national disaster risk financing strategy outlining contingent liabilities for shock response via adaptive social protection and appropriate disaster risk financing instruments such as contingency funds, risk transfer, and international crisis finance instruments.

ANNEX

A.1.: Social Registry in Chad: Applications and Benefits

The USR was created in 2017 and initially hosted by the Cellule des Filets Sociaux (CFS). In 2019, it was handed over to the National Institute of Statistics and Economic and Demographic Studies (INSEED), marking a step toward greater sustainability, as INSEED is well equipped to ensure the registry's full operational capacity. However, the USR might require a dedicated team and additional support to maintain the high level of investment required. The USR is based on a harmonized questionnaire developed in 2017 by eight partners, including international NGOs and United Nations agencies. The government mandated the use of this harmonized questionnaire in September 2017.

The ministerial decree that established the USR describes it as “a database of potential beneficiaries of programs that contains demographic and socio-economic data and is likely to facilitate the design and implementation of programs.” The USR's initial objective, as outlined in the first National Social Protection Strategy, was twofold: to determine eligibility for social assistance and to track the distribution of benefits to individuals and HHs over time. The registry was designed to specify all the benefits that a poor individual or HH can receive from the government and its partners, thereby reducing the costs of targeting and registering future safety net interventions since potential beneficiaries have already been identified.

Specifically, the USR aims to

- Identify and characterize the poorest segments of the population
- Serve as a basis for all social programs to select their beneficiaries
- Serve as a planning tool for policies to support these poor HHs
- Contribute to improving the coordination of social interventions in Chad

The National Social Protection Strategy 2024–2028 highlights the USR's role as a tool for targeting and coordinating social interventions. The USR database consists of data requested or collected by SP programs such as PARCA, the WFP, Programme de développement inclusif dans les zones d'accueil (DIZA), and most recently the National Health Insurance Fund (Caisse Nationale d'Assurance Maladie). The data collected through the questionnaire allow the CFS to apply PMT while enabling DIZA to apply the HEA methodology for beneficiary selection.

The USR consolidates data from around 700,000 HHs in CSV and Excel formats, with approximately 15 percent of the data collected for the last six months of 2024 for PARCA's response to refugees in the East, the National Health Insurance Fund, and the collaboration with UNICEF and WFP. The registry data covered 15 of 23 provinces; 6 of the 15 do not host refugees. Overall, 11.63 percent of people in the registry are refugees. Around 60.3 percent of registry data have been collected with support from PARCA, 34 percent from WFP, and the remainder from DIZA and the National Health Insurance Fund.

Although the USR's interface software is in an advanced stage, it is not yet operational. Nevertheless, INSEED has the capacity to establish an efficient system, including a harmonized questionnaire, a data-

collection manual, agreements with 19 institutions, a motivated team, robust technical infrastructure, various data sets, and expertise in statistics and software development.

A.2.: Stakeholder Consultations and Key Informant Interviews (February–April 2025)

Interviews, insights and consultations were conducted during the period of February to April 2025.

Interviews conducted included several kinds of representatives:

- Government officials from:
 - Prime Minister’s office
 - Ministry of Finance, Budget, Economy, Planning, and International Cooperation
 - Ministry of Social Action, Solidarity and Humanitarian Affairs
 - Ministry of Women and Children
 - Ministry of Public Security and Immigration
 - Ministry of Energy and Water
 - Project implementation unit (PIU) of Projet d’Appui aux Réfugiés et aux Communautés d’Accueil (Project to Support Refugees and Host Communities, or PARCA)
- Humanitarian organizations:
 - United Nations High Commissioner for Refugees (UNHCR)
- Third-party implementers:
 - United Nations International Children’s Emergency Fund (UNICEF)
 - World Food Programme (WFP)
- Donors active in the field of SP and jobs:
 - World Bank teams:
 - PARCA team
 - Task team leaders
 - Country-management-unit officers
 - Social-development task team leaders
 - Country-management-unit FCV officer
- Civil societies:
 - National Union of People with Disabilities of Chad (UNAPHT)
 - Liaison Cell for Women's Associations (CELIAF)

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