SAHEL ADAPTIVE SOCIAL PROTECTION PROGRAM

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FINANCING ADAPTIVE SOCIAL PROTECTION IN CHAD
DISASTER RISK FINANCE DIAGNOSTIC

REPORT

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SASPP is a multi-donor trust fund managed by the World Bank that supports the strengthening of national adaptive social protection systems in Burkina Faso, Chad, Mali, Mauritania, Niger and Senegal to enhance the resilience of poor and vulnerable households and communities to the impacts of climate change. The programme is supported by Denmark, France, Germany and the United Kingdom.

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LIST OF ACRONYMS

ADES	Economic and Social Development Agency
ADRiFi	Africa Disaster Risk Financing
AFD	French Development Agency (Agence Française de Développement)
AICRM	Africa Integrated Climate Risk Management Programme
ANADER	National Agency for Support for Rural Development (Agence Nationale d'Appui au Développement Rural)
ANAM	National Meteorological Agency (Agence Nationale de la Météorologie)
ANATS	National Agency for Secure Titles (Agence Nationale des Titres Sécurisés)
APSNP	Adaptive and Productive Safety Nets Project
ARC	African Risk Capacity
ASP	Adaptive Social Production
CAR	Central African Republic
CASAGC	Food Security and Crisis Management Action Committee (Comité d'Action pour la Sécurité Alimentaire et la Gestion des Crises)
CHF	Swiss franc
CIMA	Inter-African Conference on Insurance Markets (Conference interafricaine des marchés d'assurances)
CBLT	Lake Chad Basin Commission (Commission du Bassin du Lac Tchad)
CDA	Departmental Action Committee (Comité Départemental d'Action)
CERF	Central Emergency Response Fund
CFS	Implementing Unit for Social Protection (Cellule des Filets Sociaux)
CLA	Local Action Committee (Comité Local d'Action)
CNAS	National Health Insurance Fund (Caisse Nationale d'Assurance Santé)
CNARR	National Commission for Refugees and Returnees (Commission Nationale d'Accueil, de Reinsertion des Refugiés et des Rapatriés)
CNT	National Transition Council (Conseil National de Transition)
CPA	Provincial Action Committee (Comité Provincial d'Action)
CNARR	National Commission for Refugees and Returnees (Commission Nationale pour l'Accueil et la Réinsertion des Réfugiés et des Rapatriés)
CN/GRC	National Disaster Risk Management Committee (Conseil National de Gestion de Risques de Catastrophe)
CNPS	National Social Insurance Fund
CNRT	National Fund for Retirees of Chad
CNSANPS	National Council for Food and Nutrition Security and Social Protection (Conseil national de sécurité alimentaire nutritionnel et de la protection sociale)
CP/SNPS	Steering Committee of the SNPS (Comité de Pilotage de la SNPS)
CRA	Regional Action Committee (Comité Régional d'Action)
CREWS	Climate Risk and Early Warning Systems
CSA	Food Security Commission (Commissariat à la Sécurité Alimentaire)
DGPC	General Directorate of Civil Protection (Direction Générale de la Protection Civile)
DIZA	Inclusive Development of Reception Areas (Développement Inclusif des Zones d'Accueil)
DNA	Directorate of Insurance (Direction Nationale des Assurances)
DNPC	National Directorate for Civil Protection (Direction Nationale de la Protection Civile)
DNPGCA	National System for the Prevention and Management of Food Crises (Dispositif National de Prévention et Gestion de Crises Alimentaires)
DPSA	Agricultural Production and Statistics Agency (Direction de la Production et de la Statistique Agricoles)
DRE	Directorate for Water Resources (Direction de Ressources en Eau)
DRF	Disaster Risk Finance
DRM	Disaster Risk Management

DRR	Disaster Risk Reduction
ECHO	Directorate-General for European Civil Protection and Humanitarian Aid Operations
EUR	Euro
EW4All	Early Warnings for All
FAO	Food and Agriculture Organization of the United Nations
FCFA	CFA Franc
FEWS NET	Famine Early Warning Systems Network
FNRCAN	National Fund for Food and Nutrition Crisis Response (Fonds National de Réponse aux Crises Alimentaires et Nutritionnelles)
FNSS	National Solidarity and Support Fund (Fonds National de Solidarité Sociale)
FOSAD	Food Security and Development Fund (Fonds de Sécurité Alimentaire et de Développement)
GCF	Green Climate Fund
GTP	Multidisciplinary Working Group (Groupe de Travail Puridisciplinaire)
GIEWS	Global Information and Early Warning System on Food and Agriculture
HC/SNPS	High-Level Committee of the SNPS (Haut Comité de la SNPS)
HCN/SAN	High National Committee for Food and Nutritional Security (Haut Comité National de Sécurité Alimentaire et Nutrionnelle)
HIMO	Highly Intensive Public Works (Haute Intensité de Main d'œuvre)
HNRP	Humanitarian Needs and Response Plan
ID	Identity Documentation
IFAD	International Fund for Agricultural Development
IFRC	International Federation of Red Cross and Red Crescent Societies
IMF	International Monetary Fund
INSEED	National Institute of Statistics, and Economic and Demographic Studies (Institut National de la Statistique, des Études Économiques et Démographiques)
IPC	Integrated Food Security Phase Classification
IRI	International Research Institute for Research for Climate and Society
GDP	Gross Domestic Product
IDP	Internally Displaced Person
MACN	Ministry of Civil Aviation and National Meteorology (Ministère de l'Aviation Civile et de la Météorologie Nationale)
MASSNAH	Ministry of Social Action, National Solidarity and Humanitarian Affairs (Ministère de l'Action Sociale, de la Solidarité Nationale et des Affaires Humanitaires)
MASSNF	Ministry of Social Action, National Solidarity and Family (Ministère de l'Action Sociale, de la Solidarité Nationale et de la Famille)
MATD	Ministry of Territorial Administration and Decentralisation (Ministère de l'Administration du Territoire et de la Décentralisation)
MDA	Ministry of Agricultural Development (Ministère du Développement Agricole)
MEPA	Ministry of Livestock and Animal Resources (Ministère de l'Élevage et des Productions Animales)
MEPDCI	Ministry of Economy, Development Planning and International Cooperation (Ministère de l'Économie, de la Planification du Développement et de la Coopération Internationale)
MFB	Ministry of Finance and the Budget (Ministère des Finances et du Budget)
MEPDD	Ministry of Environment, Fisheries and Sustainable Development (Ministère de l'Environnement, de la Pêche et du Développement Durable)
MFFPE	Ministry of Women, Family and Child Protection (Ministère de la Femme, de la Protection de la Petite Enfance)
MGSN	Ministry of Gender and National Solidarity (Ministère de Genre, et de la Solidarité Nationale)
MHUR	Ministry of Urban and Rural Hydraulics (Ministère de l'Hydraulique Urbaine et Rurale)
MPIEA	Ministry of Production, Irrigation and Agricultural Equipment (Ministère de la Production, de l'Irrigation et des Équipements Agricoles)

MPIA	Ministry of Agricultural Production and Industrialisation (Ministère de la Production et de l'Industrialisation Agricole)
MPTA	Ministry of Production and Agriculture (Ministère de la Production et de la Transformation Agricole)
MSPSN	Ministry of Public Health and National Solidarity (Ministère de la Santé Publique et de la Solidarité Nationale)
MTBF	Medium-Term Budgetary Framework
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ONAPE	National Office for the Promotion of Employment (Office National pour la Promotion de l'Emploi)
ONASA	National Office for Food Security (Office National de Sécurité Alimentaire)
ORSEC	Chad Relief Organisation Plan (Plan d'Organisation des Secours du Tchad)
PAN-RRC	National Action Plan to Strengthen Capacities for DRR, Preparedness and Response to Emergencies (Plan d'Action National de Renforcement des Capacités pour la Réduction des Risques de Catastrophes, la Préparation et la Réponse aux Urgences)
PARCA	Refugees and Host Communities Support Project (Projet d'Appui aux Réfugiés et aux Communautés d'Accueil)
PEFA	Public Expenditure and Financial Accountability
PFM	Public Financial Management
PILIER	Integrated Flood Control and Urban Resilience Project (Projet Intégré pour la Lutte contre les Inondations et la Résilience Urbaine)
PNCMT	National Multi-Risk Contingency Plan of the Republic of Chad (Plan National de Contingence Multirisque de la République du Tchad)
PNR	National Response Plan for Food Insecurity and Malnutrition (Plan National de Réponses à l'Insecurité Alimentaire et Nutritionelle
RCP	Representative Concentration Pathway
RESPECCT	Economic and Social Resilience of Eastern Populations in the Face of Conflicts and Climate Change in Chad (Résilience Économique et Sociale des Populations de l'Est face aux Conflits et Changements Climatiques au Tchad)
RSU	Unified Social Registry (Registre Social Unifié)
SIGFIP	Integrated Financial Management Information System (Système Integré de Gestion des Finances Publiques)
SISAAP	Food Security Information and Early Warning System (Système d'Information sur la Sécurité Alimentaire et d'Alerte Précoce)
SNE	National Electricity Company (Société Nationale d'Electricité)
SNPS	National Social Protection Strategy (Stratégie Nationale de Protection Sociale)
SOFF	Systematic Observations Financing Facility
SSP	Shared Socioeconomic Pathway
STP/SNPS	Technical Secretariat for Social Protection (Secrétariat Technique de la Protection Sociale)
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USD	US dollar
WFP	World Food Programme
WMO	World Meteorological Organization

EXECUTIVE SUMMARY

As part of the Centre for Disaster Protection's support for the World Bank Sahel Adaptive Social Protection programme, the UK-funded Sahel Shock Response Programme seeks to develop a baseline of in-depth analysis on the social protection and disaster risk finance (DRF) landscape in the Sahel.

This diagnostic is the third in a series of discrete, complementary reports that seek to inform the design and programming of the Centre's support for the World Bank programme in its implementation phase, and to function as a resource to support and inform Centre staff, consultants and stakeholders working on the project, to understand its operating context, as well as stakeholders and approaches.

The diagnostic focuses on the intersection between DRF and social protection in Chad. It provides an overview of:

1. The main disaster events resulting in significant economic and fiscal impacts over the past 20 years.

2. Existing legislation, institutional arrangements and government programmes to deliver and finance disaster preparedness, disaster response and social protection.

3. DRF sources and instruments relevant to adaptive social protection (ASP).

To develop this diagnostic, the authors have drawn on publicly available data and documentation, confidentially shared reports and targeted key informant interviews. The report is structured as follows: section 2 provides an overview of the key sectors relevant to disaster risk and ASP in Chad, specifically the agriculture and social protection sectors; section 3 presents a profile of the principal hazards and vulnerabilities to disaster risk populations in Chad face; section 4 summarises the data on humanitarian assistance flowing to Chad in response to various disasters and crises; section 5 analyses the existing government and institutional arrangements in place for disaster response and social protection; and section 6 describes the DRF instruments used in Chad.

The report concludes with recommendations for stakeholders on improving DRF in Chad. The recommendations have been formulated with a view to improving the shock-responsive and adaptive capabilities of the social protection system. They are grouped into two categories: (1) recommendations to improve government capabilities for responding to climate-related disasters and compounding shocks through social protection in the medium term; and (2) recommendations for the next phase of support to develop and strengthen ASP programmes.

Building a robust ASP system is vital to enhancing Chad's resilience to disaster shocks. Below, we propose a set of key strategic priorities for improving Chad's domestic capabilities to anticipate, plan for and finance timely social protection responses to shocks. We also outline operational priorities for the next phase of World Bank support to scaling up adaptive safety nets.

Strengthening institutional and financial foundations for ASP

There is an opportunity to **consolidate political and technical support for ASP** within its new home under the Ministry of Social Action, National Solidarity and Humanitarian Affairs (MASSNAH). With floods already under its mandate, MASSNAH can serve as the anchor institution for ASP. Leveraging the World Bank's convening role will be critical to facilitating cross-government collaboration, especially with agencies such as the Food Security Information and Early Warning System (SISAAP) and the National System for the Prevention and Management of Food and Nutritional Crises (DNPGCA) involved in food security and disaster risk management (DRM).

MASSNAH could also lead the **transformation of the National Social Solidarity Fund (FNSS) into a primary financing instrument for ASP.** This requires the adoption of data-driven activation criteria, expansion of the fund's role in triggering and delivering scaled-up safety nets, and reinforcement of its fiduciary management. In the first instance this can make more effective use of limited funds already available. Once operational effectiveness has been strengthened, the government should consider allocating regular budgetary resources to the FNSS, potentially attracting donor co-financing or channelling sovereign risk transfer payouts through it.

Investing in data systems and delivery infrastructure

Reliable early warning and disaster impact data is critical to anticipate needs and trigger ASP responses. Support must be extended to **strengthen national systems** and build on existing investment to date – especially SISAAP and the National Meteorological Agency (ANAM) – for collection, analysis, and timely dissemination of flood and drought data, with an emphasis on improving coverage and risk definitions in both rural and urban settings.

Moreover, the continued **scaling-up of Chad's Unified Social Registry (RSU) and mobile money infrastructure** is vital for effective assistance delivery. Expanding RSU coverage, improving registration systems and integrating humanitarian partners' efforts will enable rapid identification and targeting of vulnerable populations. Investment in digital literacy and mobile payment systems must accompany this effort to close infrastructure gaps and unlock the benefits of pre-identified cash delivery mechanisms.

Building the evidence base for risk financing

To support informed budgeting and advocate for increased ASP financing, technical assistance should be provided to **quantify the annual fiscal cost of disasters**. This evidence could help reposition disaster spending as a core fiscal priority, while enabling risk-based budgeting and more strategic use of pre-arranged finance. Furthermore, collecting data on the long-term impacts of cash transfers would support evaluations of ASP's cost-effectiveness.

Advancing risk transfer instruments and market development

ASP systems should be complemented by financial risk transfer mechanisms. Chad's insurance market remains nascent, yet public investment could help **create enabling conditions for microinsurance**, particularly for smallholder farmers. These smallholder farmers, who make up over 80% of the workforce (World Bank 2019b), are highly exposed to climate risks and underserved by financial services. Supporting access to insurance products would help them to preserve ASP gains and to avoid relapsing into poverty after experiencing shocks.

At sovereign level, Chad should **optimise its participation in African Risk Capacity (ARC)** insurance, enhancing payout governance mechanisms. A clear set of disbursement protocols and transparent governance channels for insurance payouts – ideally through the FNSS – would increase credibility, accelerate assistance delivery and support donor confidence in premium co-financing. Following this, coverage could be expanded to also include floods.

In parallel, humanitarian actors should **expand the use of ARC Replica policies** to complement government-led ASP responses. Replica policies pioneered by the World Food Programme (WFP), Start Network and the United Nations High Commissioner for Refugees (UNHCR) in other regions could be replicated in Chad, especially to meet the rising needs of displaced and refugee populations.

Operational priorities for scaling up the World Bank's Safety Nets Programme

The next phase of the World Bank's Safety Nets Programme should **prioritise geographic expansion to drought- and flood-prone central and South-Western provinces**, where ASP coverage is currently limited. Programme design must allow for both horizontal (reaching new households) and vertical (providing additional support to current beneficiaries) scalability, especially following disasters. This dual approach could sustain welfare and enable long-term graduation from poverty, especially when paired with financial literacy and savings incentives.

Trigger design should reflect Chad's compounding risk context, where overlapping drivers – such as displacement, conflict and extreme weather – cause spikes in humanitarian need. ASP triggers should not be linked to single hazards alone. Existing tools such as the Cadre Harmonisé[1] and National Response Plan for Food Insecurity and Malnutrition (PNR) could be refined to integrate more frequent and actionable thresholds, enabling more timely ASP scaling-up. For floods and displacement, remote sensing and dynamic vulnerability data (e.g. from UNHCR) could guide response decisions in the short term.

Finally, to maximise scarce resources, **coordinated action frameworks** must be established. Humanitarian partners such as WFP and others could deliver complementary responses when pre-agreed thresholds are met. Such partnerships – under a unified government-led framework – would ensure coherence in targeting, benefit levels, and geographic coverage, laying the groundwork for a shock-responsive social protection system that is inclusive, scalable and sustainable.

The recommendations are detailed in full in section 7 of this diagnostic.

1 The Cadre Harmonisé (Harmonised Framework) is the Integrated Phase Classification (IPC) adapted to the Sahel. In some places in the text, such as when referring to alert thresholds, we have included the IPC in brackets alongside the Cadre Harmonisé for readers who are may be familiar with IPC thresholds, but less familiar with the Sahel.

1

INTRODUCTION

The ability of social protection programmes and systems to respond effectively to climate-related shocks and disasters depends in large part on how flexibly and rapidly they can scale up – to provide more or different support, to more or different vulnerable populations to cushion them against the effects of such shocks. Adaptive social protection (ASP) systems seek not only to improve responses to shocks and prevent people from sinking (further) into poverty, but also to strengthen the resilience of vulnerable people in the long term to manage risks arising from climate change.

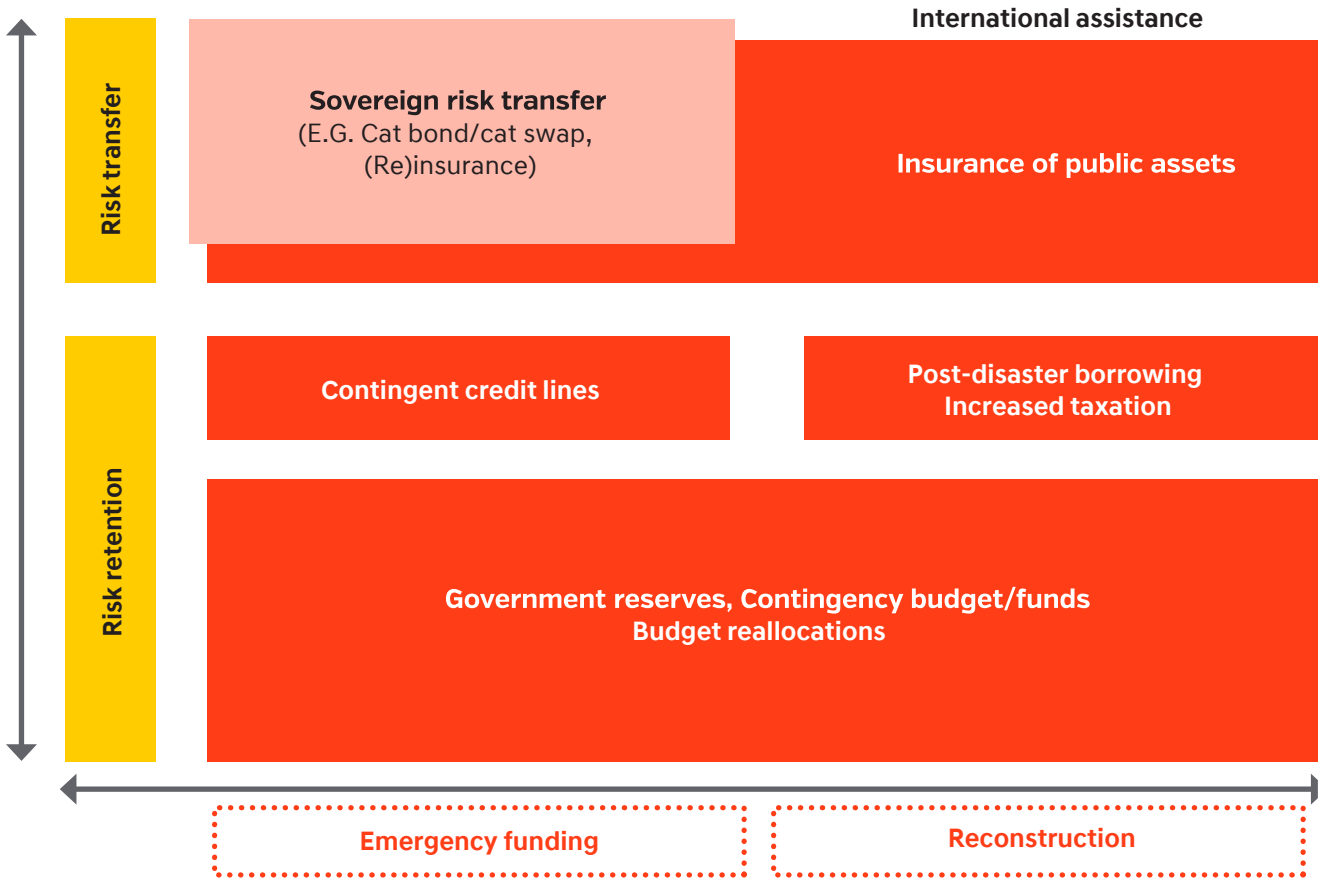
Disasters and crises affect governments as well as vulnerable people. They create contingent liabilities that affect current and future government revenues and expenditures. Governments frequently bear the high costs of response, recovery and reconstruction following fast- or slow-onset crises, including financing social protection systems. Alongside governments, vulnerable populations bear the cost of their livelihoods being at risk, needing to return to negative coping strategies to survive from one agricultural season to the next, often with very difficult compromises to make, such as such as deciding whether to pay for their children to attend school or to sell assets.

ASP systems rely heavily on up-to-date information on vulnerable populations' locations, incomes, living conditions, and exposure to various kinds of shocks and hazards. Although modalities exist to quickly and effectively deliver assistance to targeted populations in the event of a shock – most notably cash transfers, which many social protection programmes use – realising the full potential of such modalities also requires adequate financing to be in place. Scaling up social protection support is rarely budgeted or prepared for, leading governments to make costly decisions to meet additional financial demands during disasters.

Disaster risk financing (DRF) is the practice of planning and putting in place risk financing for disasters before they happen, through systems that proactively identify and track risks. Effective DRF is complementary to the objectives and features of ASP systems: it enables earlier action ahead of and in response to shocks through combinations of pre-arranged and unplanned funding, helping to prevent vulnerable and affected people from resorting to negative coping strategies. Effective DRF also serves to increase the resilience of households by offering clarity on what assistance they can expect to receive in the event of a disaster, thereby allowing them to better prepare and shortening the time needed to recover. Finally, predictable assistance can reduce uncertainty following a disaster, and enable households to invest in disaster preparedness and adaptation.

Different types of DRF instruments are relevant to particular types of disasters. Instruments that transfer the risk of disasters to the private sector (e.g. insurance) are better suited to fund responses to very severe (and thus more costly) but infrequent disasters; whereas instruments by which governments retain and manage risk themselves (e.g. national disaster funds) are better suited to less severe (less costly) but more frequent

Figure 1: Illustration of a layered DRF strategy for governments



Source: World Bank (2017).

shocks. Effective strategies for preparing and responding to disaster risk typically include combinations of such instruments, to manage as much of the range of disaster risks a particular country faces as possible, as shown in Figure 1.

Pre-arranged forms of financing favoured in DRF will include clearly defined conditions for the release of funds, usually referred to as triggers (objective and verifiable measures of specific indicators reaching pre-determined levels) and planning at national level (how funding is channelled, who it targets and what it is spent on when it is triggered). Pre-arranged forms of financing are generally considered to arrive fastest and offer the greatest value in responding to disasters; whereas unplanned forms of financing (typically secured after crises have happened) are considered to be slower and more uncertain. Pre-arranged financing instruments also allow governments to spread costs over time at a predictable rate. They are found to better complement government disaster risk management (DRM) strategies, as they promote better preparedness and investment in disaster risk reduction (DRR) globally.

Leveraging DRF instruments for financing a particular ASP system involves determining the financial requirements for responses to particular types of shocks of varying magnitudes; identifying appropriate financial instruments to provide resources; and establishing distribution mechanisms to reach programme participants. This report considers the extent to which these aspects are in place in Chad and how they could be strengthened in future programming.

2

SECTORAL OVERVIEW

This section summarises key facts and Figures on significant economic sectors in Chad with relevance to disaster risk and social protection.

2.1 Macro-fiscal profile

Chad's macro-fiscal profile is marked by reliance on oil revenues and vulnerability to external shocks. With a population of around 18 million as of 2023, Chad has experienced significant demographic growth (on average 3% per year over the past 10 years), which is projected to continue rising rapidly, adding pressure on social services, infrastructure and per capital food availability (World Bank Open Data n.d.). Despite moderate economic growth in the early 2010s, since then the country has faced fiscal challenges due to declining oil prices, the Covid-19 pandemic and political instability, all impacting growth rates and investor confidence (IMF 2023). Chad's economic growth has fluctuated in recent years, with gross domestic product (GDP) expanding by about 2.5% in 2022, down from higher growth rates before 2015. The International Monetary Fund (IMF) anticipates growth will recover slightly in the coming years, driven by stabilisation in oil prices and external support; however, economic prospects remain uncertain due to regional conflicts and climate-related shocks (ibid.).

Inflation has been volatile, peaking at 7.5% in 2022 due to global supply chain disruptions and food price surges linked to climate impacts on agricultural production. In response, Chad has attempted to maintain macroeconomic stability through fiscal consolidation and by containing public expenditure. However, the government's fiscal deficit remains high, estimated at 5% of GDP in 2023, largely financed through external debt and domestic borrowing, increasing pressure on public finances (World Bank 2023).

Rising debt servicing costs are constraining Chad's ability to spend on essential sectors such as health, education and agriculture, which are critical for poverty alleviation and long-term growth (IMF 2023b). Chad's public debt reached 54% of GDP in 2022, reflecting the cumulative impact of external borrowing to finance deficits, as well as investments in infrastructure and social spending. The IMF classified Chad at high risk of debt distress, noting that its ability to meet obligations depends on sustained external support and reforms to diversify revenue streams.

Chad's fiscal policy is shaped by the need to manage security spending due to regional instability, which has raised defence expenditures. As a result of the Lake Chad conflict, which started in 2015, involving Boko Haram and armed forces of multiple countries, government spending on security and defence has increased significantly over the past decade, and now comprises a substantial share of the state budget.

Table 1: Projected evolution of key macroeconomic indicators (2025–2030)

Year	GDP growth (%)	Inflation (%)	Fiscal balance (% of GDP)	Public debt (% of GDP)
2025	4.1	3.8	−3.5	54.0
2026	4.2	3.6	−3.0	52.5
2027	4.3	3.5	−2.8	51.0
2028	4.5	3.4	−2.5	49.5
2029	4.6	3.2	−2.3	48.0
2030	4.7	3.1	−2.0	46.5

Source: Author's own, based on World Bank (2024a) and IMF (2025).

Climate-related risks are an additional fiscal burden, with prolonged droughts, floods and desertification raising the costs of emergency interventions, which impact both the agricultural sector and household incomes (FAO 2022). In addition, the government's limited fiscal space restricts its ability to respond effectively to these crises (set out in section 5 of this report), highlighting the need for fiscal resilience.

Chad's macro-fiscal outlook is dependent on both domestic reforms and international assistance. The World Bank and the IMF continue to support Chad with fiscal policy advice and technical assistance, yet long-term stability will require efforts to build economic resilience, especially through climate adaptation and economic diversification.

In recent projections (World Bank 2024a; IMF 2025), a stable situation emerges, with GDP growth at 4% annually and reducing public debt, below 50% from 2028 on, as shown in Table 1.

The projection in Table 1 suggests that Chad's economy may grow steadily, aided by reforms aimed at improving fiscal discipline and improving infrastructure, while reducing debt levels. However, the country's economic stability is sensitive to fluctuations in oil prices, regional security issues and climate risks, all of which could impact these projections. As is the case in most countries, inflation rates are expected to decrease gradually as supply chains stabilise post-pandemic and with growth anticipated in agricultural productivity.

2.2 Agriculture

Agriculture is a crucial sector for Chad's economy, accounting for approximately 52% of GDP and employing nearly 80% of the country's active population (World Bank 2019a). Chad's agricultural landscape is primarily dominated by smallholder farmers, typically working on plots of less than 5 hectares. According to the Food and Agriculture Organization of the United Nations (FAO), key staple crops include millet, sorghum, maize and rice, while cotton is the principal cash crop, generating vital income for many rural households. Most cereal crops are rain fed, making yields vulnerable to the unpredictable rainfall patterns and frequent droughts that characterise the Sahelian climate. Livestock farming provides a livelihood for more than 70% of the rural population (AFDB 2021), with rural households raising cattle, goats and camels (FAO n.d.b). The primary agricultural regions in Chad are in the south, where fertile land along the Chari and Logone rivers supports crop production. However, food security is a significant challenge, especially in rural areas, where millet and sorghum serve as staple foods for low-income households. The agricultural sector's dependence on rainfall and lack of modern infrastructure exacerbates Chad's vulnerability to climate change, highlighting the need for investment in irrigation and sustainable farming practices.

Chad's agroecological zones are defined by varying rainfall patterns, temperatures, and ecosystems that shape agricultural and pastoral activities across the country (Figure 3). Given the varying agroecological conditions, each zone faces its own challenges and opportunities for development, including climate

variability and land management issues (FAO 2020b). Rainfall in Chad follows a gradient from north to south, with rainfall increasing as you travel south. Three primary climatic zones follow this rain gradient, with the northern part of the country in the arid Sahara Desert, transitioning into the subtropical, semi-arid Sahel region in central Chad and converting to tropical savannah in the south (Figure 2).

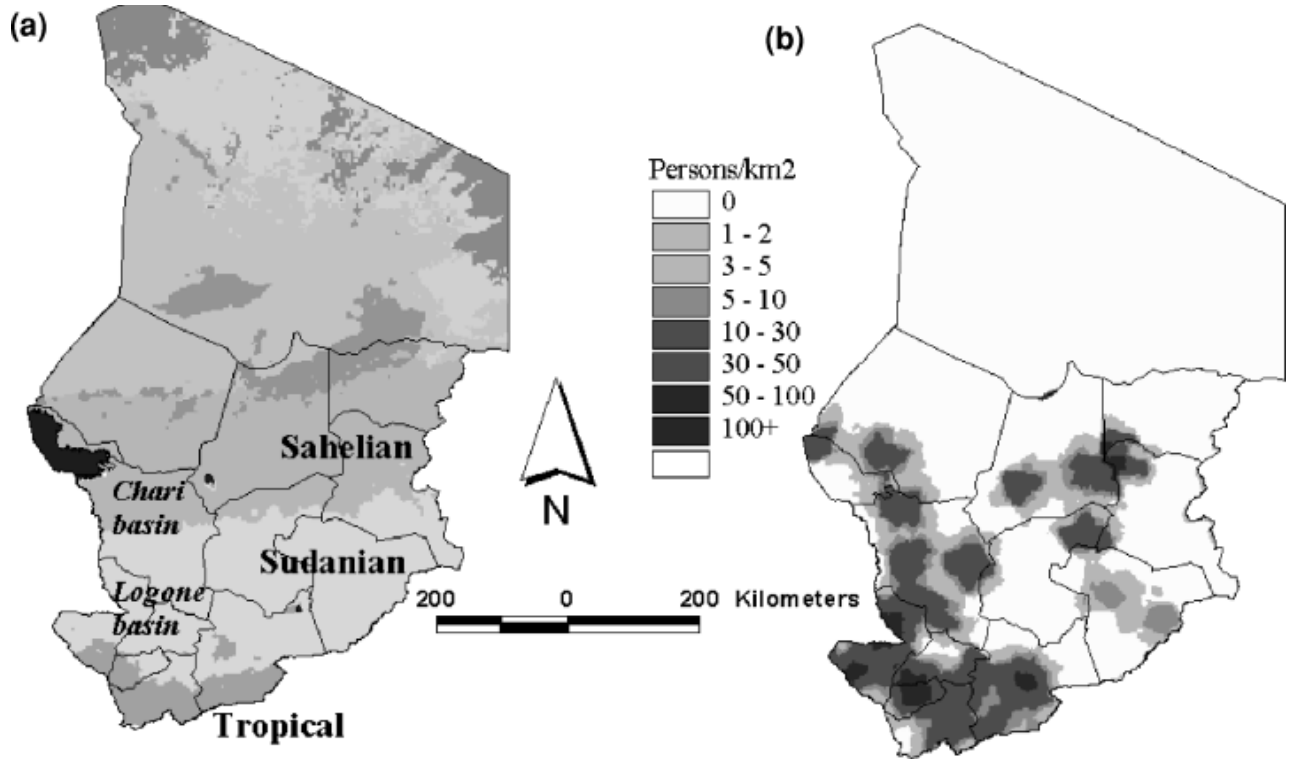
The Saharan zone, which covers over 40% of the country's land area, is characterised by harsh desert conditions. Northern Chad extends into the Sahara Desert and receives very little annual rainfall, less than 200mm, with seasonal temperature variations similar to that of the central region. The dry season lasts from November to March, when very little to no precipitation falls. This region supports limited pastoralism, with nomadic pastoralists raising camels, goats and sheep.

The Sahelian zone, covering around 30% of the country, receives between 200mm and 600mm of rainfall annually and is the country's primary zone for both crop production and livestock farming. Millet, sorghum and maize are the dominant crops in this area, while cattle and small ruminants are commonly raised. Central Chad experiences a short rainy season that lasts from June to September and receives around 50–150mm of rainfall per month. Fluctuations in rainfall (droughts) can exert severe negative impacts on livelihoods in this zone.

In the **Sudanian zone**, which occupies about 20% of Chad's land area and receives between 600mm and 1,000mm of rainfall annually, agriculture intensifies, with crops such as rice, cotton and groundnuts being cultivated. This region also supports higher densities of livestock.

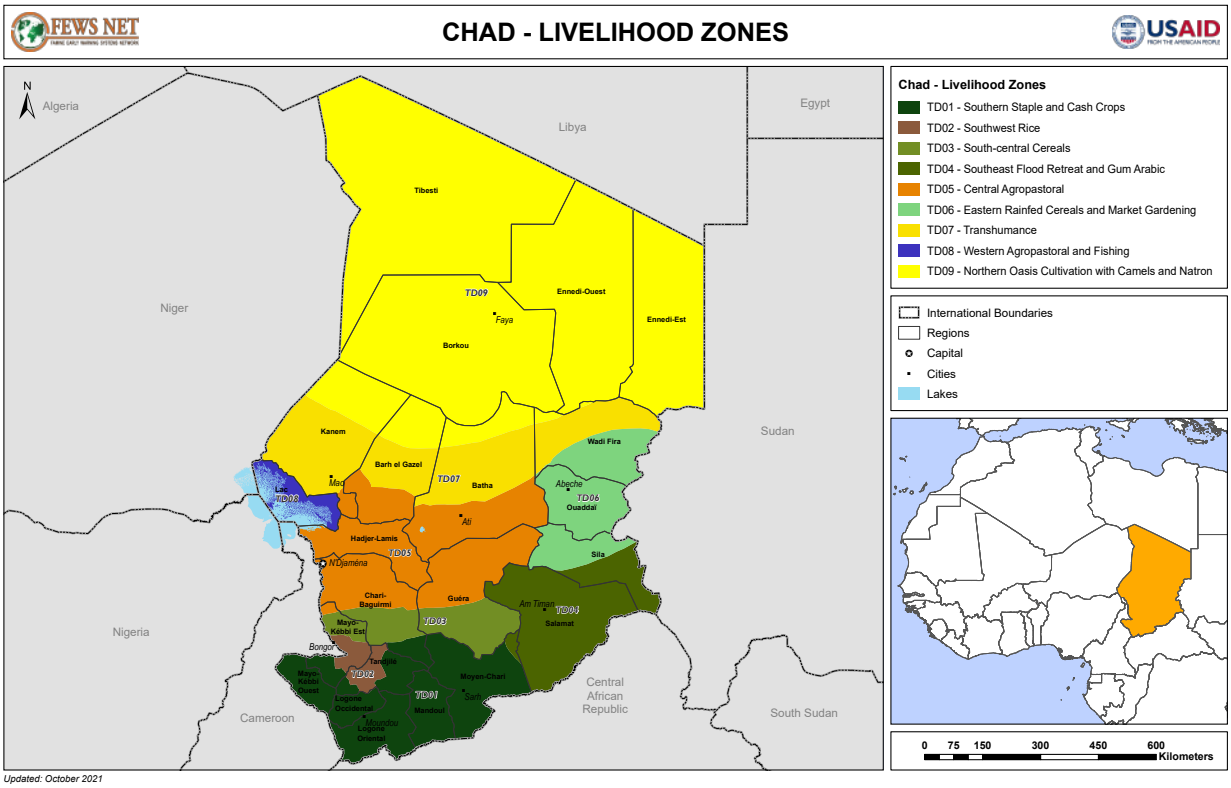
Finally, the **Sudano-Guinean zone**, the smallest area in Chad (approximately 10% of the country), contains the most fertile land, where crops such as cassava, maize and various fruits thrive. The zone supports both crop and livestock production, but agriculture is more intensive

Figure 2: Agroclimatic zones of Chad (left) and population density (right)



Source: Beasley et al. (2002).

Figure 3: Livelihood zones of Chad



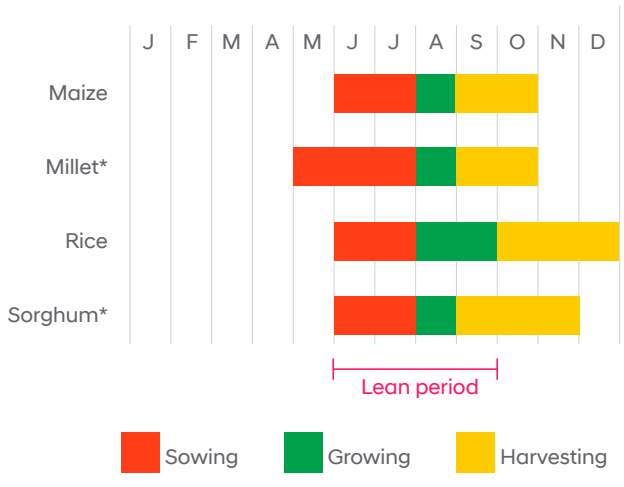
Source: FEWS NET (2021).

compared with other zones. Southern Chad experiences a rainy season between May and October, with rainfall of 150–300mm per month. Average annual temperatures are highest during this season, ranging from 27°C to 29°C.

Despite high variability in rain patterns across the country, Chad has a single agricultural season for the major food crops (maize, millet and sorghum), with harvesting largely taking place in October (Figure 4). For rice production, the main harvest takes place in December. The lean season from June to September coincides with the rainy season. With limited irrigation systems, irregular and insufficient rainfall affects water availability, contributing to volatility in agricultural output (see section 2.1).

Chad is highly vulnerable to the impacts of climate change, with increasing temperatures and erratic rainfall patterns threatening its agricultural and pastoral sectors. Since the mid-twentieth century, average temperatures have risen by about 1°C; projections suggest a further

Figure 4: Agricultural calendar of Chad



Source: FAO (2021b).

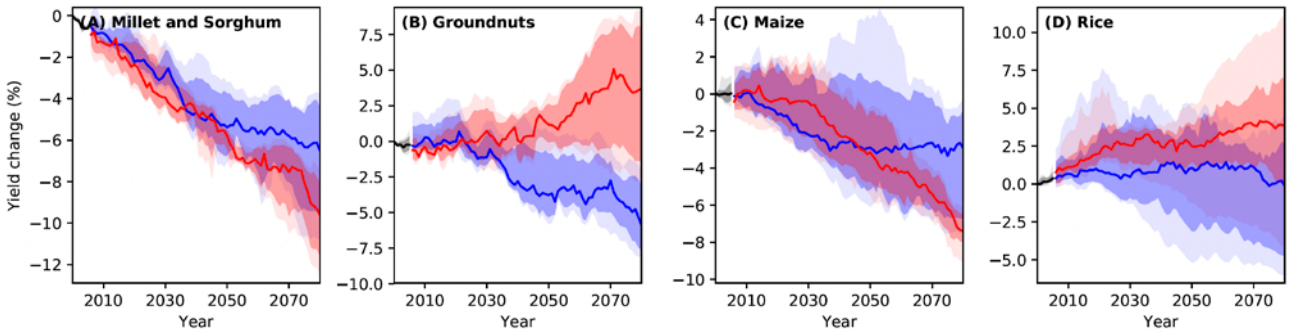
increase of 2.5°–4.0°C by 2080 (World Bank 2021a). This temperature rise is exacerbating desertification in northern regions and reducing the availability of grazing land, while southern areas face the risk of flooding due to more intense rainfall events. Changes in rainfall distribution are also contributing to the increasing unpredictability of crop yields, with reduced harvests for key staples such as millet, sorghum and maize (FAO 2020a). The variation in climate impacts is not uniform, with northern and central Chad expected to experience more extreme temperature increases, while southern areas may witness more significant rainfall changes, including more days of heavy rainfall.

Climatic shifts exacerbate competition for natural resources, especially water and fertile land, leading to conflicts between farmers and pastoralists. Such tensions have intensified in the face of an increasing population and dwindling resources. Additionally, higher temperatures and irregular rainfall are likely to promote the spread of diseases that affect both crops and livestock, further threatening food security and livelihoods (FAO 2020b; World Bank 2021a).

Climate change will have a negative impact on yields of maize, millet and sorghum (Figure 5). While maize is sensitive to temperatures above 35°C, millet and sorghum have a higher tolerance for hot temperatures and dry periods. Still, model results indicate a negative yield trend for all three crops under both representative concentration pathways (RCPs),[2] with a more pronounced decrease under RCP6.0. Compared to the year 2000, amounts are projected to decline by 7.4% for maize and 9.6% for millet and sorghum by 2080 under RCP6.0. Under RCP2.6, yields of maize are projected to decline by 2.9% and yields of millet and sorghum by 6.5%. Yields of rice, on the contrary, are projected to increase as a result of climate change (Tomalka et al. 2020) (see Figure 5 and Figure 6).

In line with rising mean annual temperatures, the annual number of very hot days (days with a daily maximum temperature above 35°C) is projected to rise with high certainty all over Chad (Tomalka et al. 2020). Under RCP6.0, the medium-to-high emissions scenario, averaged over the whole country, the multi-model median projects 17 more very hot days per year in 2030 than in 2000, 31 more in 2050 and 49 more in 2080. In some areas, especially in central Chad, this amounts to more than 300 days per year by 2080 (ibid.).

Figure 5: Projected yield changes for the main food crops in Chad resulting from climate change (RCP2.6 and RCP6.0, 2010–2070)

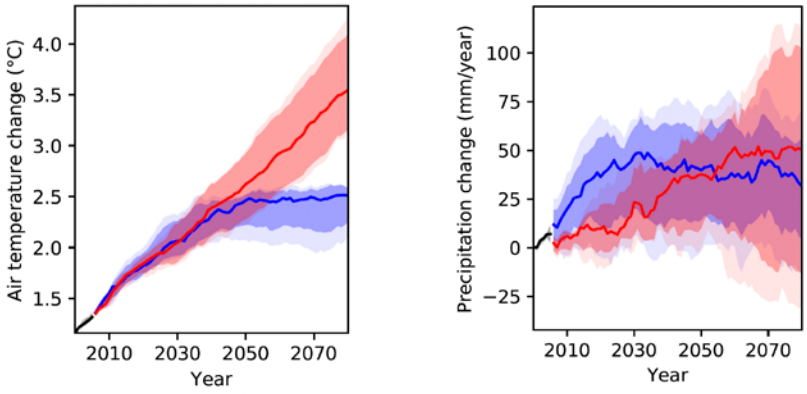


Note: Blue and red lines reflect the median of multiple models based on the RCP2.6 and RCP6.0 scenarios, respectively, with corresponding shaded areas reflecting the likely and very likely ranges of model projections.

Source: Tomalka et al. (2020).

2 The RCP represent different climate change scenarios. RCP2.6 represents the low emissions scenario in line with the 2015 Paris Agreement; RCP6.0 represents a medium-to-high emissions scenario.

Figure 6: Projected changes in temperature (l) and precipitation (r) in Chad by 2070 (RCP2.6 and RCP6.0)



Note: Blue and red lines reflect the median of multiple models based on the RCP2.6 and RCP6.0 scenarios, respectively, with corresponding shaded areas reflecting the likely and very likely ranges of model projections.

Source: Tomalka et al. (2020).

2.3 Social protection

Social protection encompasses measures to protect people against economic and social distress. It is a set of public interventions, policies and programmes to assist individuals, households and communities to better manage risk and to provide support to critically poor people, with the goals of resilience, equity and opportunity. In Chad, the government has defined social protection as 'all public and private measures that aim to reduce the vulnerability of populations to risks, avoid the use of harmful coping strategies and guarantee minimum levels of human dignity' (Government of Chad 2022b).[3] Chad's social protection system comprises three major components: social insurance (e.g., the National Social Insurance Fund (CNPS)); social assistance (e.g. in-kind or cash transfers); and labour market legislation. Figure 7 provides an overview of Chad's social protection instruments.

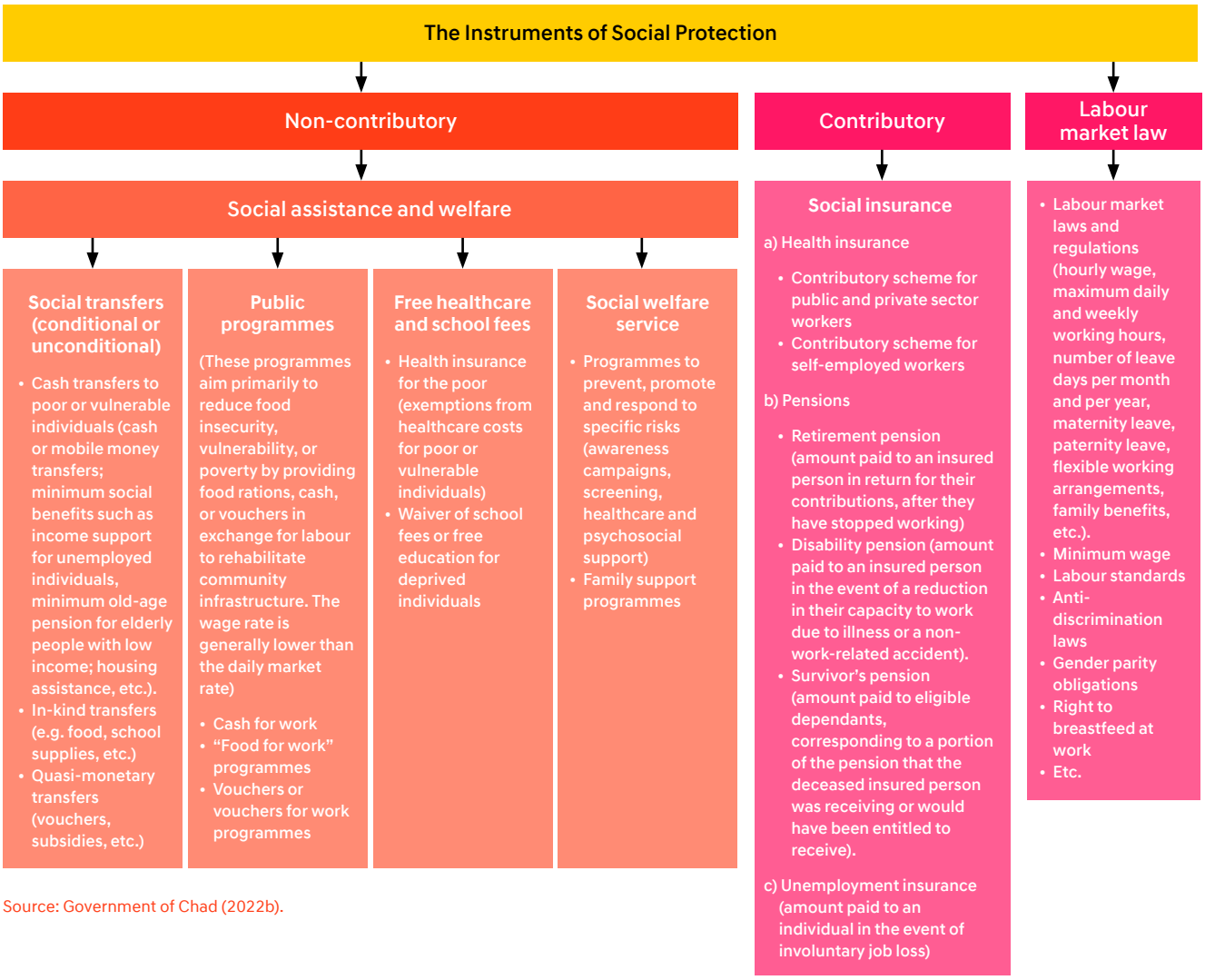
Chad spends 0.7% of its GDP on social assistance (World Bank 2020). This is lower than both the regional average (1.5%) and the average for its income group (1.3%). According to World Bank estimates, 'well-designed social protection programmes are cost-effective, costing countries on average 1.5% of GDP' (World Bank n.d.a); however, Chad is currently spending considerably less than this benchmark in part due to low GDP per capita and political instability. Chad's GDP per capita was USD722 in 2023, compared with an average of USD757 in low-income countries and USD1,623 in sub-Saharan Africa (World Bank 2024b). At present, as noted in the government's National Social Protection Strategy (SNPS), Chad's social protection system is fragmented, underfunded and underdeveloped (Government of Chad 2022b).

Few people in Chad benefit from some form of recurrent social protection, despite a high level of poverty. As illustrated in Figure 8, only 2.5% of the population are covered by at least one benefit, a statistic that, in part, reflects the high informality of employment in Chad. Some 96.9% of those in employment are in the informal sector. This percentage is lower than the average for sub-Saharan Africa and low-income countries, which provide at least one benefit to 9.7% and 15.4%, respectively, of their populations. Moreover, the SNPS (2024–2028) notes that only 2.1% of the population is covered by social transfers (Government of Chad 2022b).

An estimated 7% of working poor people are covered by at least one benefit.[4] This coverage rate is lower than in Burkina Faso and Mali, two countries examined in previous DRF diagnostic reports published alongside this report; the proportion of working poor people covered by at least one benefit in those countries is 35% and 81%, respectively. The World Bank (2024a) estimates that the national average extreme poverty level had reached over 35% in 2023, with more than 40% of the population estimated to be living below the national poverty line.

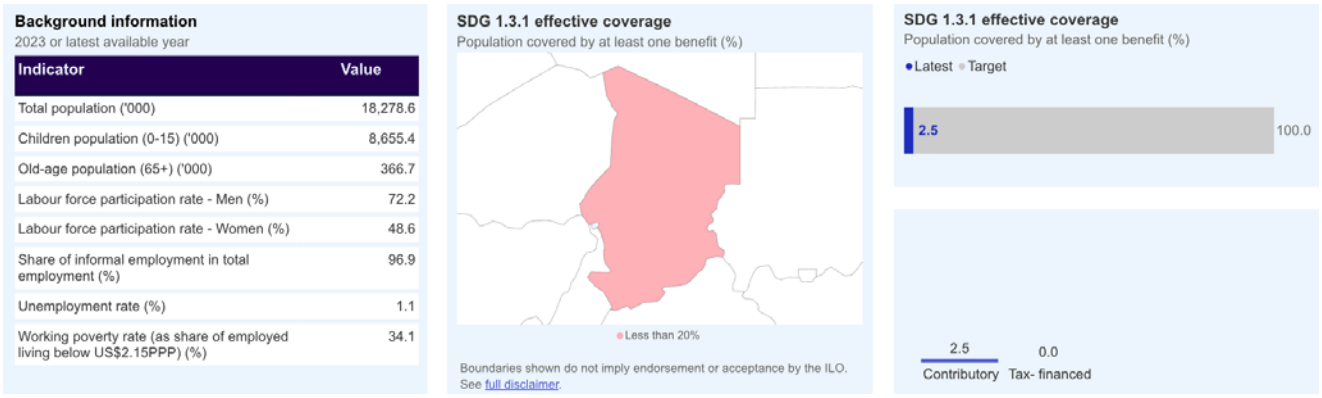
3 At the time of writing, the SNPS (2024–28) had not been fully approved by the government.
4 The working poverty rate is defined as share of employed living below USD2.15 (ILO n.d.).

Figure 7: Social protection instruments of Chad



Source: Government of Chad (2022b).

Figure 8: Social protection coverage (2023 or latest available year)



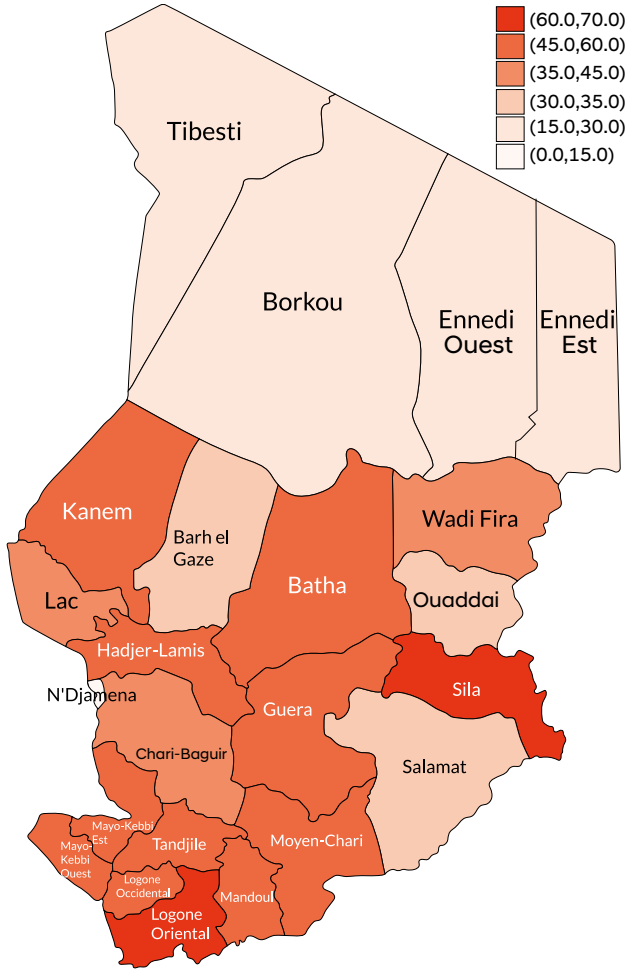
Background information

2023 or latest available year

Indicator	Value
Total population ('000)	18,278.6
Children population (0-15) ('000)	8,655.4
Old-age population (65+) ('000)	366.7
Labour force participation rate - Men (%)	72.2
Labour force participation rate - Women (%)	48.6
Share of informal employment in total employment (%)	96.9
Unemployment rate (%)	1.1
Working poverty rate (as share of employed living below US$2.15PPP) (%)	34.1

Source: ILO (n.d.).

Figure 9: Incidence of poverty, by district



Source: World Bank (2022a).

Provinces in the south of the country (May-Kebbi Ouest, Logone Occidental, Logone Oriental and Mandoul), which host higher volumes of refugees and internally displaced people than the national average, have relatively above average levels of poverty than other provinces (Figure 9).

Government-led social protection initiatives are outlined in the SNPS (2024–28) and encompass social action services, humanitarian and emergency aid, food and nutrition security, education, technical education and vocational training, employment and social insurance, and grants for goods and core services. Table 2 provides details on transfers and grant expenditure by the Government of Chad on social protection programmes over the period 2019–2021. Over this three-year period, the amount the government allocated to social protection initiatives increased by over 1,000%, driven primarily through budget allocations to the gas subsidy programme.[5] However, if you exclude the fuel, gas and electricity subsidy programmes (non-traditional social protection programmes), the amount the government allocated to social protection initiatives fell by 30% over the period. The reduction was mainly driven by a reduction in the allocation given to the Chadian Office for Veterans and Victims of War.

Social action services, led by the government, are limited to paying the salaries of civil servants (social workers). In total 1,115 social workers have been deployed in 23 provinces with a noted high concentration in N'Djamena (Government of Chad 2022b). The SNPS notes that social action services are limited by 'institutional instability, overlapping mandates and lack of funding' (ibid.). Section 4 provides further information on humanitarian and emergency aid and food and nutrition security, respectively.

Within education, some programmes in Chad are linked to social protection. These include a school feeding and nutrition programme (in conjunction with the World Food Programme), with free registration in public schools of children with disabilities or children born to disabled parents, and reduced school fees in the private sector. Additional support in the education sector includes an emergency education programme for children in flooded areas and support for girls' schooling through school scholarships. The SNPS notes, however, that there is currently no national policy for awarding scholarships, which is done on an ad hoc basis (ibid.).

Social insurance is limited in Chad. The SNPS notes that the two main social protection bodies, the CNPS and National Fund for Retirees of Chad (CNRT)[6] cover 1.5% of the entire population (ibid.). The CNRT should provide a pension to permanent employees in the public sector (including the military) but cannot since it has been insolvent since 1993. The CNPS is funded through

5 The National Electricity Company (SNE)'s production costs were CFA251 per kWh, whereas electricity was sold for CFA85-125 per kWh. The state subsidised the price difference.

6 In June 2022,the CNRT was split into a fund for military retirees (Caisse des Retraités Militaire (CARMI)) and a fund for civilian retirees (Caisse des Retraités Civils du Tchad (CRCT)).

Table 2: Government of Chad's social protection programmes (budget and expenditure, '000 CFA francs)

	2019		2020		2021	
	Budget	Expenditure	Budget	Expenditure	Budget	Expenditure
National Coordination of Demobilization and Reinsertion	20,000	50,000	100,000	–	100,000	50,000
National Pension Fund of Chad	400,000	400,000	400,000	400,000	400,000	–
Chadian Office for Veterans and Victims of War	419,333	419,333	419,333	419,333	10,000	50,000
Chadian Society of the Waters	294,011	294,011	294,032	294032	294,032	147,016
GAZ Fund (fuel and gas subsidy programme)	–	–	3,500,000	–	11,000,000	–
SNE subsidy (electricity subsidy programme)	600,000	600,000	600,000	350,000	49,000	–
Total	**1,733,344**	**1,763,344**	**5,313,365**	**1,463,365**	**11,853,032**	**247,016**

Note: Budget execution figures were not included in the social protection strategy. It is not clear if there was no expenditure or if Figures were not available.

Source: Government of Chad (2022b).

the contributions of private sector employers and workers, and currently has around 200,000 contributors, including 6,000 pensioners and 10,000 beneficiaries in total with indirect rights. The CNPS collects FCFA25 billion in annual contributions and makes annual payments of FCFA10 billion. Overall, the social security system in Chad is limited by the national legal framework (which has not been amended since 1966) and limited formal employment.

Noting the current social protection landscape, development partners' assistance has primarily focused on strengthening the provision of social safety nets and the Unified Social Registry (RSU). Social safety nets have predominately focused on seasonal cash transfers to address food insecurity in the lean season and/or to meet humanitarian needs.

Three key programmes with external funding support, in particular, have been instrumental in providing social safety support to vulnerable groups. These are outlined in Table 3. Both the Refugees and Host Communities Support Project (PARCA) and Inclusive Development of Reception Areas (DIZA) largely focused on the refugee-hosting communities, with PARCA covering communities within 25km of a refugee camp and DIZA those 25–50km from a camp.[7] Moreover, the new World Bank-supported Adaptive and Productive Safety Nets Project (APSNP), with a value of USD120 million, offers an opportunity to increase the scope of current programmes. APSNP aims to support 781,200 direct project beneficiaries from across vulnerable populations and groups in Chad, refugees and refugee-hosting communities. The project's objective is to increase access to social safety nets for poor and vulnerable populations and refugees, and to strengthen Chad's social protection system.

7 DIZA closed in 2023 and was replaced by the Economic and Social Resilience of Eastern Populations in the Face of Conflicts and Climate Change in Chad (RESPECCT) programme.

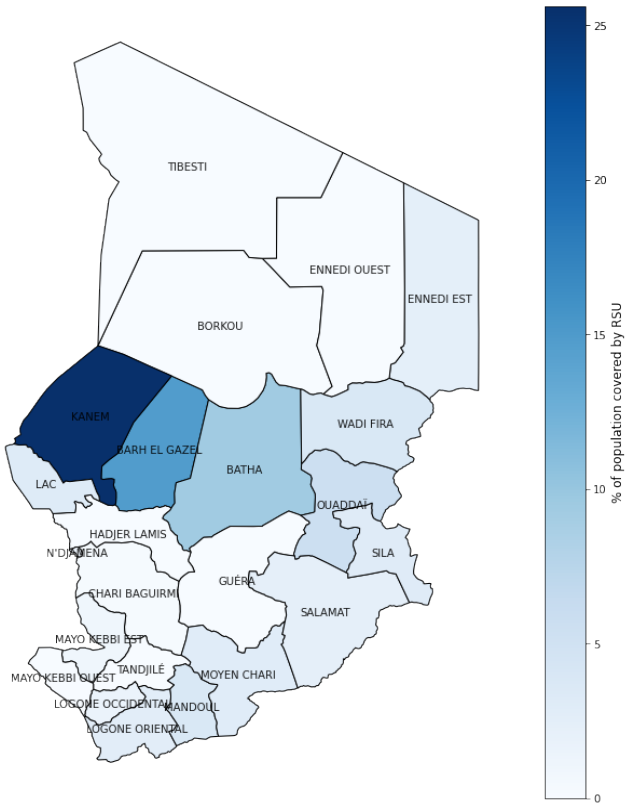
Table 3: Development partner-supported social safety net programmes in Chad

	PARCA (2019–2023)	DIZA (2018–2023)	APSNP (2024–29)
Type of benefit/ programme	Rehabilitation of basic social infrastructure (health, education) Social transfers (cash transfers) Micro-project grants Refugee management	Social transfers (cash transfers and highly intensive public works (HIMO)) Microcredit Vocational and technical training Capacity building Promotion of refugees' rights	Rollout of Productive Social Safety Net Programme (cash transfers, accompanying measures and productive inclusion measures) Strengthening the social protection system (RSU, delivery system for the Productive Social Safety Net Programme and EWS) Provision of contingent emergency response funds
Main risks covered	Lack of access to basic services Lack of economic opportunities	Lack of economic opportunities Lack of access to basic services Poverty Food and nutrition insecurity	Poverty Food and nutrition insecurity Impact of climate shocks Lack of economic opportunities
Target population	Refugees and host communities	Vulnerable households and individuals (indigenous populations, refugees, returnees) Producer groups, community organisations and village associations Young people	Households living in extreme poverty and vulnerable to climate shocks (including refugees and households in refugee-hosting communities) Acutely food-insecure households and shock-affected households (due to major refugee inflow events, climate shock or floods)
Objective	To improve access to essential services, livelihoods and social safety nets for refugees and host communities, and to strengthen national refugee management systems	To contribute to improving the living conditions and resilience of indigenous populations, refugees and returnees in host areas, through support for inclusive local development	To increase access to social safety nets for poor and vulnerable populations and refugees, and to strengthen Chad's social protection system
Implementing agency	Social Safety Nets Unit	NGOs: Caritas Switzerland (lead) in consortium with Solidarité International, Swisscontact, Initiative Humanitaire pour le Développement Local, Promotion et Appui au Réseau des Coopératives d'Epargne et de Crédit and the Bureau d'Études et de Liaison d'Action Caritative et de Développement	Based within MASSNAH, with a project implementation unit; the National Institute of Statistics and Economic and Demographic Studies (INSEED) will be an implementing partner for activities related to the RSU
Geographical coverage	7 provinces (Ennedi Est, Wadi Fira, Ouaddaï, Lac, Moyen-Chari, Mandoul and Logone Oriental)	6 provinces (Ouaddaï, Silla, Salamat, Logone Oriental, Mandoul, Moyen-Chari)	9 provinces (Batha, Ennedi Est, Kanem, Logone Oriental, Mayo-Kebbi Ouest, Ouaddaï, Salamat, Sila, Wadi Fira)
Number of beneficiaries	The government has increased the number of beneficiaries of social safety nets from 12,956 households to 144,373 households; 105,300 households have benefitted from punctual cash transfers in response to shocks; of those: 22,000 households have received emergency cash transfers due to an influx of refugees from Cameroon; 60,000 households have received emergency cash transfers due to an influx of refugees from Sudan; and 23,000 households have received cash transfers to reduce the effect of Covid-19-related shocks. Of the beneficiaries of safety nets: 58,124 vulnerable households have received unconditional cash transfers under PARCA; 31,000 people have received a productive inclusive package; and 33,000 people are receiving a productive inclusive package	558,000 people including refugees (258,000), returnees (50,000) and host communities (250,000) RESPECCT (following on from DIZA) is expected to reach 280,000 people	781,200 direct project beneficiaries
Total cost	**USD135,000,000 (World Bank)**	**EUR15.000,000 (European Union, Swiss Agency for Development and Cooperation and French Development Agency (AFD))**	**USD120,000,000 (World Bank)**

The RSU, which is housed in the National Institute of Statistics and Economic and Demographic Studies (INSEED), sources data from 19 institutions, based on census-style data collection, to populate a registry of low-income and at-risk households. Data from five key contributing programmes[8] – the Implementing Unit for Social Protection (CFS), United Nations Children's Fund (UNICEF), National Health Insurance Fund (CNAS), DIZA and WFP – indicated a total of just under 700,000 households included in the RSU, accounting for over 3 million people (around 17% of the country's population), of whom 12.3% are refugees. As demonstrated in Figure 10, coverage of the RSU is under 5% in most areas of Chad, with just three districts, Batha, Barh el Gazel and Kanem, registering more substantial coverage of 9%, 15% and 26% respectively.

The World Bank and other partners such as WFP provide significant support to INSEED in strengthening RSU procedures and governance. The World Bank has noted two primary challenges that affect the RSU. First, while the census-style data collection works well, the lack of identifiers makes it difficult to update the data for a particular individual or household. Second, its utility is limited by the lack of a comprehensive procedural manual, the lack of data life-cycle governance and the need to develop a concrete vision and mission for the RSU. In early 2025, a draft RSU manual was reportedly in circulation that included a vision and strategy. In addition, work is underway to set up the institutional structure for RSU governance (a strategic committee and a technical committee), underpinned by a draft decree, which has been submitted to the relevant ministry.

Figure 10: Population covered by RSU (%)



Source: Authors' own, based on data from Biscaye (2025) and RSU programme data (unpublished).

2.4 Key sectoral features and main takeaways for ASP programming

The overview of key sectoral features in Chad can be summarised as follows to frame a wider assessment of social protection programming in the near term.

Chad's macro-fiscal profile will continue to constrain its ability to finance either standard social protection programmes or response to recurrent disasters, given the country's reliance on oil revenues and its vulnerability to external shocks. Chad's economic growth has fluctuated in recent years; economic prospects remain uncertain due to regional conflicts and climate-related shocks (IMF 2023a). This reality, accompanied by an improving prospect for the public debt ratio, but which will remain close to 50% of GDP, will put pressure on the fiscal space available to allocate resources towards ASP. It is likely that Chad will continue to be dependent on initiatives led by international actors as well as ad hoc international assistance in the foreseeable future. This extends to the financing and capacity required to establish ASP systems.

Any new programme in the country aiming to increase resilience should include alongside social protection a focus on protecting productive assets, such as livestock, and strengthening agricultural yields and

8 Provided by World Bank project staff in 2024 (unpublished)

using appropriate crop varieties given climate change projections and the country's high dependence on rain-fed agriculture. Agriculture is a crucial sector for Chad's economy, and for smallholder farmers' livelihoods and consumption, accounting for approximately 52% of GDP and employing nearly 80% of the country's active population (World Bank 2019b). Smallholder farmers dominate the agricultural landscape, typically working on plots of less than 5 hectares. With limited irrigation systems, production is highly vulnerable to climatic variations in rainfall. Projections suggest that temperature increases, and possibly increased variability in levels of rainfall, will gradually reduce yields of key food crops. These trends are expected to increase the vulnerability of large numbers of vulnerable people active in the agricultural sector and beyond.

Strengthening coverage of the RSU is an important step in expanding the availability of ASP. A number of social protection initiatives exist in Chad, but they are limited in coverage, both geographically and in terms of the number of people covered, and they are often complemented by humanitarian partner cash transfer programmes (of WFP, UNICEF or the United Nations Office for the Coordination of Humanitarian Affairs (OCHA)). The RSU is critical in providing up-to-date information on vulnerable populations' locations, incomes and living conditions to identify and rapidly reach the most vulnerable people who are facing shocks in a targeted and coordinated manner across the partners involved. At present, just under 700,000 households are included in the RSU, representing 17% of the population. Maintaining support to strengthen the RSU is important, alongside efforts to expand inclusion in the RSU in areas most at risk of hazards (described in the following section).

Any new social safety net programme should expand its focus and provide protection for vulnerable populations and groups in Chad on top of refugees and Chadian returnees. Programmes with external funding support, in particular, have been instrumental in providing social safety support to vulnerable groups, mainly refugees. The new World Bank-supported APSNP, with a value of USD120 million, offers an opportunity to increase the scope of current programmes. APSNP aims to have 781,200 direct project beneficiaries from across vulnerable populations and groups in Chad, refugees and refugee-hosting communities.

3

KEY HAZARDS AND VULNERABILITIES

This section provides an overview of the frequency and impact of the most severe disasters recorded in the country (especially floods and droughts) over the past 20 years. It also analyses different sources of vulnerability that can impede a quick response or livelihood recovery from such events.

3.1 Hazard profile

National-level results

Given its exposure to recurrent droughts and floods, Chad is a high-risk agro-climatic environment. Drought is the greatest hazard in terms of numbers of people affected, leading to food insecurity and severe impacts on the livelihoods of millions of people. The most catastrophic year recorded in terms of climate shocks was 2022, when both major floods and drought events occurred, impacting more than 3 million people. In the following year, food insecurity numbers reported in 2023 by the Cadre Harmonisé (Centre Régional AGRHYMET n.d.) reached 2.3 million people, the highest number recorded.

The landlocked country is among the hottest and driest in the world and has experienced persistent drought for decades. According to EM-DAT, the International Disaster Database, five very severe droughts have occurred in the past 15 years, the most severe ones in 2009, 2017 and 2022. Based on the most recent four reported drought episodes, the number of people affected by drought is usually very high, as shown in Table 4.

Table 4: Overview of drought and flood events and their impact in Chad (2001–2024)

Year	Droughts		Floods	
	No. of events	No of people affected	No. of events	No. of people affected
2001	1	800,000	1	175,763
2006	–	–	1	–
2007	–	–	2	173,000
2008	–	–	2	14,450
2009	1	2,400,000	2	12,915
2010	–	–	1	144,579
2012	1	1,600,000	2	613,631
2017	1	1,886,800	–	–
2019	–	–	1	423
2020	–	–	2	36,934
2021	–	–	1	269,180
2022	1	2,135,362	1	1,100,229
2024	–	–	2	1,945,674
Total	5	8,822,162	18	4,486,778

Source: Authors' own, based on data from EM-DAT (n.d.).

BOX 1: FLOODS (JULY–OCTOBER 2024)

Since late July 2024, Chad has faced widespread flooding caused by prolonged heavy rains during an extended rainy season (May–October). The floods have affected all 23 provinces, and 119 of 125 departments, displacing nearly 2 million people. The flooding has surpassed the catastrophic floods of 2022, which impacted 1.4 million people and were considered the worst in a decade. Peak rainfall, typically in July–August, has led to increasingly severe flood events due to intense bursts of rain over short periods. By 2 October 2024, officials reported that over 218,000 houses had been destroyed and 342,000 had been damaged, largely because many buildings are constructed from soil or non-durable materials that are ill suited to extreme weather conditions.

Humanitarian response was being delivered at all levels, including through the National Flood Response Plan activated in August 2024. Supported by OCHA, the Chad Humanitarian Country Team has implemented an anticipatory action framework worth USD5 million to support more than 230,000 vulnerable individuals in N'Djamena that were projected to be impacted by the increase in the water level of the Chari river over the following weeks. In September 2024, the International Federation of Red Cross and Red Crescent Societies (IFRC) launched an emergency appeal for CHF8 million to assist 389,000 people (representing 68,978 households) for nine months, targeting seven provinces. A total of CHF1 million was allocated by the IFRC's Disaster Relief Emergency Fund to start emergency activities. The International Organization for Migration, UNHCR, UNICEF worked jointly to register people affected by floods at displacement sites, delivering tents, blankets, clothing and so forth.

The flooding of roads and bridges rendered critical infrastructure inaccessible in some regions, severely obstructing humanitarian access to flood-affected areas. Floods also hampered the distribution of food assistance in eastern provinces hosting refugees.

Source: ACAPS (2024).

Floods are the most frequent hazard that vulnerable people in Chad are exposed to, particularly during the rainy (and lean) season from August to October. Flooding in Chad is primarily driven by heavy rainfall, resulting in overflowing rivers and damage to critical infrastructure, such as roads, bridges and agricultural land. Due to the scarcity of water and the temporary drying up of certain waterways, communities have tended to settle and establish their livelihoods close to bodies of water. Excess rainfall from a wetter season than usual thus often leads to climatic hazards, exacerbating communities' vulnerability to flooding (UNDP 2023).

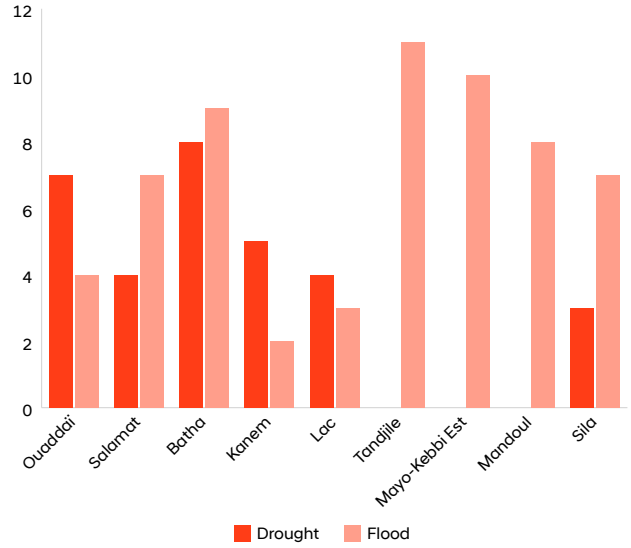
The most significant floods occurred in 2022 and 2024 (Table 4). The frequency of notable flood events has increased in the past 10 years and there is significant variability in the number of people affected, ranging from 100,000 to close to 2 million people during the most recent floods in 2024. Expected rain-fed agricultural production, particularly of cereals, is expected to decline due to heavy rains, which have caused flooding throughout the country since July 2024, particularly in the provinces of Lac, Mandoul, Moyen Chari, Tandjilé, Mayo-Kebbi Est and Batha.

Urban flooding is one of the most significant impact risks in Chad; urban areas such as N'Djamena face significant risk of flooding, with 14% of built-up areas exposed to floods with a 1-in-10-year likelihood and 74% to floods with a 1-in-100-year likelihood (World Bank 2023). Poor stormwater drainage systems, often obstructed by waste, exacerbate the impacts of flash-floods. Additionally, unregulated urban expansion and poorly constructed buildings amplify flood vulnerabilities. As climate change causes more frequent and severe rainfall events, urban areas have become increasingly incapable of dealing with flash flooding caused by rains.

Subnational level results

In terms of geographical disaggregation of locations of occurrences of disasters, based on EM-DAT reports, the provinces most impacted by both droughts and floods are Batha, Ouaddaï and Salamat (situated in the centre and

Figure 11: Number of disaster events, by province (2000–24)



Source: Authors' own, based on data from EM-DAT (n.d.).

southeast of the country) (Figure 11). The southwestern provinces of Tandjile, Mandoul and Mayo-Kebbi Est only registered flooding events during this period.

Analysing the spatial distribution of drought risk in Chad is complicated by the different agro-ecological zones. An analysis conducted by WFP (2017) to group the number of poor growing seasons based on satellite rainfall estimates from 1981 to 2015 found that the northern and central provinces of the country emerged as highly exposed to droughts, corresponding to the Saharan and Sahelian agroecological zones, with the southernmost provinces being least exposed to droughts. However, such analysis does not account for the likelihood of acute deviations in rainfall, which impact livelihoods groups differently.

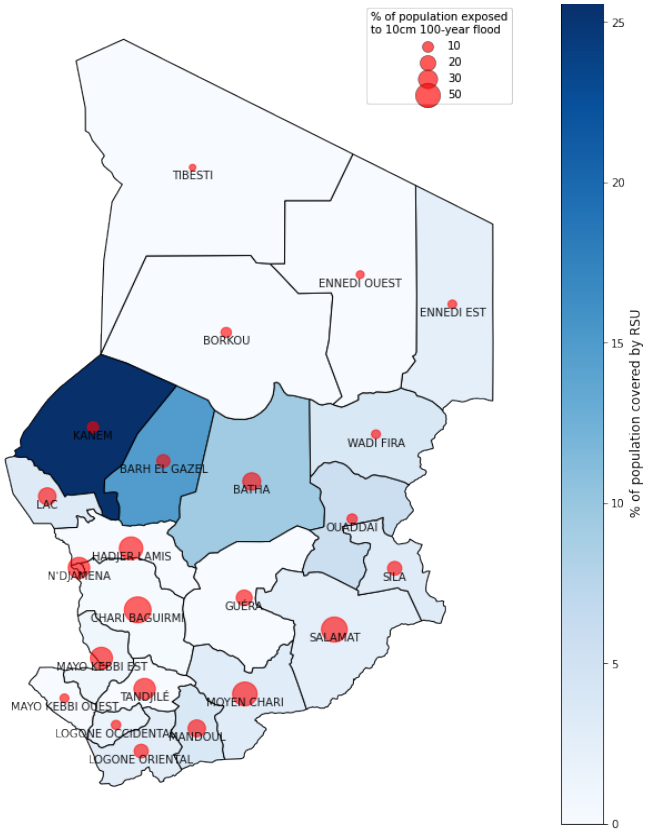
More recent analysis by the Centre for Humanitarian Data (2022) compared reported historical incidents of drought across six national and international data sources, resulting in a list of recent historic drought events that closely mirrors the EM-DAT data in Figure 11. This increases the level of confidence in EM-DAT sub-national distribution of historic drought risks, which are mainly located in the central Sahelian belt (Figure 12). In these areas, also flagged by the Centre for Humanitarian Data (2022) as being at highest risk of drought, livelihoods depend on both agriculture and livestock and are assessed to be more exposed to the impacts of droughts than the northern pastoralist-only zones.

Flood risk is concentrated in the southern provinces in more densely populated areas, specifically urban areas (such as N'Djamena) around Lake Chad, and along the Chari and Logone rivers. This picture of subnational variations of exposure to flood risk emerges from recent analysis conducted by Biscaye (2025), examining the population exposed to 100-year floods of over 10cm. This is illustrated in Figure 13 below by the size of the bubbles that indicate exposed populations greater than 250,000 people per province. It should be noted that most of the places in Chad where the depth of these floods exceed 10 cm are also at risk of depths in excess of 50 cm under the 100-year flood scenario, representing severe flood damage. Figure 13 also illustrates that the provinces with the highest numbers of people at risk of damaging floods are not well covered by the RSU at present. The situation

Figure 12: Provinces where livelihoods are assessed to be at high risk from the impacts of drought (based on disaster events for the period 2000-24)

Source: Authors' own based on EM-DAT (n.d.) and Centre for Humanitarian Data (2022).

Figure 13: Spatial distribution of flood risk and RSU coverage (as of May 2025)



Source: Authors' own based on data from Biscaye (2025) and RSU programme data (unpublished).

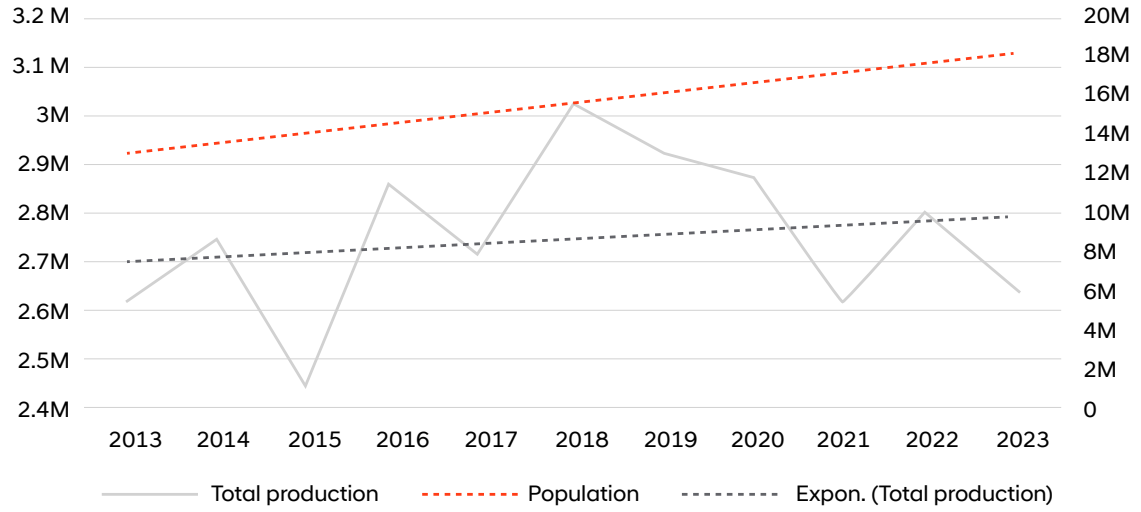
is different for drought risk since in that case the few provinces with most coverage by the RSU are also highly exposed to droughts.

Agricultural production

The main food crops in Chad include maize, millet, rice and sorghum. Based on data shared by the Agricultural Production and Statistics Agency (DPSA), sorghum and millet are the most widely grown crops, followed by maize and rice. Sorghum and millet contribute to more than 50% of the total annual crop production in the country. Overall, national crop production increased by 0.57% between 2013 and 2023, recording strong fluctuations; the level recorded for 2023 is similar to that of 2013 (Figure 14). Over the same period, the population in Chad increased by more than 38%, increasing pressure on food availability per capita from national production, all things being equal (Figure 14).

Fluctuations in crop production have been observed over the past decade. FAO's Global Information and Early Warning System on Food and Agriculture (GIEWS) Country Briefs archive for the 2013–2023 period (FAO n.d.) provides greater detail about years with unfavourable conditions that have significantly affected the production of the four main crops. FAO data indicates 2013, 2014, 2015 and 2017 were years when lack of rain translated into reduced production.

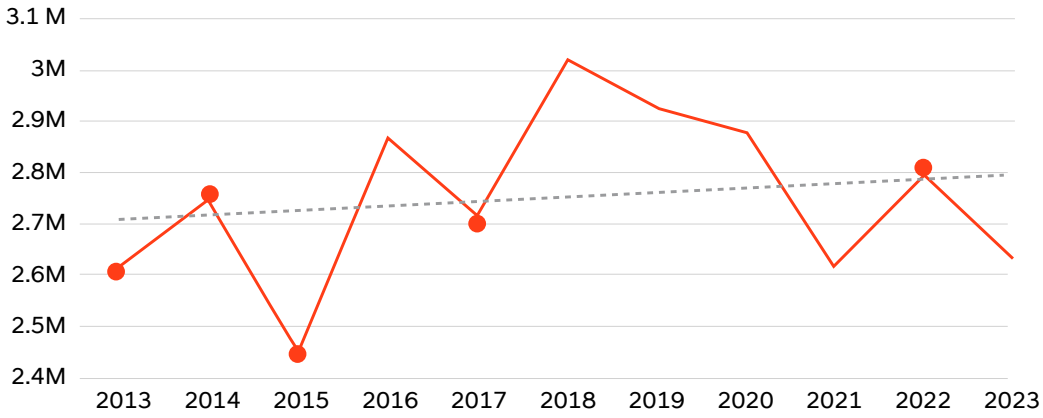
Figure 14: National production and population trends (2013–2023)



Note: Expon. = exponential trend over time.

Source: Author's own, based on population estimates (World Bank Open Data n.d.) and production values reported by DPSA (n.d.) .

Figure 15: Overview of national production of cereals (million tonnes, 2013–2023)



Note: Orange markers indicate years with climate shocks.

Source: Authors' analysis, based on DPSA (n.d.) and FAO (n.d.a)

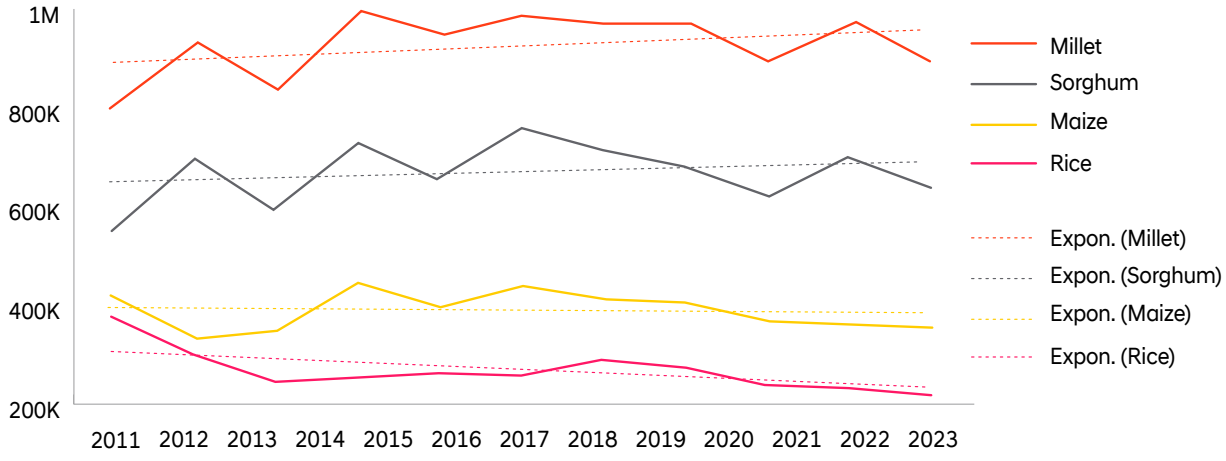
According to GIEWS reports, floods were the drivers of production anomalies in 2017 and 2022. Interestingly, although EM-DAT reports 2022 as the worst flood and drought year on record, GIEWS reports do not mention drought impacting agricultural production in 2022. This points to the need for more localised and complementary data sources to identify climate shocks that go beyond a select number of national-level events.

The same reports also present the disaggregated impact of production losses for the four main crops. As outlined above, there is very little variation in the trend of production for all four staple crops, although millet and sorghum seem to display slightly positive trends (Figure 16).

Climate change projections

The Sahel is one of the most climate-vulnerable regions in the world and climate change scenarios predict increasing mean temperatures (by the 2050s the annual temperature will have increased by around 1.5–4°C,

Figure 16: Evolution of national production of main crops (tonnes, 2013–2023)



Note: Expon. = exponential trend over time.

Source: Authors' analysis, based on DPSA (n.d.) and FAO (n.d.a)

compared with pre-industrial levels), as well as more days with temperatures above 35°C (projected to be above 40 per year by 2050) (Tomalka et al. 2020). A consequence of these temperatures will be heat-induced health impacts, as well as lost economic output, which threatens the most vulnerable people, including outdoor labourers and poverty-affected populations.

Precipitation is harder to predict, but most models indicate an increase in rainfall variability, as well as unpredictable timing, leading to more erratic patterns of rainfall. Already, frequent – and often more severe – droughts and floods are threatening communities across the region.

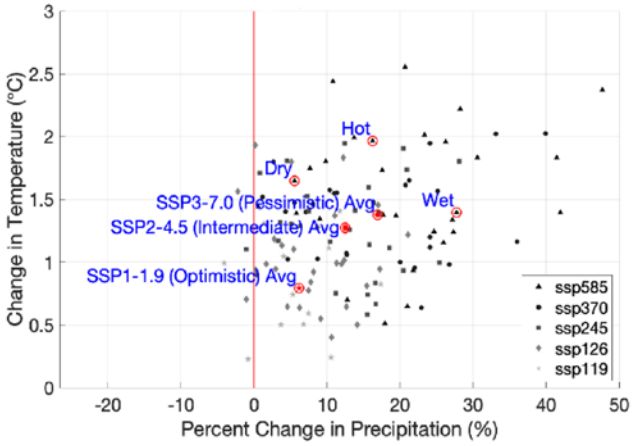
Chad faces profound climate risks due to its geographic location, reliance on vulnerable ecosystems and limited adaptive capacity. As part of the Sahel region, Chad is on the front lines of global climate challenges, with increasing temperatures, erratic rainfall and escalating desertification threatening livelihoods, biodiversity and socioeconomic stability.

Chad is expected to experience a rise in temperature approximately 1.5 times higher than the global average, projected to increase by at least 2°C by 2040 (World Bank 2022a). This has several cascading effects:

- **Increased heatwaves** – higher temperatures amplify the occurrence and intensity of heatwaves, posing severe health risks and reducing the productivity of outdoor workers.
- **Desertification** – already prone to arid conditions, Chad is highly susceptible to desertification. Expanding deserts threaten arable land and intensify resource scarcity, contributing to conflicts between farmers and pastoralists over shrinking grazing areas.
- **Impacts on agricultural yields** – climate change is expected to impact agriculture; for example, reducing maize, millet and sorghum yields. At the same time, yields of cassava, peas or rice could benefit from CO_2 fertilisation (UNHCR 2021). Increased heat stress may lead to crop failures for crops that are less resilient, such as cotton, which fails at temperatures over 35°C (Holmes et al. 2022). Since these crops are economically important, and cotton is the main cash crop, reduced productivity would mean significant economic losses.
- **Impacts on livestock** – climate change also threatens pastoral systems, lowering productivity, damaging reproduction and causing biodiversity losses. Climate change will make this challenge even more daunting by adding an increasingly important driver of population movement. A study by Eberle et al. (2020) estimates that a 1°C rise in temperature will increase the chances of conflict, and thus migration, by 54% in areas with both farmers and pastoralists.

Figure 17 shows changes in average temperature projected for the period 2041–2060 compared to the period 1995–2020 for three main scenarios, which are based on global climate models (Shared Socioeconomic Pathway (SSP) 3–7.0 average – pessimistic scenario, SSP2–4.5 average – intermediate scenario, SSP1–1.9 average – optimistic scenario). These three main scenarios are mainly characterised by an increase in mean in temperature (0.8–2.4°C) and variation (increase/decrease) in levels of precipitation. The graph supplements the three main scenarios with projections of extreme subsets of events for each of them (e.g. the 'dry scenario' represents the 10th percentile of mean precipitation change across SSP3–7.0, being the driest among all the scenarios). It is important to note that an increase in precipitation does not necessarily mean greater availability of water, since higher temperatures at the same time can increase evaporation (World Bank 2022a).

Figure 17: Projected precipitation and temperature changes in Chad (2041–2060)



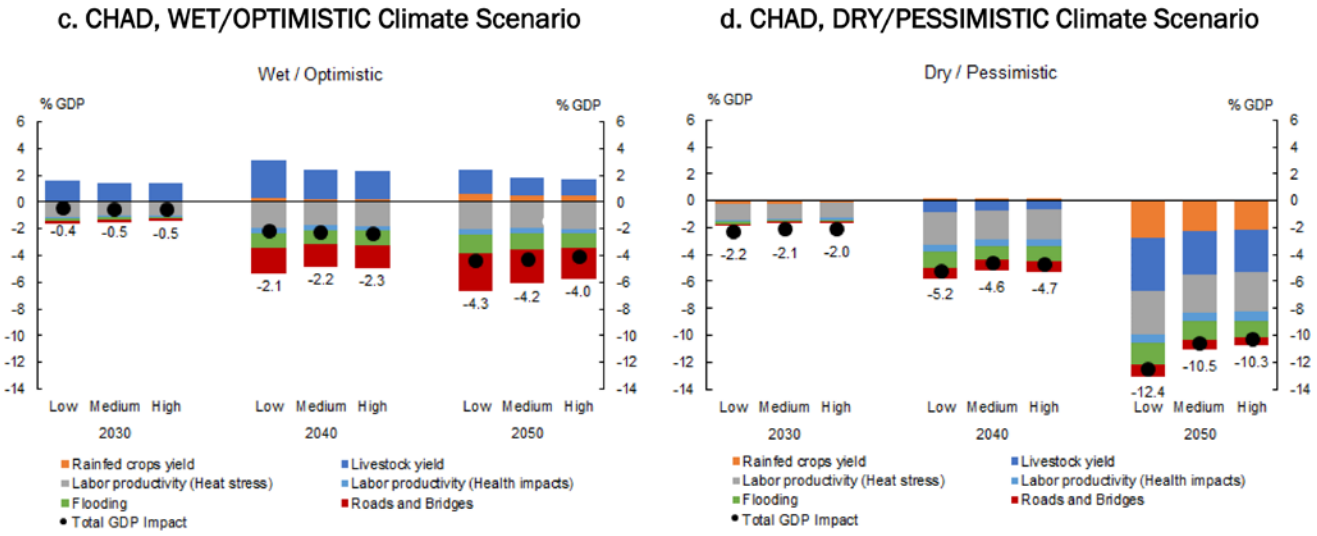
Source: World Bank (2022a).

While drought is the predominant issue, Chad also faces increasing risks from extreme rainfall events, since intense and sporadic rainfall leads to flash-floods, which damage homes, roads and agricultural land. Flooding has become a recurring threat, particularly in urban areas that lack adequate drainage infrastructure, where floodwaters frequently wash away unpaved roads and bridges, disrupting trade and access to essential services.

Chad's GDP is projected to decline by 6.8% by 2050 under dry climate scenarios without adaptation measures. Rain-fed crop and livestock yields decline under a dry climate scenario but increase under a wet climate scenario in most countries. The scale of the impacts on GDP (whether positive or negative) depends – in addition to the magnitude of the impact to the agricultural production yield– on the share of rain-fed crops and livestock as a share of total agriculture value as well as the share of agriculture in the whole of economy. As more than half of Chad's GDP (52%) comes from agriculture, which also accounts for 80% of employment, reductions in rain-fed crop and livestock yields due to heat stress and water scarcity could significantly harm GDP and food security. Another important factor in lost GDP in Chad comes from destruction of infrastructure, mainly caused by urban and riverine flooding.

Figure 18 shows projected annual GDP losses (as a percentage deviation from baseline) under scenarios, assuming no adaptation.

Figure 18: Projected annual GDP lost in Chad from climate change compared to baseline (2030–2050)



Source: World Bank (2022a).

3.2 Conflict

Conflict and instability in Chad, particularly over the period 2014–2024, have been shaped by a combination of internal challenges from political instability marked by authoritarian governance, and the death of long-term president Idriss Déby in 2021, which further destabilised the political landscape, compounded by competition over natural resources, intercommunal violence, and the impacts of climate change, particularly in the area around the shrinking Lake Chad (Defontaine and Castet 2021). Figure 19 shows levels of instability in the country, measured for the purposes of this analysis in terms of the incidence of violence targeting civilians and numbers of fatalities.

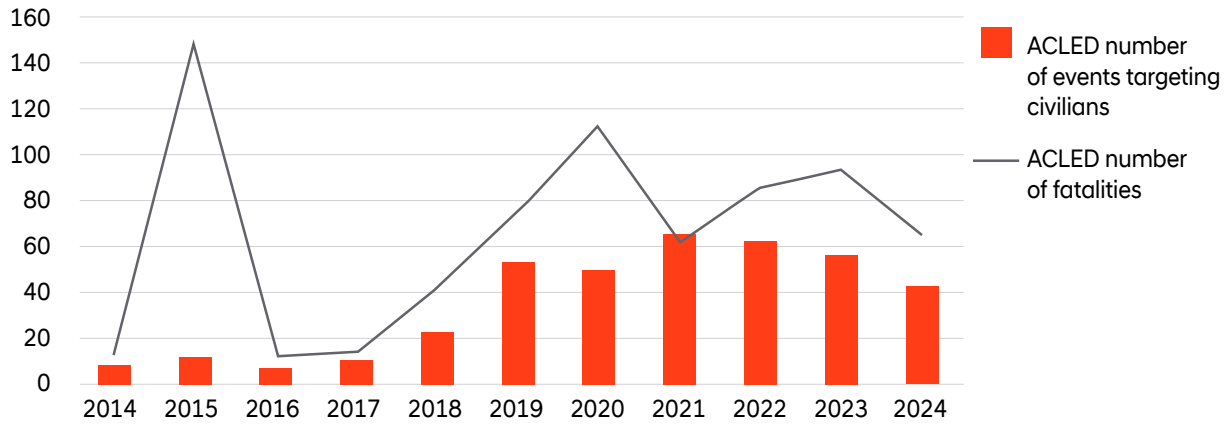
Two main periods emerge in the analysis: 2014–19 and 2020–24.

Between 2014 and 2019, three notable conflicts occurred, each causing casualties, refugees and conflict-driven displacement. Clashes occurred between insurgent group Boko Haram and Chad's armed forces around Lake Chad in 2015. After 2014, reported conflict and reported casualties began to trend upwards (Figure 19). Despite the conflict continuing into 2016, the total number of conflict incidents and deaths decreased. Regional instability, significantly impacting both the country and its neighbours, has meant that Chad has faced insurgencies, ethnic tensions and spillover effects of conflicts from neighbouring countries, including Sudan, the Central African Republic (CAR) and Nigeria.

Boko Haram and the Islamic State's West African Province reconsolidated and resumed attacks in late 2018, primarily targeting regions around Lake Chad, including in Nigeria, Niger and northern Cameroon. In April 2019, Chad was directly targeted, with conflict erupting in the northwestern province Tibesti. The frequency of conflict events and casualties surged during the observed period in 2019.

Between 2020 and 2024, the convergence of significant global events such as the Covid-19 pandemic and the protracted refugee crisis in the Sahel (with particular emphasis on the evolving situation in Sudan), emerged as contributors to instability in Chad, exacerbated by a continual escalation in violence in the region. Primarily perpetrated by non-state actors, these events significantly shaped the geopolitical and socioeconomic contexts over this period. Farmer-pastoralist conflict in Chad has also increased substantially, exacerbating the country's perceived north-south divide, with northern cattle owners seen by southern sedentary populations as unfairly protected by the central authorities (International Crisis Group 2023). In terms of spatial distribution of violence, the areas most impacted between 2020 and 2024 were Lac, N'Djamena, Ouaddaï and Tibesti on the borders with Sudan, Nigeria and Libya.

Figure 19: Evolution of instability in Chad (2014–2024)



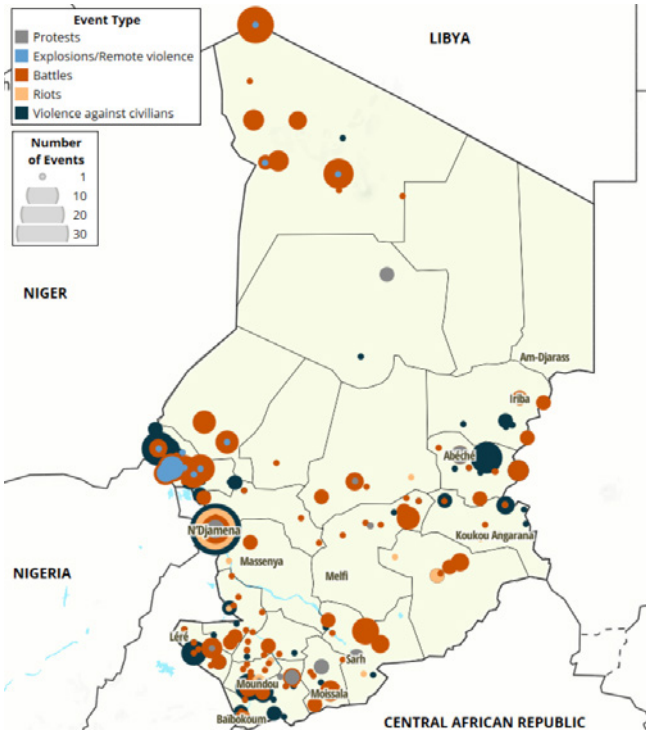
Source: Authors' own based on ACLED (n.d.).

In terms of subnational distribution of violence, Lac and N'Djamena experienced spikes in 2019. By 2023, the number of events targeting civilians decreased in most provinces, apart from Logone Oriental, situated in the southwest of the country, where violence spiked in 2023 (Figure 20).

Regionally, Chad has been highly affected by the Sahel and Lake Chad Basin conflict, hosting refugees fleeing violence in neighbouring countries. Boko Haram's insurgency in Nigeria has directly impacted Chad, with cross-border attacks and an influx of displaced populations. Similarly, conflicts in Sudan and the CAR have caused waves of refugees to enter Chad, straining its resources and creating security risks.

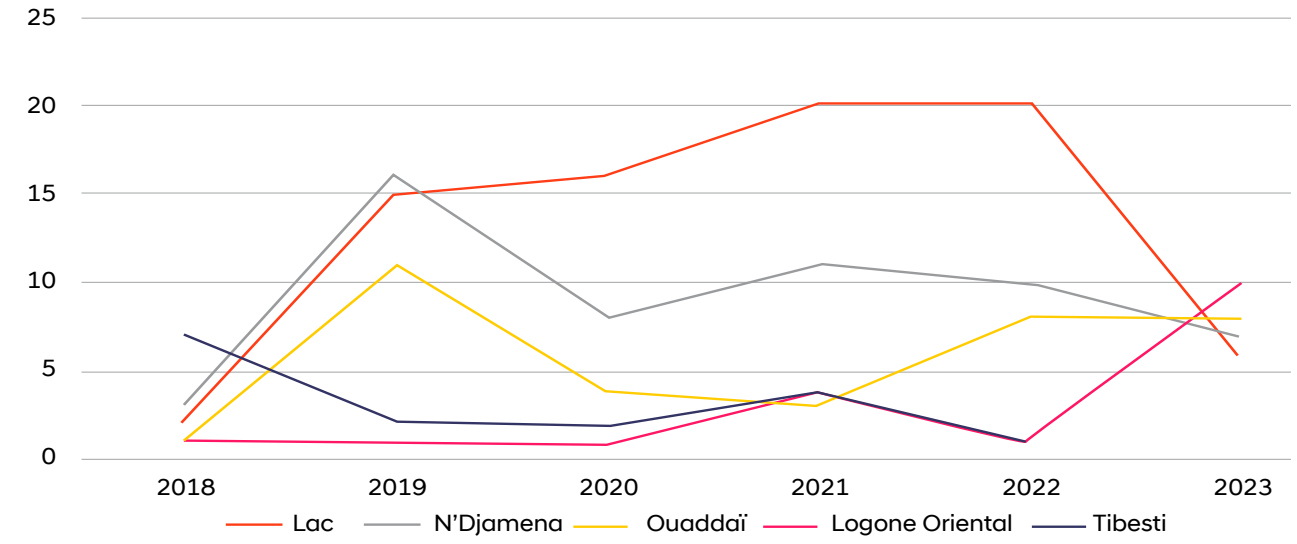
The humanitarian situation is dire, with limited access to essential services such as education, healthcare and clean water in refugee camps. Host communities often share in this deprivation, which fuels tensions and heightens competition for resources. Additionally, the ongoing conflict in Sudan has destabilised Chad's eastern border, raising concerns about regional security.

Figure 20: Political violence in Chad (2020–24)



Source: ACLED (2024).

Figure 21: Incidence of violence involving civilian targeting in Chad, by district (2018–2023)



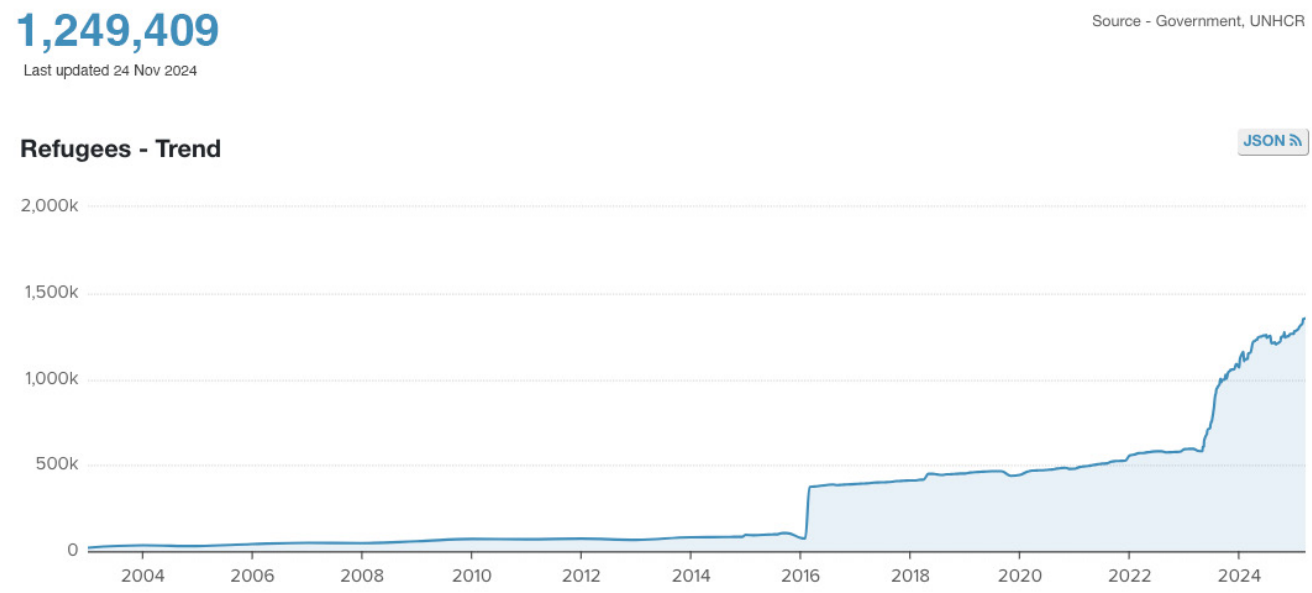
Source: Authors' own, based on ACLED (n.d.).

3.3 Displacement

Within the Sahel, Chad hosts the highest number of forcibly displaced individuals: 1.77 million people, of whom 1.25 million are refugees (Figure 22), 220,000 are internally displaced people, mainly from Lac province, and close to 300,000 are Chadian returnees (UNHCR 2024c). Overall, the trend of incoming refugees and asylum seekers strongly increased in 2023–24, as conflicts in neighbouring countries (Nigeria, the CAR, Sudan) pushed people over the western, southern and eastern borders into Chad.

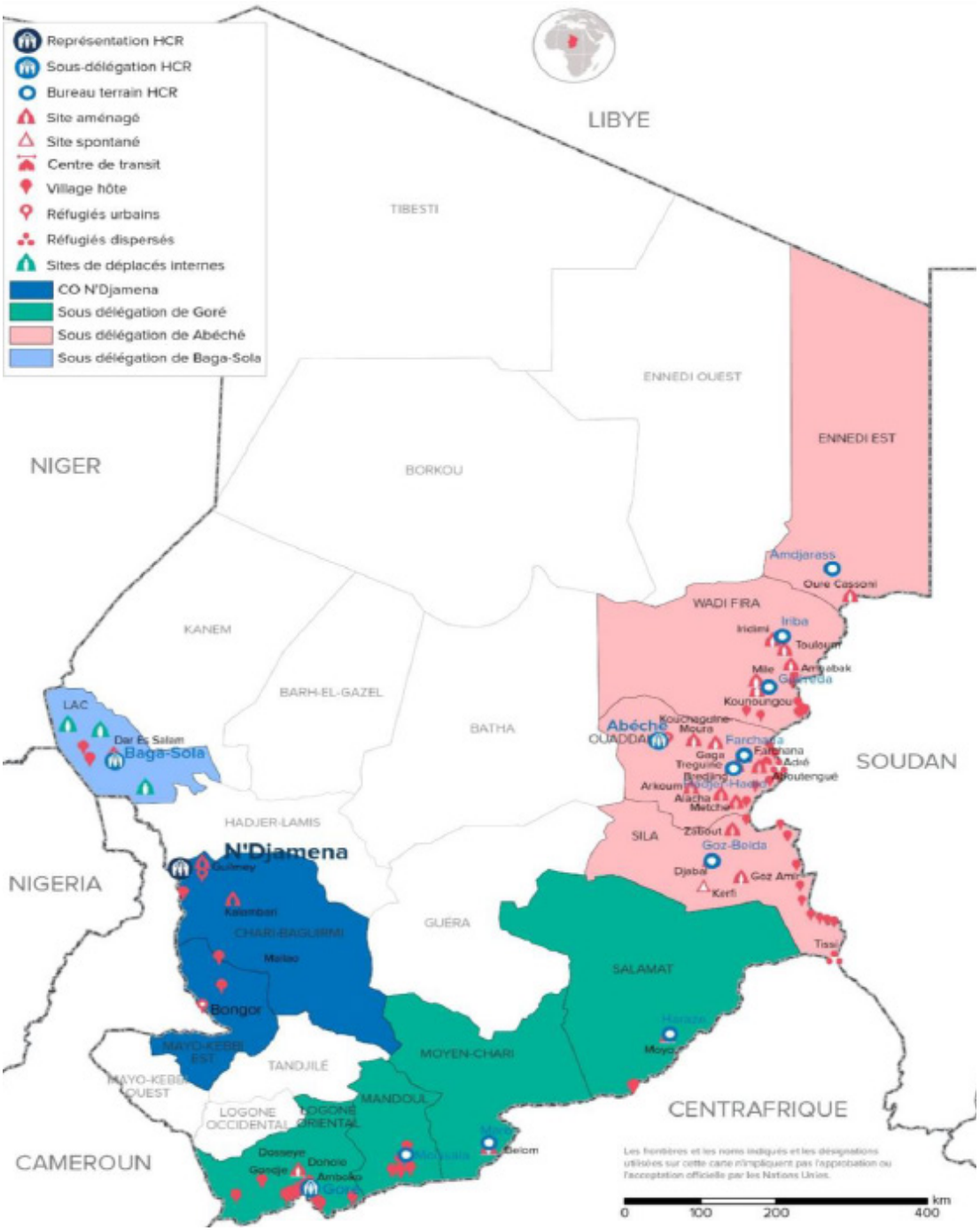
In particular, the conflict in Sudan, which began in April 2023, has significantly exacerbated the refugee crisis in Chad, with a continuous influx of forcibly displaced people (more than 1 million people in total as of June 2024) crossing into Chad via more than 30 border points – particularly in provinces such as Ouaddaï, Sila, Wadi-Fira and Ennedi Est – and creating challenges in terms of registration and resource allocation. Chad also shelters over 136,000 refugees from the CAR who have escaped recurring violence since 2005 (Figure 23 and Figure 24) (Eberle et al. 2020).

Figure 22: Evolution of refugee numbers in Chad (2004–2024)



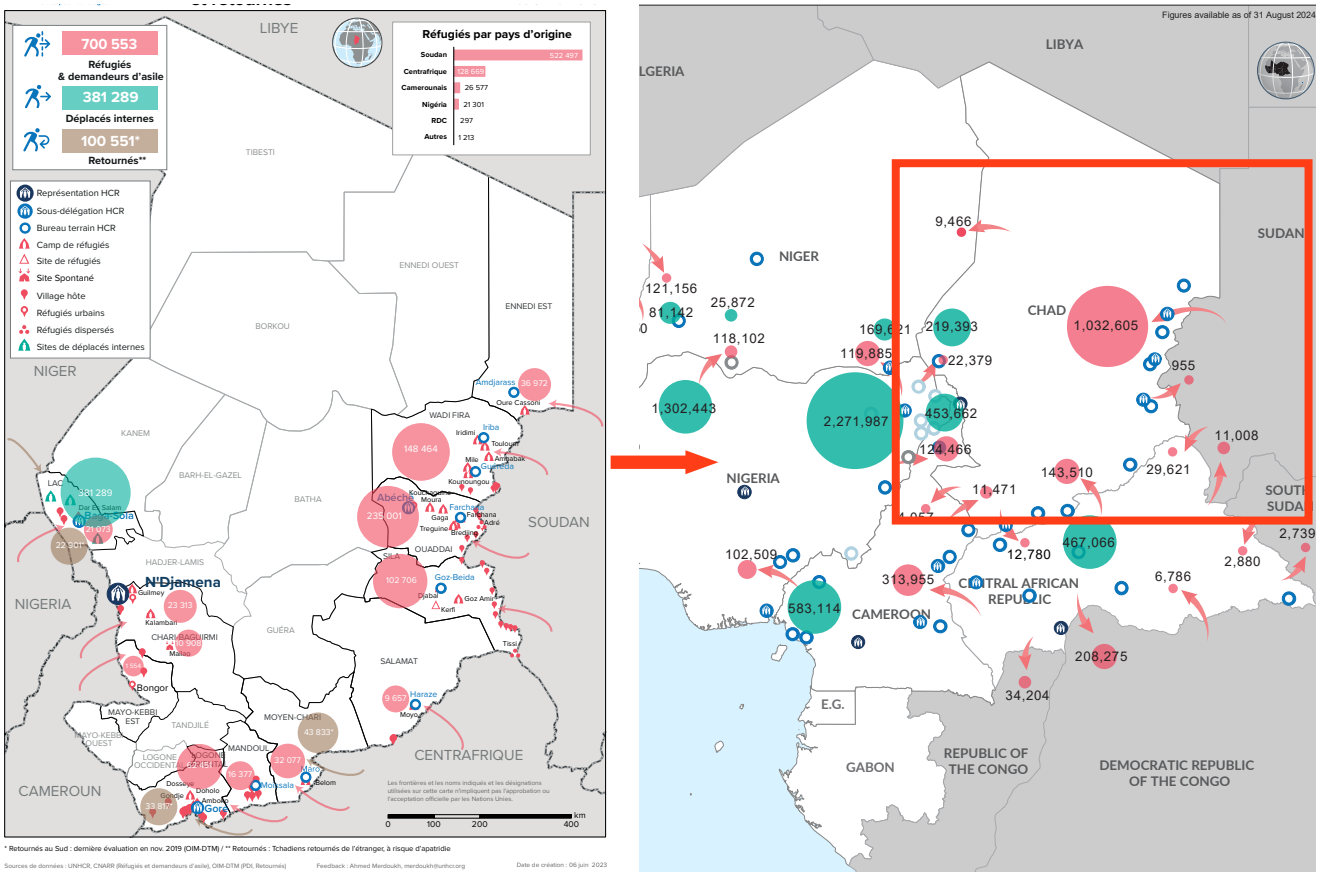
Source: UNHCR (n.d.b).

Figure 23: Distribution of displaced populations by province (June 2024)



Source: UNHCR (n.d.b).

Figure 24: Changes in numbers of refugees and asylum seekers (May 2023–August 2024)



Source: UNHCR (2023, 2024c).

Humanitarian operations, coordinated by UNHCR, the International Organization for Migration and local authorities, have established several camps and built extensions to existing sites to accommodate displaced populations. Newly established settlements aim to provide essential services, including food, water and healthcare, not only for refugees but also for host communities. The situation remains fluid, but with the prospect of additional arrivals due to ongoing conflicts and the effects of climate change on displacement patterns, a baseline of high food insecurity and competition over natural resources, and no specific national fiscal or budget policies in place to channel support to areas most affected by the presence of refugees, international attention and funding are critical to mitigating the crisis and supporting Chad and its institutions in managing this humanitarian challenge (UNHCR 2024a).

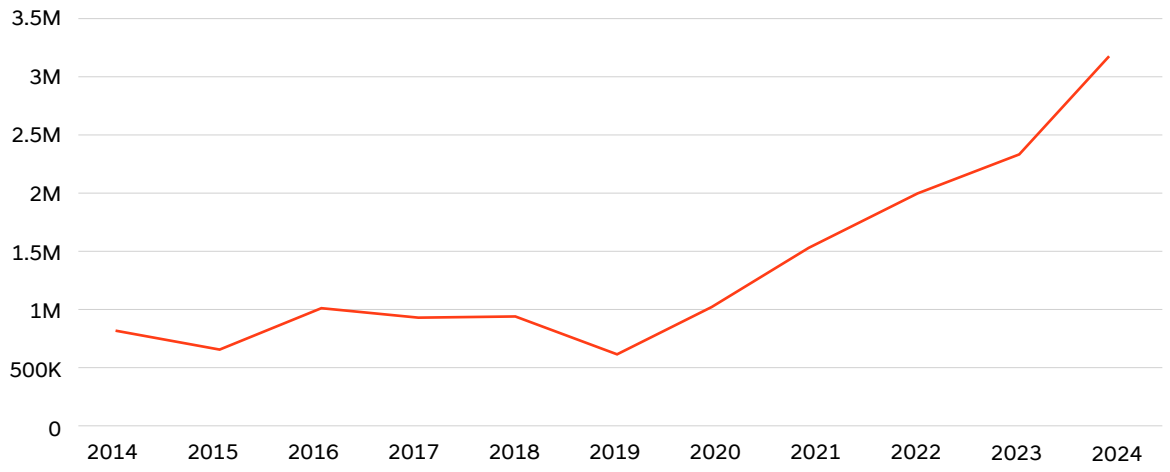
3.4 Food insecurity

Regional insecurity, climatic conditions, conflict and record numbers of incoming refugees and asylum seekers are all driving food and nutrition insecurity in Chad. The Global Hunger Index (Concern Worldwide, Welthungerhilfe and IFHV n.d.) ranks Chad 125th out of 127 countries (only Yemen and Somalia record higher levels of hunger risk), with a score of 36.4 indicating an alarming risk of hunger (where a score of zero on a 100-point scale indicates 'no hunger'). Other indicators contributing to Chad's ranking are undernourishment (35% of the population is undernourished) and child hunger and mortality (36.7% of children under 5 years of age are stunted and 12.5% of children die before their fifth birthday).

Based on historic trends, food security in Chad has significantly deteriorated since 2019. Over the past 3 years the average annual number of people in Cadre Harmonisé Phase 3 or above (based on the Integrated Food Security Phase Classification (IPC) – in other words, IPC3+) was close to 2.5 million. For comparison, the average number of people annually recorded in IPC3+ for the period 2019–2021 was around 1 million (Figure 25).

Since 2019, food insecurity has been most widespread and recurrent at crisis and emergency levels (IPC3 and IPC4, respectively) in five provinces that are fairly widely distributed across the country, with some concentration in the Sahelian belt, and the central north. Some of the provinces with a high prevalence of food insecurity are situated around Lake Chad, an area associated with conflict that hosts a significant number of IDPs. As illustrated in Figure 26, compared to the sub-national distribution of RSU coverage, a number of districts report higher percentages of food-insecure populations that have little to no RSU coverage (Borkou, Ennedi Ouest and Guera).

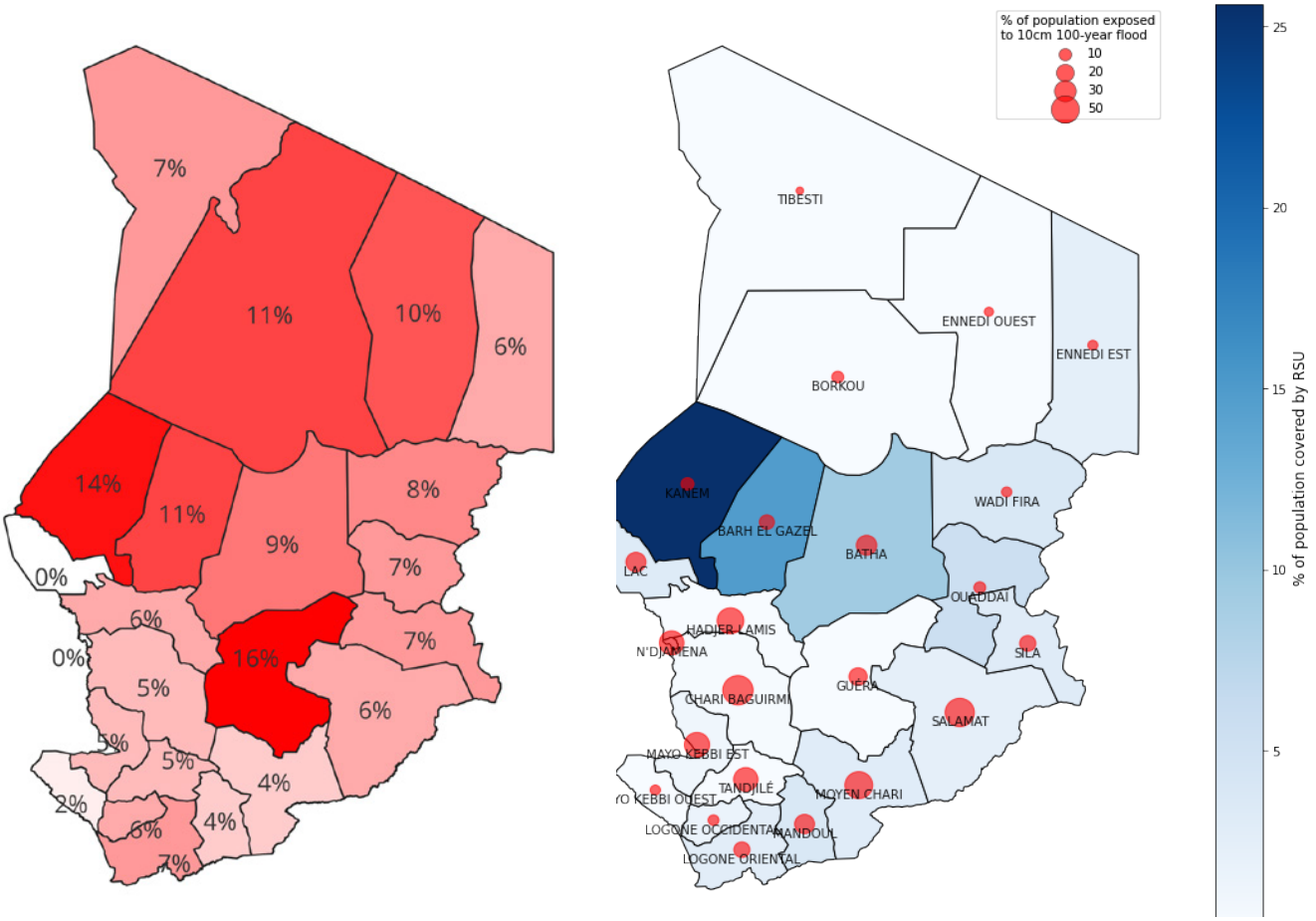
Figure 25: Evolution of the number of people in Cadre Harmonisé Phase 3+ (IPC3+)



Note: The numbers in the Figure above use a midpoint between projected and actual food insecurity values for the same period during each year.

Source: Authors' own based on Centre Régional AGRHYMET (n.d.).Harmonisé

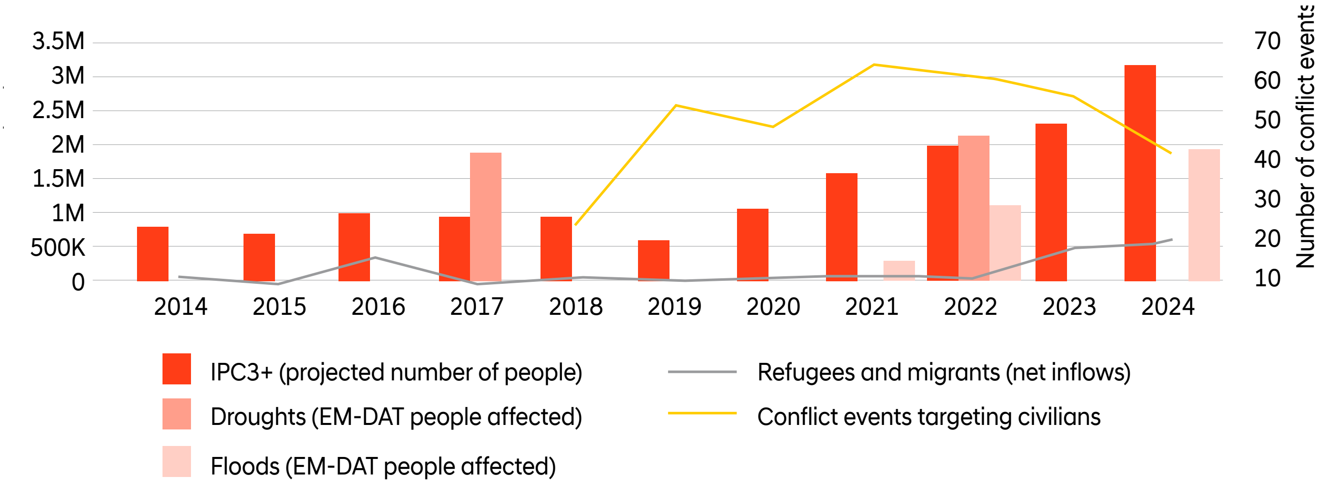
Figure 26: Average % of population in Cadre Harmonisé (IPC) Phase 3+ compared to % of population covered by RSU, by province (2019–2024)



Source: Authors' own, based on biannual Cadre Harmonisé (n.d.) and RSU data (unpublished).

There appears to be a relationship between spikes in food insecurity and increased conflict and the number of incoming refugees on the one hand, and instances of drought, or droughts and floods, on the other. As illustrated in Figure 27, spikes in food insecurity at crisis levels and above (IPC3+) occurred in 2021–23. We find that major droughts captured in the EM-DAT data are followed by increases in crisis levels of food insecurity the following year. The peaks in food insecurity also match the patterns in numbers of IDPs, and in more recent years are believed to have been a key driver of the gradual increase in the incidence of food insecurity. This suggests there is a complex relationship between drought, displacement and food insecurity, resulting in interconnected and compounding risks, rather than being able to attribute changes in food insecurity to a single key driver.

Figure 27: People affected by food insecurity (IPC3+), droughts, floods and conflict over time (2014–2024)



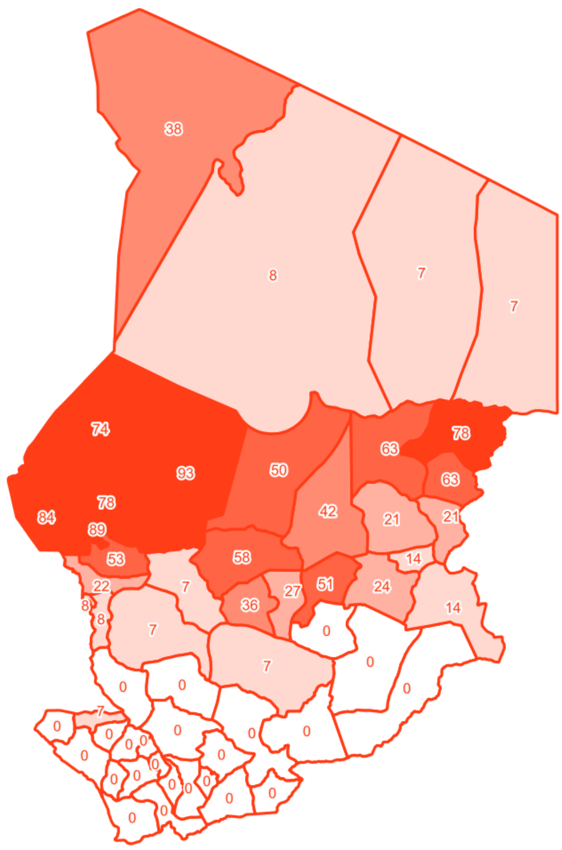
Note: yellow line on the graph represents the conflict composite = number of incidents of civilian targeting (minimum threshold of 500 people per incident) + number of incidents where fatalities have been recorded. All based on ACLED reports.

Source: Authors' own, based on EM-DAT (n.d.) and ACLED (n.d.).

Analysis of Cadre Harmonisé data on food insecurity from 2014 to 2024 on the length of time people spend in crisis levels of food insecurity points towards central-western areas (Kanem, Lac, Bahr el Gazel and Batha provinces), as well as the central-eastern area (east Wadi Fara and Ouaddaï), as being highly vulnerable, demonstrating that people spend 1–3 months of the year in a state of crisis or emergency (Figure 28). This can have implications for the projected duration of support required (e.g. in the form of unconditional cash transfers), as well as on their monetary value of support, given the assistance required to attain minimum levels of food consumption for people in IPC3+.

Cadre Harmonisé analysis in November 2024 (Food Security Cluster 2024) indicated that up to 2.4 million people would suffer from acute or high levels of food insecurity (IPC3+) over the following six months (Figure 29), representing over 10% of the total population, in particular, impacting Sudanese refugees and Chadian returnees in the country's eastern provinces, and IDPs in Lac province, resulting in deficits in available food assistance.

Figure 28: Average days per year spent in Cadre Harmonisé Phase 3+ (IPC3+), by district (2014–2023)



Source: Authors' own, based on biannual data from Centre Régional AGRHYMET (n.d.).

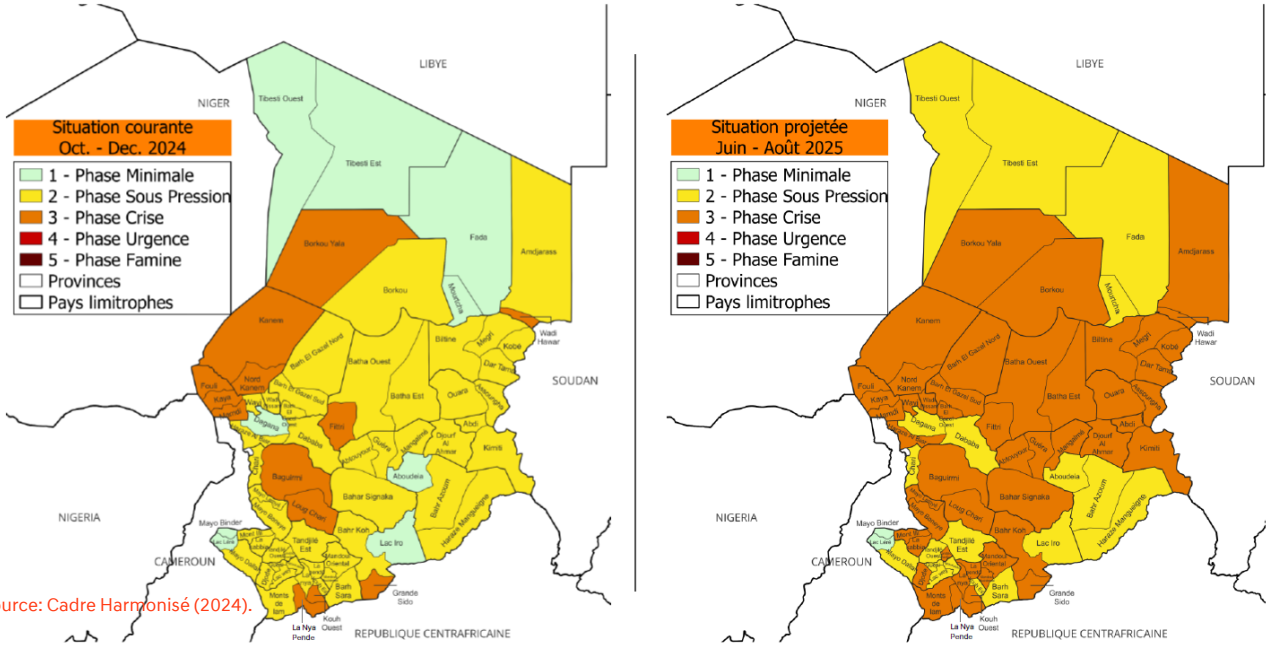
The food security situation has also been fuelled by floods, which started in July 2024, affecting the whole country, destroying 432,000 hectares of crops and killing 70,000 head of cattle, in addition to the loss of human life and destruction of infrastructure. The destruction of crop fields, combined with the reduction in planted areas due to insecurity in Lac, was projected to lead to a drop in cereal production of 5% compared with the 2023/24 season, and 9% compared with average production levels over 2014–2023 (Food Security Cluster 2024).

Given the situation described above, there was thus an expectation that the food security situation would deteriorate between January and May 2025, when households already impacted by low production (mainly due to floods) would see their stocks of food supplies significantly reduced. This was further supported by the most recent projection of the Cadre Harmonisé (March 2025), which estimated a record number of people categorised as being in crisis or above (IPC3+) of up to 3.3 million people during the lean season (June–August 2025).

The areas of concern were the provinces of Ouaddaï, Sila, Wadi Fira and Ennedi Est, which host Sudanese refugees and Chadian returnees. Crisis level conditions (HarmoniséIPC3+) were expected in these provinces between October and May 2025, with pockets of households categorised as being in emergency (HarmoniséIPC4). Crisis conditions (HarmoniséIPC3+) are also expected in Lac, which has been affected by terrorist attacks and flooding, and which also remains an area of concern. Insecurity, exacerbated by flooding, is leading to population displacement, and disrupting livelihoods and market supplies in this province.

Conditions were projected to worsen between February and May 2025 in the central provinces of Kanem and Bahr el Gazel, neighbouring Lac, which experienced the greatest impacts from flooding and internal displacement. The November 2024 Cadre Harmonisé data is shown in Figure 29.

Figure 29: Projected distribution of people in Cadre Harmonisé Phases 1–5 (IPC1–5) (as of November 2024)



Source: Cadre Harmonisé (2024).

3.5 Composite risk profile

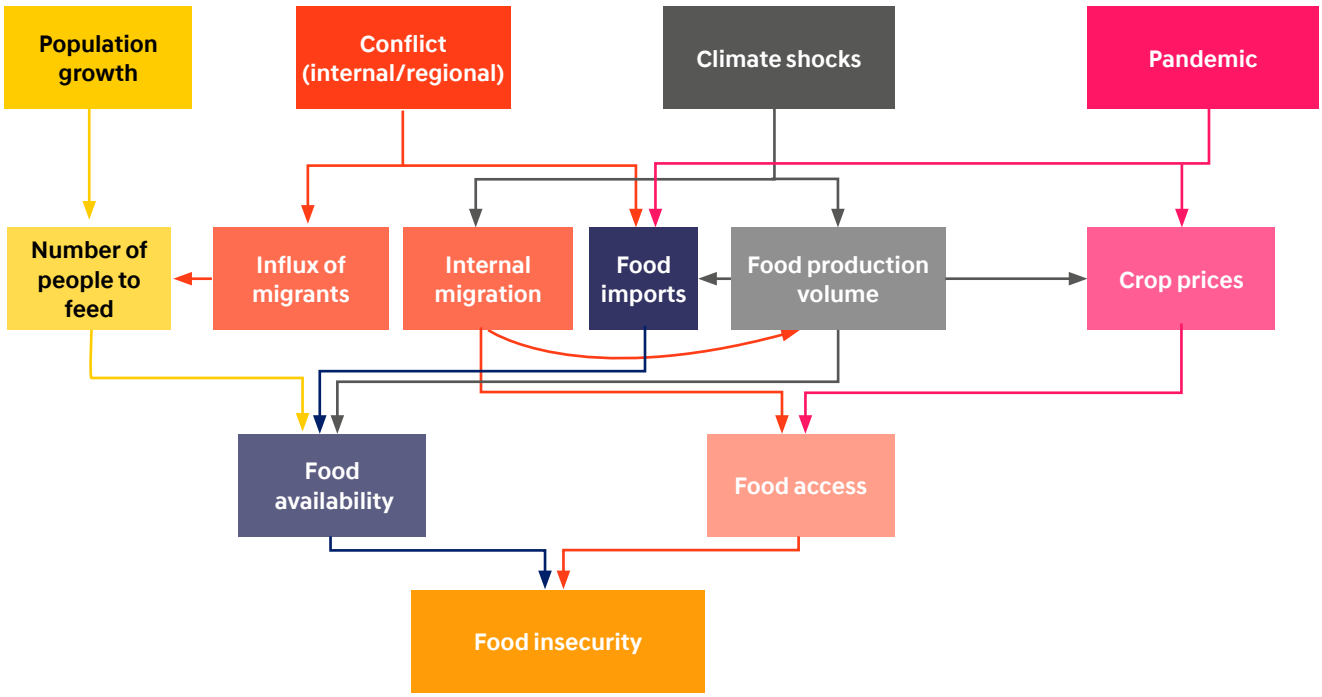
Over the past two decades, Chad has grappled with ongoing conflict, fluctuating migratory patterns and recurrent climate shocks, all of which have contributed to pervasive humanitarian crises. OCHA reported that in 2023 the combined effects of conflict, health emergencies and climate-related disasters impacted an estimated 6.7 million Chadians, accounting for approximately 36% of the country's total population (OCHA 2024a). Despite 80% of Chad's population working in the agricultural sector, the majority of farmers subsist on small areas of land, which can also contribute to widespread food insecurity (USAID 2023). According to the United Nations Development Programme (UNDP), agricultural productivity is not only susceptible to extreme climate hazards but is also influenced by prevalent security and land consolidation conditions (Government of Chad 2022c). An estimated 6.9 million Chadians require ongoing humanitarian assistance, with an average of 2 million people categorised as chronically food insecure, according to Chad's First National Climate Change Adaptation Plan (ibid.).

Multidimensional causes of food insecurity

Agricultural challenges – when compounded by frequent and severe hydrometeorological events such as droughts and floods, or regional conflicts and displacement – can reduce both food accessibility and affordability.

One way to look at the multidimensionality of shocks impacting food security as part of this analysis of the composite risk profile of Chad is through the lens of **food accessibility** (measured through production volumes, per capita availability of food nationally and food imports) and **food affordability** (measured mainly through the level of prices of the main staple foods) as shown in Figure 30. Lower levels of food availability or lack of affordability will reduce food security for the population. Food availability is reduced when production levels and imports do not meet the growing needs of the population. Climate is the main factor exacerbating food availability, through destroyed crops and population displacement, followed by conflict, especially outside of Chad, which triggers refugee influxes.

Figure 30: Multidimensional food security impacts



Source: Centre for Disaster Protection and AXA Climate (n.d.).

BOX 2: COMPOUNDING CRISES IN 2022 IMPACTED FOOD SECURITY IN CHAD

In June 2022, the Government of Chad declared a state of emergency for food and nutrition in response to the heaviest rainfall recorded in 30 years; this declaration mobilised the country's National Emergency Response Plan, triggering a budgetary support assistance request of USD167 million. On 27 December 2022, OCHA – corroborated by UNICEF (2023a) – estimated that 1.5 million people residing in Chad had been impacted by floods, affecting 19 of 23 provinces in the country, including the capital N'Djamena. In the same year, the Internal Displacement Monitoring Centre reported that 24,141 individuals had been internally displaced due to natural disasters, particularly floods, while an additional 397,000 individuals had been displaced due to conflict.

The documented 2022 flood events also coincided with the lean season, likely contributing to a decline in the total production of the top five staple crops (from approximately 2.8 million tonnes in 2022 to 2.6 million tonnes in 2023). This period also demonstrated a rise in the number of reported individuals experiencing IPC3 (serious), IPC4 (critical) and IPC5 (extremely critical) levels of food insecurity the following year.

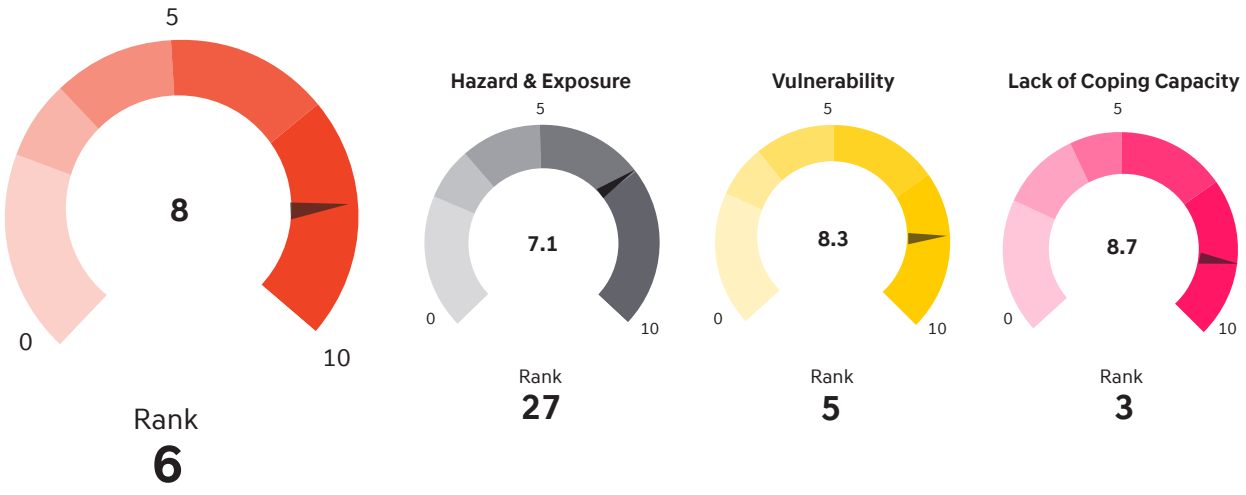
Source: UNICEF (2022).

It should be noted that although Figure 30 gives a conceptual overview of food insecurity and expected trends from one year to another, multiple shocks can trigger increased humanitarian assistance at the same time, so it becomes difficult to precisely estimate the exact contribution of each factor to reduced food security.

INFORM Risk Index

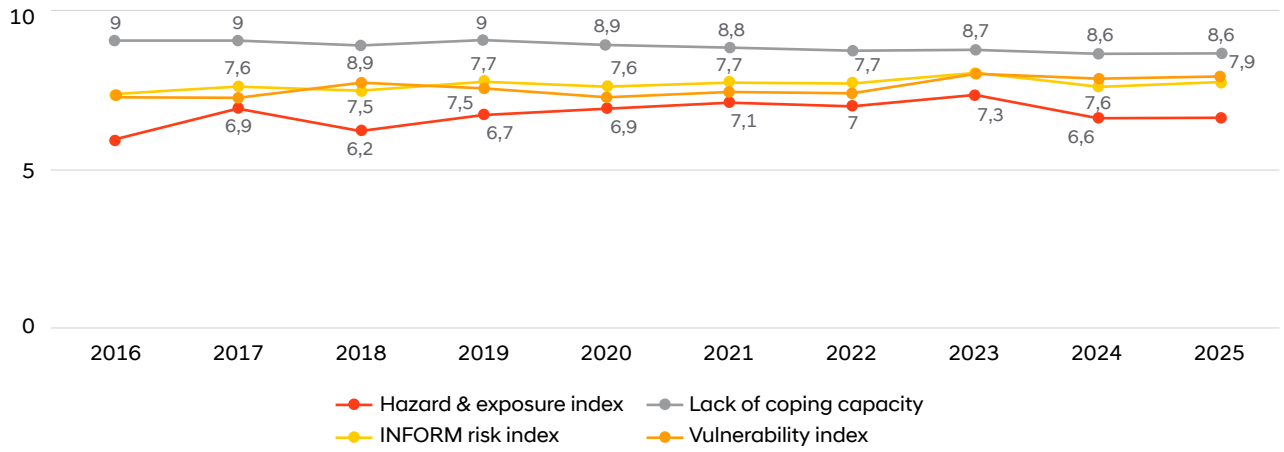
Another way to look in an aggregated way at the multidimensionality of risk in Chad is by layering exposure to the impacts of hazards with high existing levels of pre-existing socioeconomic vulnerability. The INFORM Risk Index is a publicly available composite index that takes into account three dimensions of risk: hazard and exposure, vulnerability and lack of coping capacity (DRMKC n.d.). Each dimension encompasses different categories, which are user-driven concepts related to the needs of humanitarian and resilience actors, who designed the platform. Based on the results of the index for 2025, Chad ranks sixth in the list of most at-risk countries in the world.

Figure 31: INFORM Risk Index scores for Chad (2025)



Source: DRMKC (n.d.).

Figure 32: Evolution of INFORM Risk Index components (2016–2025)



Source: DRMKC (n.d.).

Figure 33: Breakdown of INFORM Risk Index for Chad by components (2025)

Source: DRMKC (n.d.).

3.6 Implications for ASP programming

Drawing on the data summarised in section 3, several implications stand out:

The compounding set of crises that Chad is exposed to means that investing both in expanding safety nets (more regular lean season response) and in ASP systems for emergency shock response is critical for shielding vulnerable populations from climate impacts has to be done in parallel. The outline of disaster risk in Chad described above indicates that there is a complex relationship (and not always a straightforward overlap) between increased frequency and severity of droughts and floods, food insecurity and refugee influxes, and that correlations are not easily made in general. This means that working with a compounding risk lens as presented in this section and using granular and dynamic (frequent) data on all factors impacting the food security situation and livelihoods is critical. By acknowledging the multidimensionality of food insecurity, the World Bank and other development and humanitarian partners can provide technical assistance to analyse trends or relationships that affect access to and affordability of food, such as conflict or natural hazards, by leveraging existing data (e.g. from SISAAP) and using the findings to inform and enhance recommendations for social protection programmes operating in Chad.

Continue support for food security and weather early warning data collection and analysis led by SISAAP. The World Bank and other development and humanitarian partners should continue to support solutions that build on existing processes incrementally to strengthen different parts of the EWS through collaboration between stakeholders. For example, building on efforts by FAO, the Red Cross and the Climate Risk Early Warning Systems (CREWS) initiative to digitise food security and rainfall data collection and alerts, improving the integration of data on riverine flooding into the Cadre Harmonisé, and clarifying definitions of types of risks and their respective alert structures in renewed government DRM strategy remain critically important. Improving the connections between early warning information and agreed processes for action, such as trigger thresholds built into the PNR, or linked to disbursements from national contingency funds are an important secondary step for ASP. These are described in subsequent sections of this report.

Targeted policy reforms are needed to strengthen Chad's ability to adapt to and minimise the impacts of floods. A clearer typology of different types of flood events and their respective impacts would serve to inform approaches and financing to respond to floods. This would entail implementing comprehensive policies that not only target the main drivers of floods (environmental degradation, urban flooding vulnerability and emergency preparedness), but also properly identify the types and duration of impacts from floods in urban and rural settings separately. This is particularly true for flood events in rural areas, given the possible consequent effects on agricultural production and food insecurity. The only established alert levels for floods currently in place outside of urban areas have been set at a very high level for agroecological zones; thus, a more refined categorisation of flood risk is an important preparatory step for assisting SISAAP and ANAM with defining more disaggregated alert levels.

Expand social protection programming in areas most at-risk of hazards, particularly floods. Coverage of the RSU, specifically, and social safety nets, in general, appears to focus more on the distribution of poverty levels and areas that have experienced influxes of refugees and less on those areas most exposed to hazards such as droughts and floods. This limits the potential of ASP to act as a scalable mechanism for climate shocks. There is some overlap between the areas across the central Sahelian belt most at risk of drought and the RSU, but with variable coverage. There is little to no RSU coverage in the areas with the largest populations at risk from flooding. Targeted efforts are needed to facilitate more effective shock response in the medium term for:

- Ouaddaï, Salamat and Sila provinces to better respond to drought shocks.
- Ndjamena, Hadjer-Lamis, Mayo-Kebbi Est, Tanjile, Moyen Chari and Chari-Baguirmi provinces to better respond to flood shocks.

Social protection programming needs to take into account spikes in food insecurity that impact millions of people in Chad, and which is at risk of becoming chronic. The most recent spikes in food insecurity numbers are not attributable to an individual extreme drought or flood. Since 2019, under extreme pressure from the refugee situation in Chad, there is a risk the number of food-insecure people will not reduce even in years when the country is not affected by a particular climate shock. That the country has increased its population by almost 10% in less than 24 months and that agricultural production has not increased in the past 10 years definitely shows that the per capita available agricultural production has been reduced and thus consumption needs to be sustained from other sources, including imports. Given that most refugees do not have agricultural fields for their own production, food distribution for a population in need in the millions is becoming the new norm and needs to be addressed through national social protection systems and humanitarian aid.

4

HUMANITARIAN ASSISTANCE

This section captures the volumes of humanitarian assistance flowing into Chad funded by donors and through appeals, and how these have evolved over time in response to crises.

The UN estimated that in 2025 over a third of the population of Chad (7 million people) would need humanitarian assistance (OCHA 2025). In anticipation of this need, humanitarian appeal requirements exceeded USD1 billion for the first time. This situation of unprecedented need has been driven by years of protracted food insecurity and malnutrition, chronic insecurity and more recent influxes of refugees from neighbouring countries.

4.1 Overall funding flows

Humanitarian assistance, funded by international donors, is a significant source of funding in Chad for response to disasters and crises. This is reflected in Table 5, illustrating that over the past decade humanitarian aid has averaged 2.4% of GDP. This is substantially higher than other comparable countries in the region that have also experienced chronic crises over the past decade such as Mali (1.3%) and Burkina Faso (0.7%) (Krätke and Stefan 2023; Marcelin et al. 2024), underscoring Chad's substantial exposure and vulnerability to disasters and refugee influxes, and limited capacity to self-finance the required responses.

The mobilisation of humanitarian aid funding in Chad is primarily done via the UN-coordinated humanitarian appeals process. Under the mandate of the UN Humanitarian Country Team, appeal requirements are informed by clusters, which are groups of UN, civil society and wider humanitarian organisations working on a common theme (shelter, nutrition, health, food security, etc.). Representation of government ministries within these groups is limited. The clusters define who needs assistance and how much it will cost to deliver a minimum package of activities to meet urgent needs, which is crystallised in the annual Humanitarian Needs and Response Plan (HNRP) and appeal requirements (e.g. OCHA 2025).

Over the past decade, annual humanitarian appeal requirements (informed by the HNRP) have fluctuated around USD500 million, with significant spikes. Spikes in funding requirements occurred in 2021 and 2023 (around USD900 million), and in 2024 where the plan exceeded USD1 billion for the first time (Figure 34).

On average, Chad has received just under half (48%) of the funds requested, leaving a significant gap in funding. This is most acute in years where funding requirements have spiked; for example, in 2021 the funding gap was 75%. Funding shortfalls have a significant impact on the availability of assistance for crisis-affected people. A UN evaluation conducted in 2023 found that in the southern

Table 5: Historic development of humanitarian aid in Chad as a share of GDP (million USD, 2013–2023)

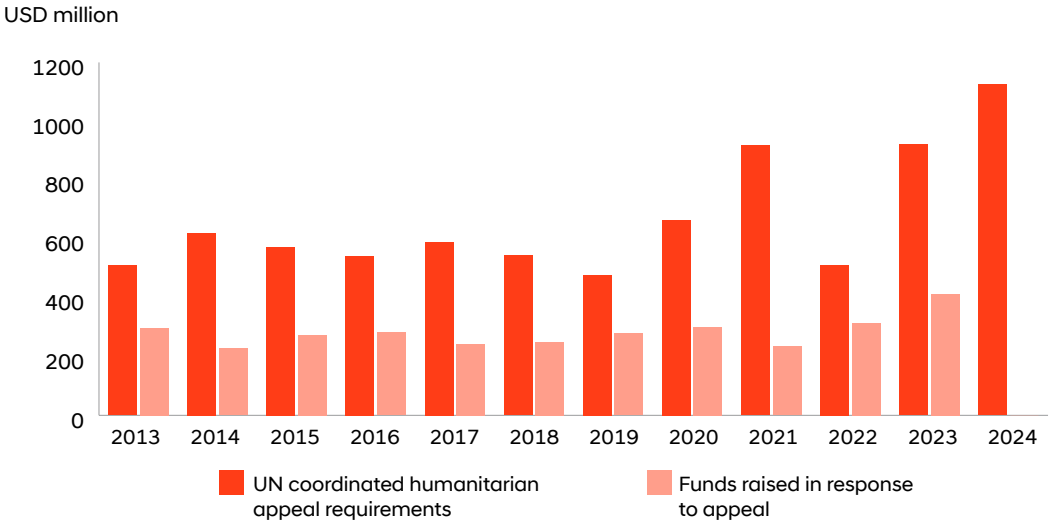
Year	GDP (current USD)	UN-coordinated humanitarian appeal requirements	Funds raised in response to appeals	Humanitarian aid as percentage of GDP (%)
2013	12,954	510	298	2.3
2014	13,941	619	227	1.6
2015	10,950	572	274	2.5
2016	10,098	541	282	2.8
2017	10,000	589	243	2.4
2018	11,239	544	249	2.2
2019	11,315	477	278	2.5
2020	10,715	665	301	2.8
2021	11,780	918	234	2.0
2022	12,397	511	315	2.5
2023	13,149	921	412	3.1

Source: Authors' own, based on data from World Bank (n.d.b) and humanitarian aid information from OCHA (n.d.).

and eastern provinces, and Lac province, humanitarian aid was the only option for communities in need, and that 73% of displaced people in the south were receiving no humanitarian aid at all (OCHA 2024).

The spike in appeal requirements in 2024 was driven by refugee influxes. Appeal requirements increased by 22% between 2023 and 2024. This was reportedly driven by the increase in number of refugees, in particular, 500,000 people who had fled Sudan since April 2023 and were being accommodated in eastern Chad alongside 100,000 Chadian returnees (OCHA 2024). As reported in section 3, these numbers continued to rise in 2024, with over 1 million Sudanese refugees in Chad as of June 2024 (UNHCR n.d.b).

Figure 34: Secured funding for humanitarian response plans and appeals compared to total annual humanitarian funding requirements (million USD, 2013–2024)

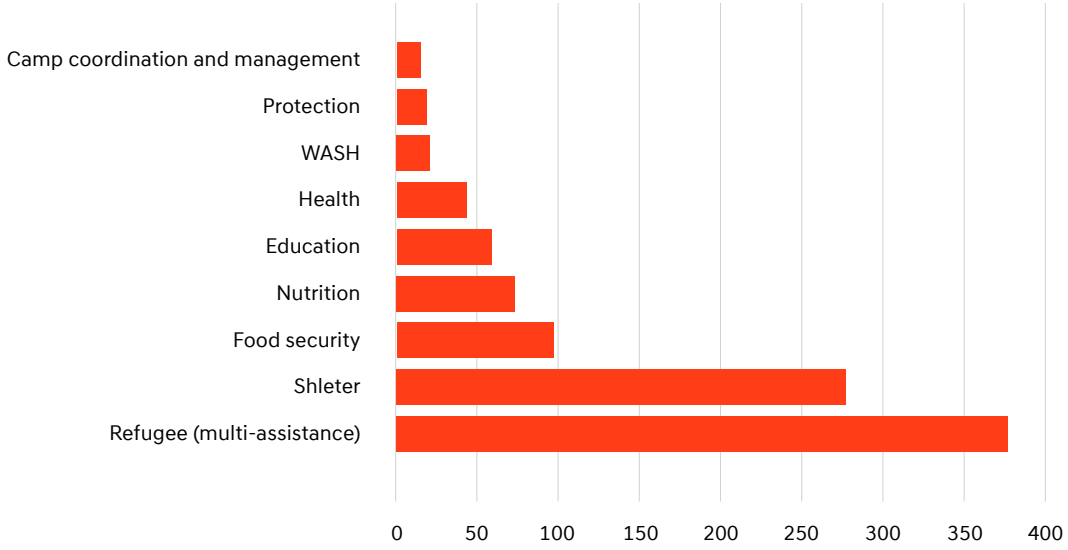


Source: Authors' own based on data from OCHA (n.d.).

Influxes of refugees have a particular impact on humanitarian financing flows because the assistance requirements per unitary cost (person) are higher than for other sectors. As shown in Figure 35, 'multi-assistance' activities to provide a full package of support aimed at meeting minimum needs of refugees reportedly cost more USD350 per person (OCHA 2023). While many refugees and returnees are accommodated within host communities in line with national policy commitments towards economic inclusion of refugees, others live in designated displacement camps or informal settlements close to border areas (OCHA 2025). Typically, they lack the economic or social resources to meet basic needs such as food, water and sanitation, or shelter. Therefore, the estimated unitary costs for refugees include a broad package of assistance across multiple sectors for the most vulnerable people. In contrast, resident or internally displaced populations often have broader coping capacities including the ability to leverage social networks for support, resulting in more targeted (and less expensive) support requirements. However, the USD350 cost per refugee includes not only relief but also activities focused on protection and digital registration, livelihoods support and economic inclusion (ibid.), intended to transition refugees away from humanitarian assistance. It should therefore not be interpreted as the 'pure' response cost per person as the basis for financial planning of ASP.

Food security activities have historically received the largest proportion of humanitarian funding. Over the past decade, food security activities have typically received between a third and half of all appeal funds raised (Figure 36). However, in 2024 appeal requirements for refugee assistance substantially exceeded those requested for food security (USD630million compared with USD146million), indicating a change in trend; food security was likely to receive a much lower proportion of the overall funds raised. This was despite record levels of people in IPC3+, as illustrated previously in Figure 26 (section 3). There appears to be little correlation over time between the evolution of crisis levels of food insecurity (IPC3+) as documented in section 3, and food security programming requirements as shown in Figure 36. In recent years it may be that some food security needs have been met through refugee multi-assistance packages, thereby distorting the true picture, but it is also likely to signify significant unmet needs among communities in central and southern provinces most exposed to climate shocks but without refugee populations.

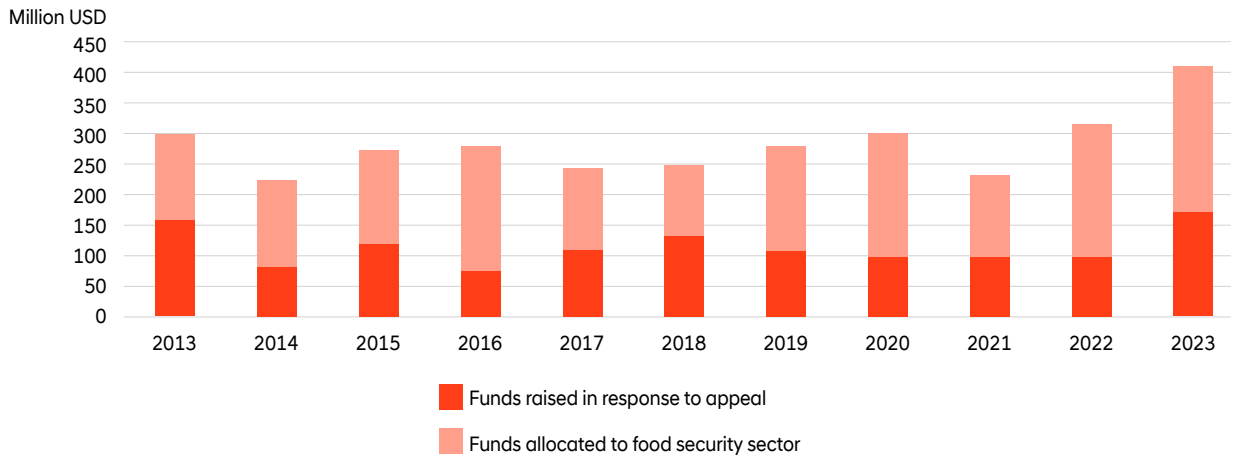
Figure 35: Cost of assistance per person, by sector (USD)



Note: WASH = water, sanitation and hygiene.

Source: Authors' own based on data taken from OCHA (2023).

Figure 36: Total humanitarian funding and funding allocated to the food security sector (million USD, 2013–2023)



Source: Authors' own based on data from OCHA (n.d.).

In parallel with the UN-led response plans described above, the government develops its annual PNR. The plan is produced in November/December based on the results of the Cadre Harmonisé, alongside SISAAP and partners such as WFP, FAO and Oxfam. The process aims to improve coordination and prompt earlier action to mitigate the escalation of food crises. The PNR identifies the provinces and numbers of people that require assistance; the food security, livelihoods strengthening and nutrition activities planned; and the financing needed.

For the 2024 season, the PNR estimated that FCFA164 billion was required for urgent food security, livelihoods and nutrition activities that would increase to FCFA201 billion if no action was taken before the lean season (Government of Chad 2023). The approach taken within the plans to quantify the benefits of early response indicates recognition and buy-in at national level on the importance of early, coordinated action ahead of food crises, and the financial implications if situations are left to escalate. However, the sources of finance to meet the needs outlined in PNRs are not well defined. Beyond the activation of grain reserves by the National Office for Food Security (ONASA), the plans appear to rely on external UN and NGO partners for financing and implementation. In addition, as shown in Figure 37, the funding requirements requested under the UN humanitarian appeals process and those requested under the annual PNR do not appear to be well aligned, particularly for food security activities (food distribution and cash transfers), creating the potential for confusion.

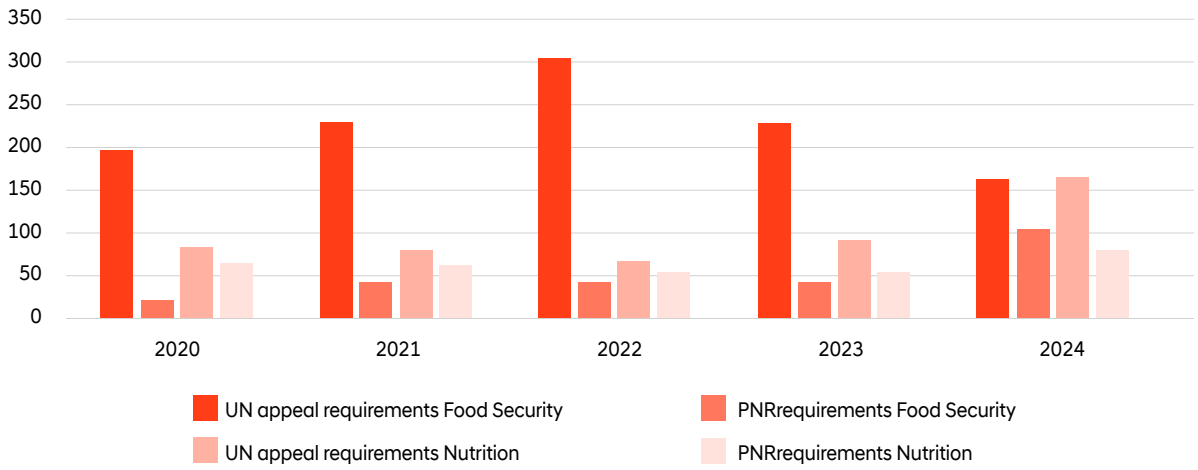
While the PNR is an important government-led coordination tool, its effectiveness in facilitating early action in emerging food crises is hindered by the timing of the report. For example, by March 2025, following two rounds of Cadre Harmonisé analysis (November 2024 and March 2025), the PNR for the year had not yet been produced. The lean season starts in May/June and even earlier in a bad year, which does not leave enough time from when the PNR is produced to mobilise and implement early action required (pre-lean season) to mitigate the effects of an oncoming crisis. Therefore, any attempts at early action that seek to leverage the current PNR as the basis for triggering or coordinating action will be challenged by the timing unless they are brought forward.

Table 6: Annual PNR (billion FCFA, 2020–24)

	2020	2021	2022	2023	2024
Food security (cash transfers, food distribution and subsidised grain sales)	13.2	25.9	26.5	26.9	64.8
Livelihoods support to farmers	10.4	15.2	13.1	13.4	33.4
Livelihoods support to pastoralists	7.3	5.2	16.2	5.3	17.6
Nutrition (supplementary feeding, treatment)	38.6	39.2	32.5	33.8	48.2
Coordination, monitoring and evaluation	0.2	0.1	0.2	0.4	0.4
Total	**69.7**	**85.6**	**88.5**	**79.8**	**164.4**

Source: Authors' own based on data extracted from Government of Chad (2019, 2020, 2021, 2022a, 2023.).

Figure 37: Food security and nutrition funding requirements in annual PNR compared with UN appeals (million USD, 2020–24)

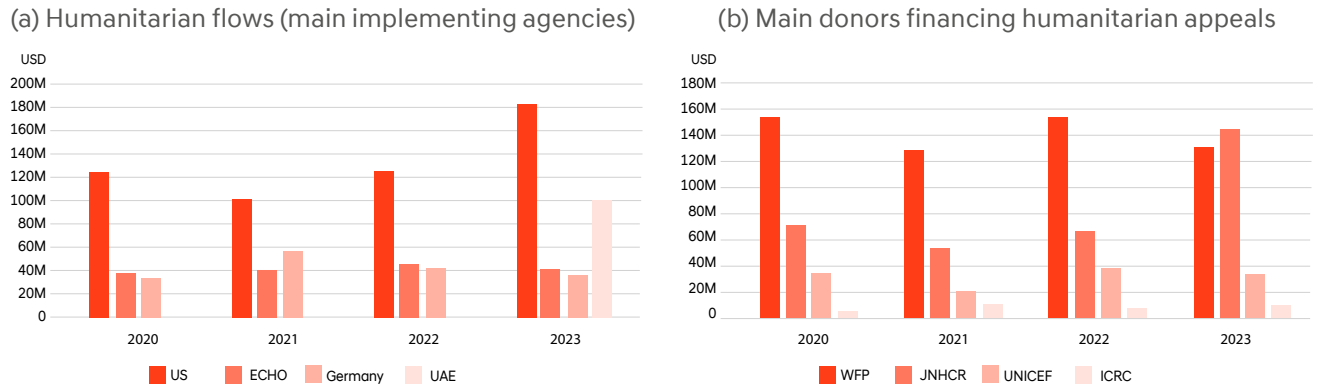


Source: Authors' own based on Government of Chad (2019, 2020, 2021, 2022a, 2023) and OCHA (n.d.).

In recent years, the US has consistently been the most significant donor financing humanitarian appeals in Chad, channelling between USD100 and USD180 million per year (see Figure 38). Given the global reduction in US humanitarian funding in early 2025, this is likely to have a significant impact on the availability of humanitarian assistance in Chad in years to come. The European Commission's Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) and Germany have also been notable contributors in Chad, with a steady allocation of funding that has varied little despite the fluctuations in appeal requirements. In 2023, the United Arab Emirates joined as a significant donor, allocating USD92million.

The most significant implementing agency in terms of humanitarian financing volumes has been WFP. This reflects the high proportion of appeal funding that has historically gone towards food security activities. Other notable organisations channelling significant volumes of humanitarian appeal funds are UNHCR, UNICEF and the International Committee of the Red Cross. As illustrated in Figure 38, in 2023, the volume of financing for UNHCR exceeded that for WFP, reflecting the increase in programming related to influxes of refugees and returnees from neighbouring countries such as Sudan and the CAR.

Figure 38: Main implementing agencies and donors of humanitarian assistance to Chad (USD, 2020–23)



Note: ICRC = International Committee of the Red Cross.

Source: Authors' own based on data from OCHA (n.d.).

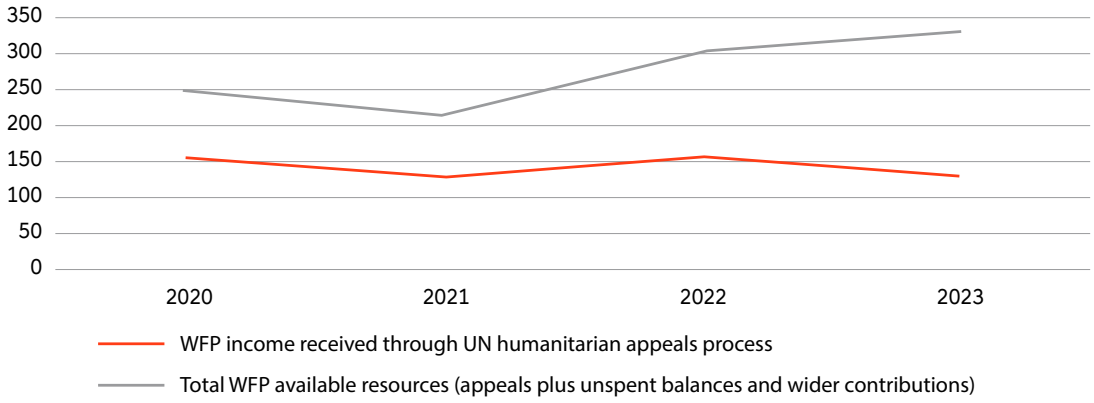
4.2 WFP financing flows

As the most significant implementing agency in terms of humanitarian financing volumes in Chad, WFP receives between USD125 and USD155million per year (see Figure 39). It carries out a range of activities including annual lean season assistance, school feeding, and malnutrition treatment and prevention activities.

Beneficiaries of WFP programmes are predominantly Chadian residents. However, the numbers of refugees and IDPs r rose between 2023 and 2024 in line with increasing influxes from neighbouring countries. The key response modalities deployed by WFP were food distribution and cash.

Between 2021 and2023, on average 40% of beneficiaries were reached by cash interventions (Table 7). This was lower than in neighbouring countries such as Mali where cash-based transfers reached 90% of WFP beneficiaries (Marcelin et al. 2024), but within the normal range for WFP programming.[9] In some circumstances, beneficiaries are reached by two modalities; for example, WFP's 2023 lean season response provided 90 days of rations per person: 40% as cash-based transfers and 60% as in-kind food assistance (WFP 2023).

Figure 39: WFP humanitarian funding volumes in Chad (million USD, 2020–23)



Source: Authors' own based on data from WFP (2020, 2021, 2022, 2023).

9 Cash and voucher assistance accounts for on average around 35% of WFP's portfolio (CALP Network 2023).

Table 7: WFP-reported beneficiary data (2020–23)

	2020	2021	2022	2023
Beneficiaries by gender				
Male	1,179,456	1,105,931	1,418,893	1,312,361
Female	1,306,398	1,224,919	1,543,037	1,452,021
Total	**2,485,854**	**2,330,850**	**2,961,930**	**2,764,382**
Beneficiaries by residence status				
Resident	1,673,732	1,460,673	2,074,436	1,627,444
Refugee	568,263	644798	666,861	804,346
IDPs and returnees	243,859	225,379	220,633	332,592
Total	**2,485,854**	**2,330,850**	**2,961,930**	**2,764,382**
Beneficiaries by type of assistance				
Cash transfer	–	728,804	1,558,793	1,037,318
Food distribution	–	1,616,175	1,390,804	1,730,193
Total		**2,344,979**	**2,949,597**	**2,767,511**

Source: Authors' own, based on data from WFP (2020, 2021, 2022, 2023).

Of the total amount of food transfers made by WFP in 2023, 76% were locally procured. This equated to USD22.8 million in purchases from 14 domestic suppliers, thereby strengthening local markets (WFP 2023). In some circumstances, local retailers were also used to distribute the cash-based transfers (ibid.).

WFP cash transfer values are based on a minimum expenditure basket analysis and coordinated with the government. The transfer value is periodically adjusted in response to rising inflation and increased food prices. Typically, WFP beneficiaries under emergency response operations receive cash assistance representing 75% of the minimum expenditure food basket (WFP 2024).

In addition to direct assistance, WFP also helps with technical capacity strengthening of the government; for example, in relation to the RSU. WFP (2023) references the role played in contributing to the revision process for the SNPS, led by MEPDCI, as well as coordinating with PARCA.

WFPs Country Strategic Plan for Chad (2024–2028) (WFP 2024) states that WFP will increasingly focus on resilience programmes, anticipatory action and shock-responsive social protection, especially school feeding, in response to food insecurity, including during the lean season. The plan aims to target 3–4 million beneficiaries per year through a range of interventions, with the total amount required for food and cash-based transfers alone estimated to be more than USD1.5 billion over the four-year period (ibid.).

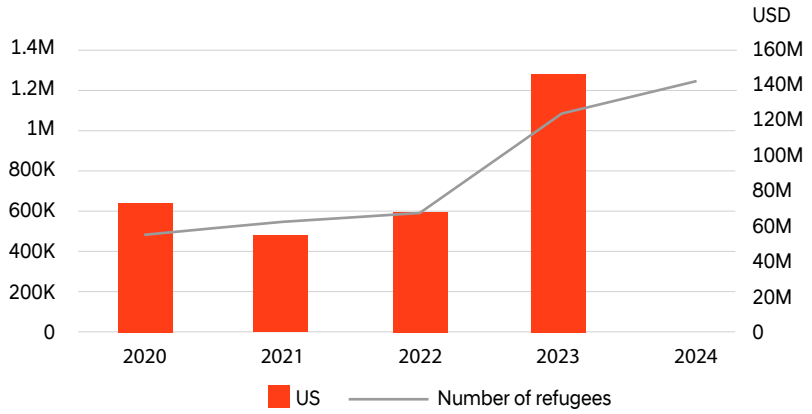
4.3 UNHCR financing flows

UNHCR, in support of the Government of Chad, leads and coordinates the assistance to forcibly displaced people in Chad. This includes to refugees who have fled neighbouring countries such as the CAR, Cameroon and, more recently, Sudan. In July 2024 the number of forcibly displace people was estimated to be more than 1.2 million (UNHCR n.d.b). Consequently, Chad hosts one of the largest UNHCR operations in the region, with levels of financing received from UN humanitarian appeals increasing steadily to over USD140 million in 2023 (Figure 40).

UNHCR provides emergency shelter, core relief items and humanitarian assistance; with its partners, it also provides refugees with water and sanitation, and access to education and healthcare.

UNHCR plays a key role in advocating for the inclusion of refugees and IDPs in government response plans, highlighting the compounding effects of displacement and climate-driven hazards. For example, following the severe flooding in July–September 2024, UNHCR highlighted the particular vulnerability of refugee communities in eastern Chad, with over 40,000 refugees affected and in need of urgent assistance (UNHCR 2024a).

Figure 40: UNHCR funding and numbers of refugees in Chad (million USD, 2020–24)

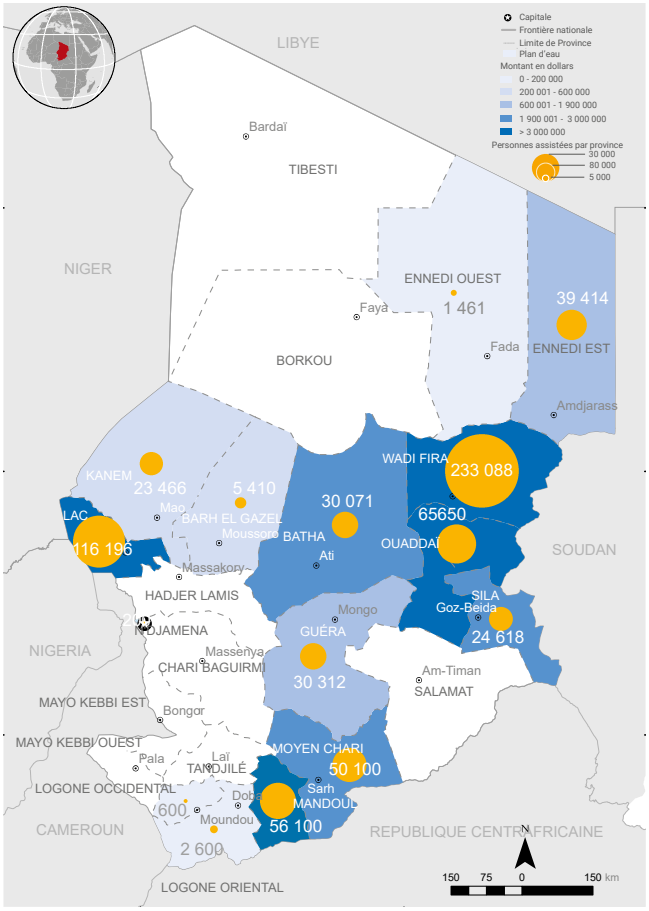


Source: Authors' own based on OCHA (n.d.) and UNHCR (n.d.b).

4.4 Delivery

In line with international best practice, cash is gaining prominence as a delivery modality, primarily for food security programming. Where markets function well, impact evaluations have shown that cash and vouchers can be more effective than food aid in improving food consumption, dietary diversity and household welfare (Bailey 2013; Cabot-Venton et al. 2015). In Chad, in line with international best practice, the proportion of assistance delivered via cash is increasing. In January–June 2023, over USD5 million was delivered in largely unconditional cash transfers to food-insecure people, quadrupling to USD20million in the equivalent period in 2024 (Cash Working Group 2023, 2024). The three most significant providers of cash (distributing volumes of around USD4 million each in the first half of 2024) were WFP, the Red Cross of Chad and the PARCA social safety net. Despite being deployed primarily for food security programming, the reach of cash transfers appears to be more concentrated in areas associated with programming among refugee and displaced populations (Wadi Fira, Ouaddaï, Lac, Moyen Chari), whereas some central areas that frequently experience critical levels of food insecurity (Kanem, Bahr el Gazel, Bourkou) appear to have few cash transfer operations in place (Figure 38). There is also little cash programming in provinces such as Salamat that are exposed to both drought and floods.

Figure 41: Cash transfer interventions in Chad (January–June 2024)



Source: Cash Working Group (2024).

Amounts of cash appear to be harmonised across government and UN response plans. Food assistance needs are estimated on the basis of a composite food basket that covers a household's daily calorific and micronutrient requirements. Cash transfer amounts are based on the estimated market costs of the basket. In the 2021 PNR, the amount was estimated at FCFA6,000 per person per month; in the 2023 PNR, this had increased to FCFA7,000, possibly in line with inflation (Government of Chad 2021, 2023). Humanitarian actors have raised the importance of keeping the Minimum Expenditure Basket on which cash transfers are based up to date, to take into account subnational and rural/urban differences in food and non-food basic requirements. INSEED could oversee such updates.

Cash programming is less established than in neighbouring countries and challenged by lack of formal identification (ID), digital literacy and infrastructure. The vast majority of the population in Chad do not have formal ID documents, hampering efforts to enrol them into the RSU and limiting their ability to open mobile money accounts (although World Bank 2024a reports some government provisions in place to open accounts based on a programme ID). Barriers to the use of mobile money transfers also include infrastructural constraints such as limited network coverage and low population densities. Others are lack of experience among mobile companies, and limited digital literacy, with small, gendered differences in financial and digital inclusion: 12% of women versus 13% of men receive digital payments. In 2021, only 4% of women reportedly saved money using a mobile money account versus 5% of men (World Bank 2021a). The government and partners such as UNHCR are working on the formal registration of refugees, and projects such as PARCA have trialled the use of mobile money transfers, but such efforts need to be further scaled up.

Detailed information on the targeting methodology key humanitarian agencies use is limited. Although the Cadre Harmonisé is used to inform decisions on how humanitarian assistance is targeted geographically, household-level targeting is done independently by organisations. The RSU is also challenged by target populations' lack of formal ID, making it difficult to keep the registry up to date with respect to individuals' information, and in its absence, it is potentially unclear who is being reached by what forms of assistance.

4.5 Implications for ASP programming

Drawing on the data summarised in the sections above, several implications stand out that serve to frame priorities for ASP.

In recent years, humanitarian funding requirements have reached historic highs, but donor financing has remained relatively stable, creating significant unmet need. Funding gaps in Chad are most acute in years where there are spikes in requirements, with donors seemingly unable to significantly flex their financing contributions in response to changes. This underscores the need for more predictable forms of finance (beyond humanitarian

appeals) to deal with the observed volatility in humanitarian financing requirements. ASP, if backed up by pre-arranged financing and operating at wider scale, could be one such mechanism to ensure more predictable and scalable assistance.

Ensuring that financial assistance is timely and predictable should be a key consideration in the design of any ASP system aiming to tackle food insecurity. Food security activities have historically received the greatest proportion of humanitarian funds, presenting a chronic need that is a drain on humanitarian finance. The government has made substantial efforts under the PNR to facilitate earlier and better coordinated responses to cyclical food security and nutrition requirements. The PNR goes as far as quantifying the anticipated financial benefits that can be achieved through early response but is itself challenged by being produced late in the year (March), possibly too late to mobilise or coordinate early action. This could in part be due to the limited resources available to support the PNR process and is important when considering what role the PNR in its present form could play in activating pre-arranged finance and/or scaling up ASP systems.

Given the fragility in the Sahel region, the design and pre-arranged financing of ASP systems should continue to include future provisions for spontaneous influxes of refugees. Such provisions could minimise the significant unmet needs in years with spikes in financing requirements that put a significant burden on government and humanitarian partners alike, limiting the focus of productive social safety net programmes that are needed to build the foundations of a national adaptive and productive social safety net system. Refugees typically have limited access to economic opportunities, higher vulnerabilities (e.g. to floods) and lower coping capacities than host populations, and therefore require a higher cost per unit in assistance. This creates high volatility in financing requirements due to the sporadic nature of refugee influxes. Programmes should consider not just the social assistance benefits (such as cash transfers) that enable refugees to meet their needs through local markets, but also the infrastructure needed to host large influxes. This could include pre-established systems for rapid ID/digital registration to facilitate access to services (as already happens under PARCA), as well as physical infrastructure such as health centres or classrooms, which are provided for under World Bank projects such as the Displacement Crisis Response Mechanism in Uganda.[10]

For the implementation of the new World Bank APSNP, opportunities should be explored for greater collaboration between humanitarian actors that are also playing a role in ASP in-country. WFP, the largest humanitarian implementing entity, has strategically committed to more ASP-type approaches in its country strategy for Chad. For example, WFP is implementing school feeding programmes at scale in response to food insecurity, distributing 40–50% of assistance in the form of cash transfers. However, there is little detail in the strategy on how these programmes will flex in response to shocks, and also how the target beneficiaries can evolve over time given the huge pressure created by refugee influxes, exacerbated by consecutive years of catastrophic weather events (both droughts and floods) (WFP 2024). In parallel, UNICEF has also committed in its country strategic plan to support ASP, including building the capacity of the government to finance social sector budgets, traceability and monitoring of public expenditures, and monitoring of budget execution, especially at decentralised level (UNICEF 2023b).

Addressing barriers to the expansion of cash transfer programming is important for the effective implementation of ASP. The current scale and reach of cash transfer programming is limited, particularly compared with neighbouring countries such as Burkina Faso. Addressing infrastructural barriers as well as digital literacy will be important to leverage the benefits of the speed of mobile money transfers. Coordinating the value of cash transfers with humanitarian actors where possible may also bring benefits in alignment; since currently the only cash values published by the Cash Working Group only concern food security requirements.

Strengthening the RSU is critical to allow proper targeting, facilitate vertical and horizontal scaling of ASP systems, and avoid duplication of efforts. The existing RSU is currently limited in coverage and interoperability, in part due to the challenges of formal ID linking data to a particular individual or household. This is particularly important for vertically scalable social safety nets that, by design, are intended to supplement ongoing social assistance with *additional* support in times of shock.

10 The mechanism pre-arranges finance needed for infrastructure (classrooms, health facilities and water points) in instances of refugee influxes (Financial Protection Forum 2024).

This requires the ability to identify and locate existing beneficiaries, as well as ensuring careful data-sharing protocols between different partners or institutions (e.g. with a focus on food security or response rather than social protection) to support scaling-up efforts. The current World Bank-funded initiatives to expand and strengthen the RSU will be critical in this regard. Facilitating interoperability with beneficiary registration efforts by humanitarian partners, under secure data-sharing protocols, would also allow partners to contribute to these efforts, while also increasing the potential for coordination in the delivery of assistance and scalability in support.

Conducting lesson-learning exercises on the best ways to reach shock-affected households in provinces most vulnerable to droughts and floods with those agencies currently delivering cash transfers – notably Oxfam, the National Agency for Support for Rural Development (ANADER) and the Economic and Social Development Agency (ADES) –would allow the expansion of cash transfers by both development and humanitarian actors in other contexts. Promoting alignment among government and humanitarian stakeholders on the frequency and timeliness of cash transfers for specific crises, and differentiating lean season and shock responses from regular cash transfers is important. Having a national social protection programme in place can play a key role in alignment by setting the direction of travel under government leadership. However, limited evidence exists on the specific benefits of cash transfers for rural households in Chad, especially over the long term. Investing in producing evidence to assess the resilience-building potential of long-term cash transfers for improved levels of asset ownership or income-generating capacities will be instrumental in compelling public sector stakeholders to work with development and humanitarian actors to scale up social protection objectives and delivery modalities.

5

DOMESTIC INSTITUTIONAL ARRANGEMENTS FOR DISASTER RESPONSE AND SOCIAL PROTECTION

This section provides an overview of the relevant public sector institutions and financing arrangements in place for disaster risk preparedness and response through social protection in Chad. These include domestic policies, strategies, legislation and institutions of the Government of Chad.

5.1 Institutional mandates

In Chad, there are distinct legal provisions, policy frameworks and institutional arrangements for DRM, food security and ASP. This section considers each aspect in turn, before reviewing the interplay between them, and reflecting on the extent to which these provisions and arrangements are implemented in practice. The institutional context in Chad is fragmented (with different leads for drought vis-à-vis other disasters). It is also unusually dynamic, with some important responsibilities – including those of coordinating social protection – transferring between institutions frequently, and interministerial fora regularly established only to be quickly replaced or disbanded.

Legal, policy and institutional framework for DRM

Chad does not have comprehensive legislation regulating DRM. The legislation that exists pertains to the role of the General Directorate of Civil Protection (DGPC)[11] and its subnational counterparts[12] (discussed below).

At policy level, the DRM agenda is defined by a number of core documents; however, these do not always receive political validation and their discussion of the role of social protection is limited. The following DRM policy documents are noted:

- The DRM National Strategy and Action Plan (Government of Chad 2020b) sets priority objectives in line with the Sendai Framework for Disaster Risk Reduction (2015–2030) and defines the budget and the institutional architecture of the DRM at the various levels of government. However, it stops short of recognising the role of ASP in DRM (World Bank 2022b).
- The Chad Relief Organisation Plan (ORSEC) (Government of Chad, 2014) was created to define a permanent framework for the organisation and coordination of emergency relief and early recovery operations in response to disasters and crises. The ORSEC articulates a response protocol, outlines the chain of command and stipulates processes for

11 Decree no. 384/PR/MAT/2002 and Decree no. 622/PR/PM/2016.
12 Decree no. 11-529.

post-disaster needs assessment and evaluation. It is silent on the role of ASP in responding to disasters. Moreover, it has reportedly not been validated at the political level (Peters et al. 2019).

- The National Action Plan to Strengthen Capacities for DRR, Preparedness and Response to Emergencies 2015–2020 (PAN-RRC) (Government of Chad, 2015b) was compiled following a national DRR capacity assessment by the UN Capacity for Disaster Reduction Initiative in 2014. It assigns priorities to strengthen DRR governance structure around the four pillars of the Sendai Framework. Regarding social protection capacities, the plan includes an unelaborated commitment to implement the SNPS (discussed below), and to build social protection implementation capacities through donor-supported trainings and peer learning.
- The National Multi-Risk Contingency Plan of the Republic of Chad (Government of Chad 2017) is a key document outlining contingency actions after various prominent shocks (floods, droughts, food insecurity, health emergencies and crises linked to population movements). The plan was designed to move Chad and its partners away from chronic humanitarian response, to adopt more of a crisis anticipation approach. To support this transition the plan presents a quantification of different disaster risks and their attendant costs, as well as funding sources to meet those costs, and proposed coordination mechanisms and operational procedures. Social protection funds are identified as one contributing source of finance. With an envisioned implementation period of 3–6 years, the plan is presumably no longer operational; the extent to which its ambitions were met and its directives adhered to have not been documented.
- Various threat-specific contingency plans exist as well, including for locusts, cholera and floods in N'Djamena.

Climate change policy has high-level political endorsement but lacks detail on DRM. In recent years, climate change has ascended to the apex of development priorities of the Government of Chad; some actors in the DRM field view it as a key inroad for making progress on DRM reform because it benefits from political buy-in, which evades much DRM policy (Peters et al. 2019). The most recent additions to the climate planning architecture include the 2022 National Adaptation Plan and revised Nationally Determined Contributions (2021). The plan includes commitments to implement climate disaster plans at the national and local levels but does not detail which plans this refers to or if new plans are envisaged. The development of social safety nets is a feature in both the National Adaptation Plan and the Nationally Determined Contributions, although detailed interventions are not spelt out or separately costed (Government of Chad 2021b, 2022c).

The Ministry of Territorial Administration and Decentralisation (MATD) is the institutional lead for DRM (except in relation to drought), coordinating with other agencies through an evolving set of interministerial structures. Via the DGPC, the MATD is responsible for coordinating responses to disasters (with the exception of droughts, which fall under the remit of food security institutions discussed below), and protection of refugees and displaced people, as well as implementing risk reduction and supporting awareness raising among the population about disaster risks. The ministry collaborates with other institutions in response operations, depending on the nature of the crisis, including the health and agriculture ministries. The intention is for the MATD to house the National DRM Committee (CN/GRC). This committee is intended to replace an array of ad hoc committees that have been set up to respond to specific crises and mobilise external support, such as national committees for people affected by floods, displaced people, integration of refugees and combatting epidemics. These have tended to run aground for financial and capacity reasons, discussed below (Peters et al. 2019). However, as of late 2024, the CN/CRG was not operational.

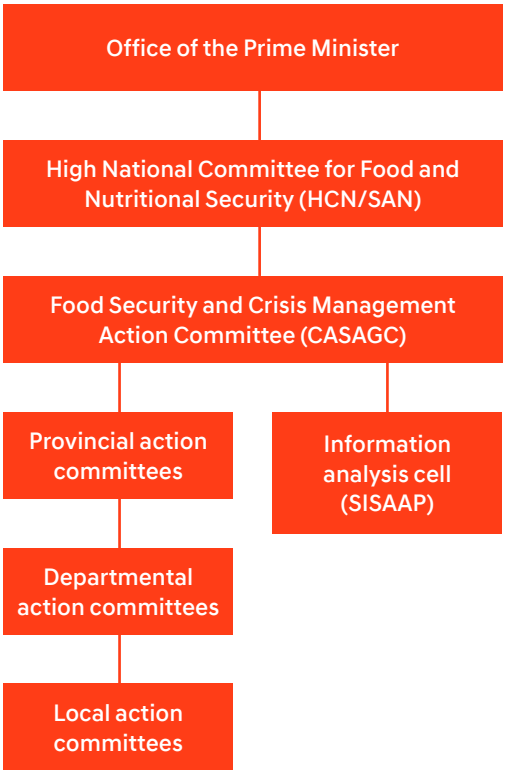
Subnational responsibility for DRM coordination is assigned to civil protection offices at multiple levels. At subregional level, Decree No. 11-529 establishes the creation and attributions of the decentralised territorial *collectivités* (subnational governments). Regional, departmental and local governments are mandated to have a civil protection office responsible for, among other things, coordinating assistance to people affected by disasters, drawing and setting up emergency rescue plans, and applying civil security regulations (IFRC 2022).

Legal, policy and institutional framework for food security

The legal framework for food security is in place. Decree No. 2272/PR/PM/2017 establishes in law the multisectoral institutional structure for managing food security, via the DNPGCA (discussed below). Other laws concern the promulgation of specific institutions to help manage food insecurity, including Law No. 002/PR/2001, which established ONASA.

In general, the policy and institutional framework for addressing food security is deemed to be relatively strong in Chad and directs the government's response to drought. In large part, this is because food security attracts significant donor support (Peters et al. 2019). In terms of policy direction, the National Nutrition and Food Policy 2014–2025 (Government of Chad 2013) provides the enduring policy framework. It has three general objectives: (1) ensuring Chadians have access to food of sufficient quantity and quality, particularly the poorest households; (2) reducing mortality and morbidity related to malnutrition, in particular through prevention and management of malnutrition; and (3) promoting appropriate dietary and nutritional behaviours to ensure the development of human capital. The institutional set-up for food security encompasses several different agencies brought together under the DNPGCA. This is a multisectoral, multi-actor platform responsible for managing food insecurity and crises, particularly those arising from drought. It was initially situated under the Ministry for Agricultural Development (MDA) which is now the Ministry of Agricultural Production and Industrialisation (MPIA), but in 2017 was incorporated into the Office of the Prime Minister, offering it more convening power at the centre of government. Its functions include monitoring information on the food and nutrition situation (the DNPGCA houses SISAAP); developing strategies for risk prevention, reduction and mitigation, and management of food, nutritional and livestock crises; and mobilising resources in support of them. The DNPGCA is led by a senior decision-making committee, the High National Committee for Food and Nutritional Security (HCN/SAN), chaired by the prime minister and comprising representatives of several ministries. Its technical arm, the Food Security and Crisis Management Action Committee (CASAGC) directs and coordinates food security interventions, and has representatives from various government agencies,[13] as well as development partners and NGOs. This committee is intended to be replicated at provincial, departmental and local levels. The national coordination unit for SISAAP provides the permanent secretariat of the CASAGC. This structure is presented in Figure 42.

Figure 42: Structure of the DNPGCA



Source: Authors' own

ONASA maintains food reserves, including a food security fund. The office has been in place in its current form since 2001. Chief among its responsibilities is managing the country's emergency food reserves (physical and financial), and distributing food aid in the event of a crisis, which it does via its six regional distribution centres. Its long-term institutional home has been the MDA; however, in January 2024 it was brought under the MASSNAH (alongside responsibilities for social protection, discussed in the next section). ONASA is directed by a joint monitoring committee, which is composed of representatives of six ministries, and which has the mandate to define the office's general guidelines, approve its programme of work, order audits of its work

13 Including ONASA, the Ministry of Economy, Development Planning and International Cooperation (MEPDCI), MDA and MATD.

and oversee its proper management. The Food Security and Development Fund (FOSAD) is a fund under ONASA that contributes to the implementation of the office's programmes. It receives funding from the government as well as development partners and accrues resources over time. Proceeds can be used for maintaining food reserves and financing their distribution in disaster areas, as well as funding certain rural development and crop protection investments (Botton et al. 2024a).The financial procedures of FOSAD and the funding of ONASA are detailed under sections 5.6 and 6.1.

Legal, policy and institutional framework for social protection

Chad's legislative framework for social protection comprises several laws, but a cohesive framework has yet to be put in place. Relevant legislation includes laws relating to health; for example, Law 035/PR/2019 establishing universal health coverage and Law 026/PR/2020 establishing the national health insurance fund, as well as Law No.029/PR/2015 prohibiting child marriage. Some laws (e.g. establishing the national social insurance fund in 1996) have been noted to require revision. Decree No. 5010/PR/PM/2017 established an institutional framework for coordinating social protection, with a national council, a multisector national steering committee, regional committees and a technical secretariat. However, these did not come to fruition, due to a number of factors including political instability and resource constraints (Government of Chad 2022b).

The Government of Chad has prioritised expanding safety nets to 1 million extremely poor beneficiaries in its forthcoming SNPS. The SNPS (2024–28), which is still awaiting political approval, builds on the previous social protection strategy (2016–2020). It incorporates ASP, featuring the development of a national programme and social registry, and supports sectoral coordination by the government. The government expects to finalise and endorse the SNPS, at an estimated cost of FCFA1.1 trillion francs for implementation over the stated period (Government of Chad 2022b). The strategy notes that 63% of the implementation costs are from unspecified sources. The overall objective of the SNPS is to establish a 'comprehensive, effective and efficient system of social protection that meets the financial and livelihood needs… for all Chadians and residents in Chad, including refugees, thus contributing to a more equitable society' (Government of Chad 2022b). To deliver on this objective, the strategy comprises four strategic axes:

1. Sustainable improvement of the living conditions of the poorest and most vulnerable people, including refugees and returnees.
2. Universal health coverage.
3. Youth employment and social insurance.
4. Strengthening of governance, capacities and financing of social protection in Chad.

The SNPS explicitly includes a section on crises and disasters. This includes a discussion on the impact of disasters on implementation of SNPS and the role of ASP is noted several times in the strategy itself as a mechanism to provide support to affected communities.

Implementation of the previous SNPS was partial. The previous SNPS (2016–2020), with funding support from the World Bank, the European Union and the French Agency for Development (AFD), managed to increase the focus on social safety nets and universal health coverage; however, as noted above, the operationalisation of key governance and coordination structures never materialised, and only 21% of priority actions were carried out during the period (Government of Chad 2022b).

Overall institutional responsibility for social protection in Chad has changed numerous times in the recent past. Prior to May 2021, responsibility for social protection sat with the MASSNF before it was folded into the Ministry of Public Health and National Solidarity (MSPSN) (World Bank 2022b). Budget documents indicate that in 2023 it was reassigned to the Ministry of Gender and National Solidarity (MGSN). Then, a government reshuffle in January 2024 brought together responsibilities for implementing disaster prevention and response plans and various aspects of social protection programming under MASSNAH. This potentially offers an opportunity to establish clearer policy and operational linkages between social protection, food security, DRR and DRM. It is nevertheless expected that relevant aspects of social inclusion will remain the mandate of the MGSN, and food security/drought response will remain under the DNPGCA and ONASA. To add further complexity, the SNPS was prepared by the Ministry of Economy, Development Planning and International Cooperation (MEPDCI), whose CFS project, has gained technical and operational experience in the implementation of both regular and adaptive programmes. However, the SNPS assigns responsibility for implementation to MASSNAH as the ministry in charge of the 'design, coordination, implementation and monitoring of national social

policy for vulnerable groups' (Government of Chad 2022b). MASSNAH operates through various technical directorates and has few resources for its operations. A review by UNICEF (2019) noted the ministry's budget was less than 1% of the total state budget and limited to financing salaries.

The SNPS established a multi-sectoral coordination and governance structure. Chad's social protection governance structures set out in the revised SNPS include the High-Level Committee (HC/SNPS), which is chaired by the prime minister and involves sectoral ministries, providing strategic direction. The SNPS Steering Committee (CP/SNPS), comprising representatives from the public sector, private sector, NGOs and development partners, oversees overall implementation of the SNPS. Eventually, the permanent Technical Secretariat for Social Protection (STP/SNPS), staffed by specialists, will be tasked with operational coordination, monitoring, and evaluation of the strategy and operations. At the decentralised level, Regional Action Committees (CRAs) serve as consultative bodies throughout the system (Government of Chad, 2022b).

In relation to refugees, the latest Refugee Policy Assessment from UNHCR (2024) notes progress on Chad's refugee protection framework. The legal and institutional framework to promote protection through the asylum law, adopted on 23 December 2020, was implemented following its promulgation by Decree No. 486 on 25 April 2023. The domestication of the African Union Convention for the Protection and Assistance of Internally Displaced Persons in Africa (Kampala Convention) through the bill adopted by the Council of Ministers (Conseil des Ministres) was submitted for examination to the National Transition Council (CNT) on 23 May 2023. The Refugee Policy Assessment further noted that Chad was continuing to invest in services and social safety nets in refugee-hosting areas, such as enhancing access to the national education system. Chad also invested in a community awareness campaign to promote peaceful cohabitation and shared access to land. The Asylum Law (2020) and the National Response Plan to the Impact of the Sudanese Crisis promotes self-reliance and local integration of refugees instead of settling in permanent camps.

Implementation of the legal framework for the protection of refugees has faced challenges related to refugees' access to land and full participation in the economy due to the unavailability of secure and official ID documents.[14] Chad's legal and institutional framework gives refugees and asylum seekers the same rights as Chadian citizens to access state social protection programmes. It offers refugees the right to own land, engage in formal employment and commercial activities, move freely and access national social services. However, the National Commission for Refugees and Returnees (CNARR, the central government body supporting the refugee agenda in Chad, faces major challenges in the form of limited financial resources and lack of qualified human resources.

Table 8 summarises the legal, policy and institutional arrangements for DRM, food security and ASP.

Policy implementation progress and institutional realities

Multiple diagnostics have pointed to shortfalls in the implementation of successive policies and plans related to ASP, DRM and food security (see, for example: World Bank (2022b; Peters et al. 2019; WFP 2024). The shortfalls have been attributed to a combination of factors including political instability, capacity deficits and lack of financing. Meanwhile, the governance structures described above (summarised in Table 8) are considered to be failing in their efforts to address chronic vulnerabilities (Peters et al. 2019). Their fractured nature, with separate arrangements for DRM, food security, ASP and climate change, and no champion ministry or agency to provide coherent leadership and drive coordination efforts between them, are reasons given for this. It is too early to tell whether bringing food security and ASP responsibilities under MASSNAH will significantly improve this situation. Moreover, long-standing insecurity, with a historic practice of co-opting ex-combatants and rebel leaders into government positions has led to pervasive clientelism and corruption, while high staff turnover within many public sector institutions means coordination and governance structures typically disband, as members move position and are not replaced (Peters et al. 2019).

14 However, there has been positive progress in this regard. With support from ANATS, 25,000 refugees residing in N'Djamena and the provinces (approximately 5% of the total target of 500,000 refugees) have been targeted for the provision of official identification documents.

Table 8: Summary of legal, policy and institutional arrangements for DRM, food security and ASP

	DRM	Food security	ASP
Legal framework	N/A	Decree No. 2272/PR/PM/2017	Various
Plans and strategies	DRM National Strategy and Action Plan (2020) ORSEC (2014) PAN-RRC (2015) Various hazard-specific and climate plans	National Nutrition and Food Policy (2014–2025)	SNPS (2024–28)
Institutional lead	MATD	Office of the Prime Minister and Ministry of Agricultural Production and Industrialisation (MPIA)	MASSNAH
Other institutional players (Government of Chad)	MSPSN	MEPDCI	MEPDCI
	MPIA	MPIA	MPIA
	Ministry of Environment, Fisheries and Sustainable Development (MEPDD)	MATD	MATD
		ONASA	MGSN
			MSPSN
Cross-institutional coordination mechanisms	CN/GRC	DNPGCA	Interministerial Coordination Committees of the SNPS

Source: Authors' own, based on publicly available information.

5.2 Institutional arrangements supporting ASP programming

Social protection programmes in Chad are underpinned by efforts to develop a common database of vulnerable households. As described in previous sections (sections 2 and 3), the RSU includes just under 700,000 households across 15 provinces, including refugees, but faces interoperability challenges with other databases due to the lack of unique identifiers. Coverage of the RSU, specifically, and social safety nets, in general, appears to be limited in those provinces most at risk of drought and floods. Improving the RSU has been included as an explicit intervention area under the newly approved APSNP.

The lack of unique ID information (RSU) and provision of mobile money payments, and ensuring the economic inclusion of poor households and refugees. Overall, 92% of the population do not have a secure ID document, although the government currently authorises the opening of mobile money accounts based on a programme ID. Significant deficiencies in civil registration in Chad, especially in rural areas, expose Chadians and refugees alike to a lack of provision for secure ID documents (ANATS) as the government institution in charge of operationalising the civil registry and issuing ID cards for nationals and refugees using biometrics to tackle identification challenges. The issuance of identity cards to refugees is facilitated by a memorandum of understanding signed between ANATS and CNARR in partnership with UNHCR. The lack of secure ID documents for Chadians and refugees poses a significant challenge to mobile payments and the enrolment and updating of beneficiaries' data in the RSU. Moreover, an ASP system depends on reliable and timely data to inform the planning, targeting and rollout of interventions to deliver benefits efficiently.

The majority of support provided to vulnerable households in response to food insecurity in Chad consists of in-kind distributions or subsidised sales of foodstuffs. The delivery of this support by the government is reported to be slow, reaching vulnerable households 1–3 months after a crisis situation has been

announced. Part of the challenge is logistical – national food security agency ONASA, which is responsible for managing national food reserves, has in the past relied heavily on the AFD's assistance, not only in financing replenishing stocks, but also in managing the rotation and transfer of food reserves. The decision-making process for defining and financing assistance to be delivered by ONASA has also been reported to be slow: the decision-making body of the DNPGCA, HCN/SAN, needs to define and approve any response plan based on Cadre Harmonisé data, and formally instruct ONASA to implement the plan, after which ONASA applies for funds. Management of food reserves is consequently perceived to lack transparency and to be disconnected from wider food insecurity response planning.

5.3 Early warning system data collection and analysis

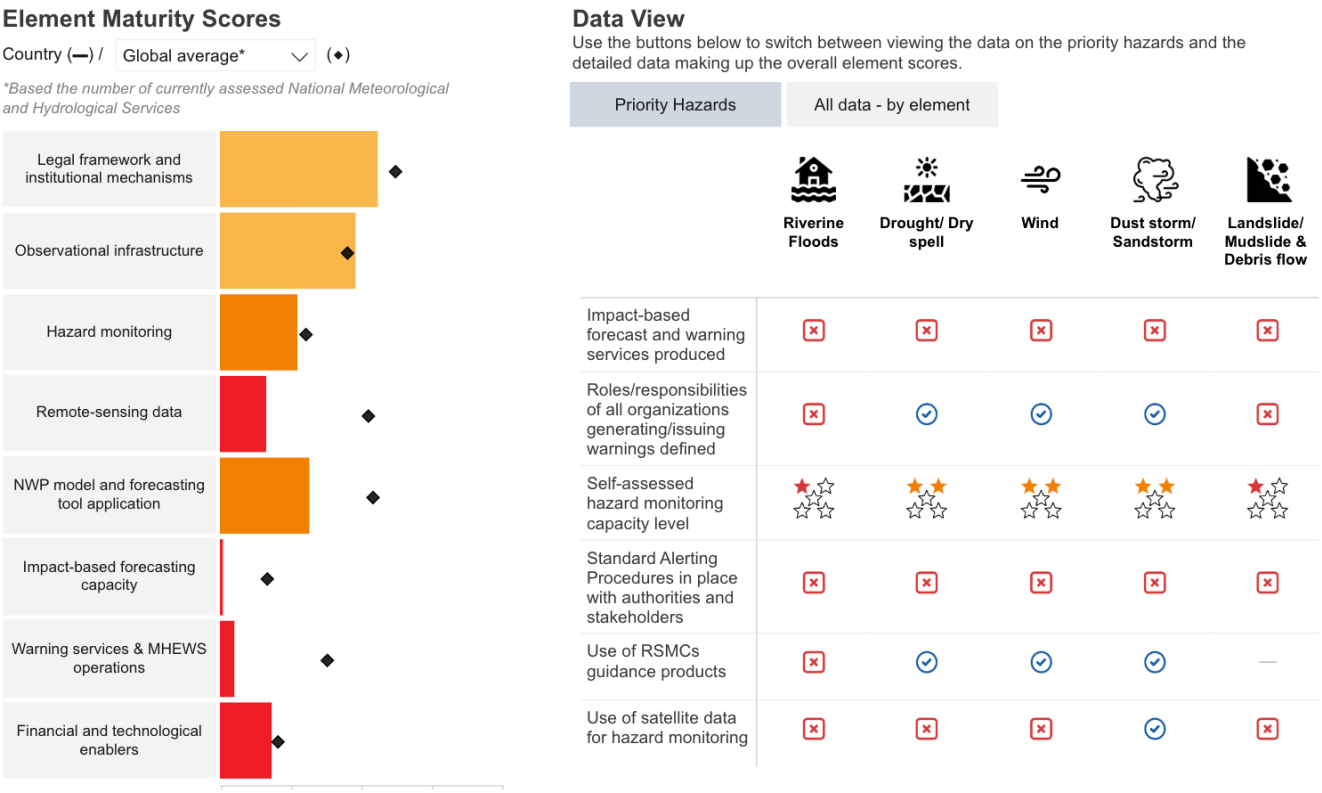
Chad's early warning system centres on two key national institutions, SISAAP and ANAM, and on one working group involving both agencies, the Multidisciplinary Working Group (GTP). In addition to ANAM, which provides meteorological and climatological services, hydrological information is provided by the Directorate for Water Resources (DRE). The National Directorate for Civil Protection (DNPC) also plays a role in early warning systems, with a mandate to protect people, property and the environment against the risks of disasters. DRE and ANAM are under the Ministry of Civil Aviation and National Meteorology (MACN) and the Ministry of Urban and Rural Hydraulics (MHUR), respectively.

SISAAP plays a pivotal role in the timely production and dissemination of information essential for decision-making for the prevention and management of food and nutrition crises. Its activities include:

- **Information dissemination** – coordinating and disseminating information on the vulnerability of populations to food and nutritional insecurity, as well as carrying out research and analysis on prevention activities.
- **Situation analysis** – analysing the food and nutrition landscape informing the Cadre Harmonisé. This involves mapping acute food insecurity, estimating population needs, and targeting appropriate actions.
- **Response planning** – participating in the development of emergency response and contingency plans aimed at supporting vulnerable populations based on identified needs and analysis of the food and nutrition landscape. SISAAP hosts the secretariat of the DNPGCA, in particular, the CASAGC.
- **Continuous monitoring** – permanently monitoring the food and nutrition situation to anticipate possible shocks and ensure a proactive approach to crisis management.

ANAM plays a pivotal role as a primary provider of climate and meteorological data in the country, catering to both public and private users by delivering precise meteorological forecasts. The organisation produces seasonal, decadal and daily bulletins. It collaborates closely with the Ministère de l'Hydraulique Urbaine et Rurale (MHUR) (including the DRE) to generate a comprehensive seasonal forecast bulletin ahead of the rainy season. This bulletin includes detailed information on rainfall forecasts, agroclimatic predictions, hydrological forecasts, potential impacts and relevant recommendations. Furthermore, through its leading role in the GTP, ANAM is also able to monitor agricultural and meteorological conditions, and plays an essential role in the production of the GTP decadal bulletin. Lastly, ANAM actively disseminates daily weather bulletins on national television and radio. Beyond its forecasting role, ANAM works with ANADER to centralise the data collected, contributing to a more comprehensive understanding of climatic conditions. ANAM is also directly involved in several programmes such as the Systematic Observations Financing Facility (SOFF) to enhance the hydrological and meteorological data observation network, the Integrated Flood Control and Urban Resilience Project (PILIER) for flood prevention in the N'Djamena urban area, as well as the Integrated Water Resources Management and Early Warning System for Climate Change Resilience in the Lake Chad Basin, to enhance hydrological and meteorological observing system networks.

Figure 43: Diagnostic of Chad's early warning system



Source: EW4All (n.d.).

Despite having received support from various technical and financial partners over the past decade, both SISAAP and ANAM face challenges in carrying out their mandates (de Jaegher and Abdoulaye 2022). The World Meteorological Organization (WMO) has assessed the capacity of Chad's early warning system to be 'less than basic' (as summarised in Figure 43 and supported by various analyses, including by the CREWS initiative), particularly for riverine floods.

Challenges faced include insufficient funding of the entities and supporting organisations, staff turnover, data quality and insufficient capacity (in terms of equipment and staff training). For instance, SISAAP currently relies on a network of 69 observers from ANADER for its data; however, ANADER has been noted to have an insufficient number of field agents to closely monitor conditions during the agricultural season. Similarly, the Provincial Action Committees (CPAs), Departmental Action Committees (CDAs) and Local Action Committees (CLAs), decentralised agencies of SISAAP, face barriers to collecting and reporting primary data, and operate without a specific budget. The reliance on multiple decentralised agencies and institutions also raises questions about the quality of SISAAP's data. Despite receiving international aid, insufficient financing and staffing is also an issue within ANAM – for instance, it has been noted to have hindered the procurement of rain gauges, because so few technicians are available to install and maintain hydrological stations. Only 30 out of 157 stations transmit data regularly (Centre for Disaster Protection and AXA Climate n.d.). ANAM's daily bulletins, as well as GTP's decadal bulletins, are highly irregular; and ANAM charges a fee for access to its historic rainfall databases, restricting other organisations' access to information. Lastly, a key challenge for SISAAP is that unlike other organisations in the region (e.g. in Niger or Mali), there is not a body responsible for planning, managing or monitoring the food security response. These tasks need to be done by SISAAP, further stretching its limited resources.

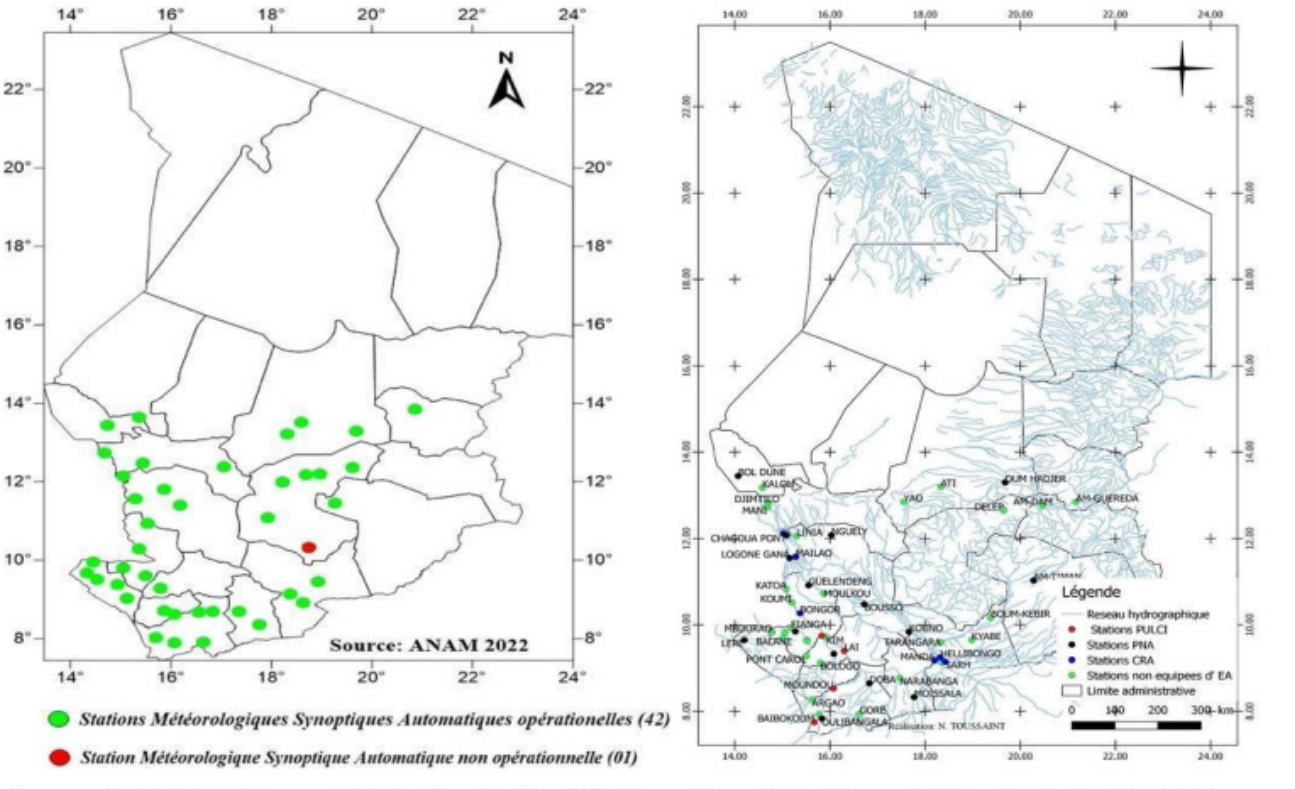
Of the network of more than 200 weather stations across the country, an upgrade is underway to ensure 90 of these are fully equipped and automatic – around half of these are currently installed and operational through

assistance from UNDP provided through the SOFF (ibid.) In addition, rehabilitation of about half of the network of 54 hydrological stations is underway (with the combined support of AGRHYMET Regional Centre, UNDP and the World Bank). Few of these stations are located in those provinces most exposed to drought and food insecurity, with a particular lack of relevant real-time observation in Kanem, Bahr el Gazel, Wadi Fira and Enndi Est (Figure 44). The existing network also faces material challenges, with hydrological stations, in particular, widely in disrepair (and about 10% of weather stations having been closed entirely for several years), and with less than half a dozen trained technicians between ANAM and the DRE to maintain stations spread across a vast territory.

The GTP, led by ANAM with inputs from key stakeholders, collects and analyses meteorological and agricultural data during bi-decadal meetings. Post-meeting decadal bulletins offer a holistic view of the agricultural landscape in Chad, identifying problem areas and supporting early warning efforts for the population. Notwithstanding this aim, the GTP also faces challenges in its ability to effectively contribute to the country's early warning capabilities. The irregular submission and insufficiency of field data from various provinces hampers analysis and delays the publication of bulletins, hindering a swift response to potential problems.

The Lake Chad Basin Commission (CBLT) adapted a version of the African Flood and Drought Monitor, which was developed by a team at Princeton University. It was intended to 'provide near-real-time water levels, as well as short-term forecast of flood risks, as well as medium-term forecasts of drought hazards and long-term projections of climate change impacts'. The monitor was completed, but further operationalisation and usage appear to have halted after the chief technician at the CBLT died, and support from the United Nations Educational, Scientific and Cultural Organization and the World Bank came to an end.

Figure 44: Overview of weather and hydrological stations (2024)



Source: Centre for Disaster Protection and AXA Climate n.d.

Four initiatives are underway to enhance early warning capabilities in Chad:

1. **OCHA and the Central Emergency Response Fund (CERF),** in a pilot project initiated in 2019, have sought to strengthen data collection and develop tools to establish early warning protocols. A meteorological trigger model has been developed in partnership with FAO, the DRE within MEPDD, the OCHA Centre for Humanitarian Data and Columbia Climate School's International Research Institute for Research for Climate and Society (IRI). A drought pilot has been active since 2023, with three trigger windows; and the flood programme was launched in N'Djamena in 2024.

2. **The CREWS initiative (2019–24)** aimed to improve Chad's early warning systems by building the capacity of national services in charge of meteorology, climatology, hydrology, civil protection and food security. To this end, the CREWS initiative leveraged additional funding for hydrometeorology and early warning systems from Africa Hydromet Program partners such as the World Bank and the Green Climate Fund (GCF). The initiative improved the forecasting and warning ability for six hazards (floods, droughts, sand and dust storms, heavy rain, strong winds and thunderstorms), supported 13,670 people with early warning systems or local preparedness, and rehabilitated six hydrological stations serving four pilot sites (CREWS n.d.).

3. **The SOFF** supports the optimisation of weather observation networks. Its implementing partners for the project include the UN Environment Programme, UNDP and the WMO, with WFP and ANAM as project partners. In 2023, Chad was among 60 countries in the readiness phase of the project, with funding approved. The SOFF will target filling the Global Basis Observation Network requirements.

4. **The UN's Early Warnings for All (EW4All) initiative** focuses on ensuring that communication channels are in place for warnings to swiftly and effectively reach people and communities. In September 2023, the GCF committed to use its Project Preparation Facility's resources to prepare a full proposal for a multi-country project that included Chad, with the goal of accelerating the delivery of priority actions required to meet the programme targets of EW4All. The Project Preparation Facility will include a country capacity and needs assessment.

5.4 Social inclusion

Chad has developed a national gender policy, which has been translated into an action plan. Its vision is, by 2030, to rid the country of all forms of gender inequalities and inequities, all forms of gender-based violence, where men and women have the same opportunity to access and control resources and participate equitably in decision-making bodies for sustainable development. The objective of the policy is to promote equality between men and women for sustainable development.

The SNPS includes a focus on specific needs of vulnerable groups, albeit without specific targets. The strategy recognises subsets of 'very vulnerable people' including older people, people living with disabilities, children and young people, women, displaced people and refugees. The specific needs of these groups, and the priority actions that respond to these needs, are defined in the first axis of the policy (sustainable improvement of the living conditions of the poorest and most vulnerable people, including refugees and returnees), however no quotas/targets are provided (Government of Chad 2022b).

Analysis by the DIZA programme noted that the SNPS provides social safety nets to mitigate gender issues, and that the social safety nets are based on food assistance to vulnerable households according to the level of insecurity to which they are exposed. It also provides access to basic social services such as education, health, water, agricultural land, and the protection of refugees, children and women (ibid.).

At operational level, it is understood that humanitarian actors rely on a methodology based on the economic analysis of households, which allows them to identify poor and very poor households**.** The analysis focuses on sources of income; social criteria such as whether the households include widowed or older women, women heads of household and unmarried mothers; and criteria related to the means of production, to provide them with

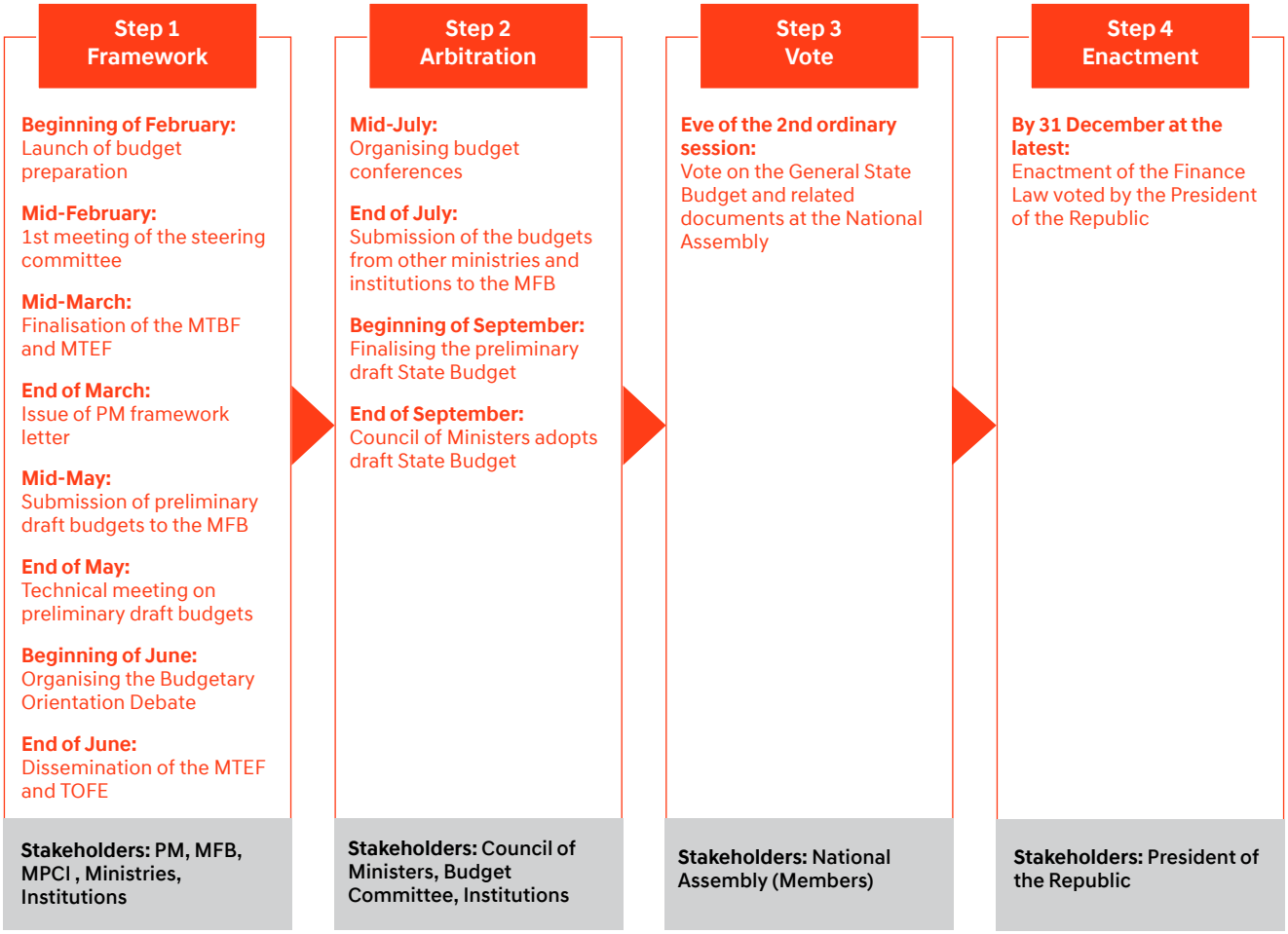
assistance and no longer exclude anyone. Limitations in the RSU, however, restrict the ability of social protection programming to be informed by one unified system of disaggregated data for use and contribution by government and development partners.

5.5 Planning and budgeting for DRM

Budget processes for DRM in are defined by the Organic Budget Law. The budget preparation process, presented below, has four major stages: preparation of the macroeconomic and budgetary framework; arbitration of budgetary envelopes; adoption and voting in the National Assembly; and the promulgation of the finance law by the president. Budgets for DRM and ASP are defined through this same process, as discussed in the rest of this section.

Budget risks stemming from disasters are assessed qualitatively. The first step of the budget preparation process consists of making assumptions about the evolution of the economy, which in turn informs the preparation of a medium-term budgetary framework (MTBF), with three years of forecast revenues and expenditures, fiscal balances and sources of deficit financing. As part of this forecasting process, the Organic Budget Law's article 52 mandates that a report identifying and assessing the main budgetary risks, is prepared each

Figure 45: Process of developing the general state budget in Chad



Source: MFB (2022a).

Table 9: Assessment of budgetary risks (2021)

#	IDENTIFIED RISKS	IMPACT	PROBABILITY	CONTROL EFFECTIVENESS	FINAL SCORE
1	**Macroeconomic risks**				
1.1	Risks relating to the international environment				
1.1.1	Decline in global oil prices	5	4	5	100
1.1.2	Decline in global market prices for cotton and raw materials (such as gum arabic, sesame, etc.)	2	2	2	8
1.1.3	Foreign-exchange risks	5	4	4	80
1.2	**Risks relating to the domestic environment**				
1.2.1	Decline in food production due to rainfall conditions	2	3	2	12
1.2.2	Risks related to local public finances	1	3	4	12
1.4	**Risks of external over-indebtedness**	**5**	**4**	**4**	80
1.5	**Overall risk of over-indebtedness**	**5**	**4**	**4**	80
2	**Risks associated with natural disasters (floods, droughts, infestations of locusts, caterpillars and birds, etc.)**	**3**	**2**	**3**	**18**
3	**Environmental risks (environmental pollution from industrial waste)**	**2**	**2**	**2**	**8**
4	**Security risks (Boko Haram, political and military unrest, etc.)**	**5**	**5**	**4**	**100**
5	**Health risks (new wave of Covid-19, chikungunya, resurgence of endemic diseases such as malaria, etc.).**	**4**	**4**	**4**	**64**
6	**Risks associated with the uncertainty of budget support**	**2**	**2**	**4**	**16**
7	**Risks relating to contingent liabilities, guarantees and Public-Private Partnerships**	**1**	**1**	**5**	**5**
8	**Risks relating to public companies and institutions (government interference)**	**2**	**2**	**3**	**12**
9	**Election-related risks (social demands and social insurance)**				
9.1	Strikes	2	2	2	8
9.2	Lifting of the freeze on promotions for civil servants and new demands	2	2	2	8
9.3	New recruitment	2	2	3	12
9.4	Maintaining public order	2	2	2	8
9.5	Institutional instability (creation of new ministries and other bodies, budget management problems)	3	3	4	36
9.6	Social insurance	2	2	2	8
11	**Risks associated with reductions in external financing**	**3**	**3**	**4**	**36**

Source: MFB (2020).

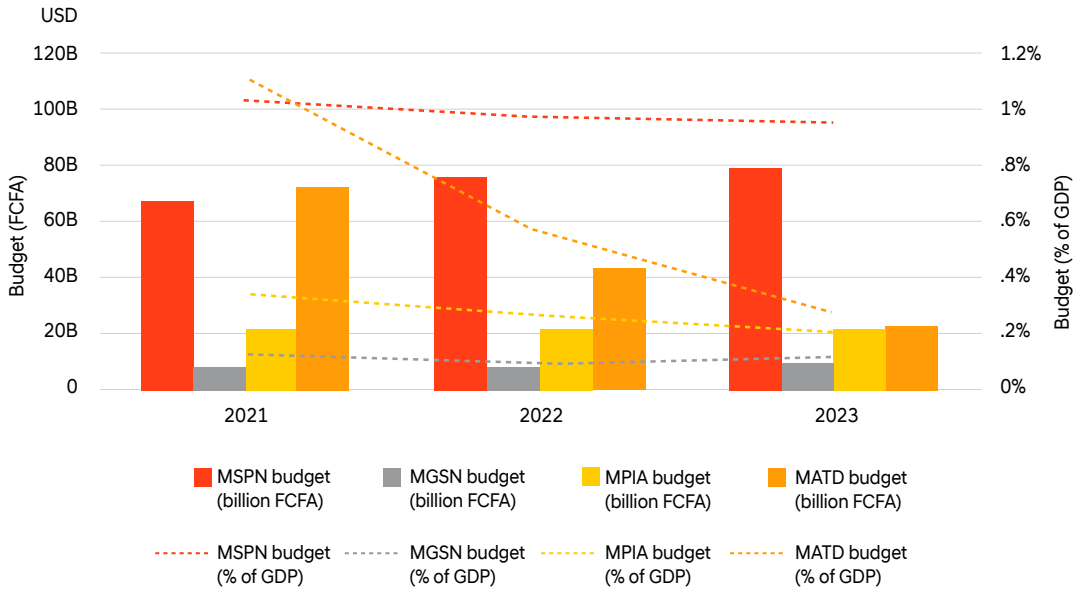
year. Table 9 presents the main budgetary risks that are identified, using the 2021 budgetary risk report as an example. A composite rating for each risk category is given, composed of sub-scores from 1 to 5 relating to severity of impact, probability of occurrence, and effectiveness of measures in place to control it. Disasters are included (see item 2 in Table 9) – specifically, floods, droughts and infestations – and given moderate scores of 3, 2 and 3, respectively, amounting to a modest overall rating, which equates to the judgement that the risk is partially but sufficiently covered. This rating appears to be in part because the amount of rainfall in the previous year was largely as expected, with the main mitigation measure identified being the FNSS. The impact for this analysis on the MTBF, if any, is unclear. More recent budgetary risk reports provide a more elaborate discussion of recent disasters and the costs incurred for different sectors, but stop short of providing a summary quantitative assessment and budgetary impact of natural disasters or projection of costs over the coming MTBF period (MFB 2022b). Indeed, the absence of such an analysis is noted to be a factor undermining the responsiveness of social protection in Chad (World Bank 2022b).

Budget circulars refer to social protection, but offer little direction on preparing financially for disasters. Once ceilings have been issued, ministries, departments and agencies prepare their budgets in line with instructions issued as a circular by the Ministry of Finance and the Budget (MFB). Budget circulars will usually direct agencies to prioritise particular expenditure in their budgets (and call for restraint in other areas), and as such can be an avenue to prioritising DRM spending. A review of the 2022 budget circular (MFB 2021) identified no explicit mention of disaster spending, but did include a call to protect assets of vulnerable groups (women, children, older people, people living with disabilities, and minorities) and strengthen social protection for the military. The 2025 circular, meanwhile, refers to risks posed by climate change, but says little on the role of spending to counter these. It directs the government to constrain salary spending, so as to increase social sector spending and capital investment, and calls for the ministries in charge of the economy and social action to 'deploy ambitious programmes to guarantee a social safety net for vulnerable populations' including refugees in Chad (MFB 2024).

The resulting budgets for ministries engaged in DRM and social protection are modest. Once the instructions have been issued, line ministries will discuss their draft budgets with the MFB, after which a consolidated version is scrutinised by the Council of Ministers, before being sent to Parliament. Figure 46 depicts the appropriated budgets for four agencies involved in DRM and social protection expenditure between 2021 and 2023. It shows the budgets for the health and gender ministries (which at different times during the period were responsible for coordinating social protection), consistently hovering around 1% and 0.1% of GDP, respectively. Meanwhile, the budget for the MPIA , which led on food security, stood at between 0.2% and 0.3% of GDP, and the budget for the MATD (which led on DRM coordination, among other functions) fell dramatically from 1.1% to 0.3% of GDP. In general, fiscal space constraints limits the Government of Chad's ability to provide adequate budgetary appropriations for DRM and ASP, arising from years of volatile and often weak economic growth, and unsustainable levels of debt, which the government has sought to address through a combination of debt restructuring, revenue modernisation and fiscal consolidation (see section 2.1 for a fuller discussion of these trends).

Moreover, these budgets are vulnerable to cuts Parliament might make in an effort to rein in the fiscal deficit. Once submitted to the National Assembly, the draft budget is examined by the Finance and Public Accounting Committee before being voted on in a plenary session. It is notable that in previous years the proposed budget for social sectors has been considerably reduced in Parliament – as occurred in 2021 when the appropriated funds for the ministries of health, and for women, family and child protection had their final budgets cut by 23% and 12%, respectively, compared with the medium-term projections. However, MFB analysis suggests that these cuts were part of Parliament's efforts to reduce personnel expenditure in line with recommendations from the IMF, rather than an explicit and targeted de-prioritisation of social sector spending (MFB 2022a).

Figure 46: Budget appropriations for DRM and social protection ministries (2021–23)



Notes: MPIA: Ministry of Agricultural Production and Industrialization (previously known as Ministry of Agricultural Development and Ministry of Agriculture in some budget years); MSPSN: Ministry of Public Health and National Solidarity (listed as Ministry of Public Health in 2023); MATD: Ministry of Territorial Administration and Decentralisation; MGSN: Ministry of Gender and National Solidarity (listed as Ministry of Women and Child Protection in 2021/22).

Source: Authors' own, based on MFB budget data for 2021–23 and GDP data from World Bank. (n.d.b).

5.6 Budget management, control and reporting systems and practices

Routine expenditure reporting does not enable the tracking of spending on DRM or ASP. The organic budget law (Law No. 004/PR/2014) and the Code of Transparency and Good Governance in Public Financial Management (PFM) (Law No. 018/PR/2016) require quarterly budget execution reports, which the General Directorate of Budget (Direction Générale du Budget) duly produces; however, their aggregated presentation does not permit tracking of spending to individual ministries, let alone specific programmes or cross-cutting expenditure themes. Thus, tracking spending on social protection or disasters is not possible through what MFB publishes. The functionality to produce expenditure report by programmes exists in the Integrated Financial Management Information System (SIGFIP), but reports that the MFB routinely publishes do not contain this data.

Budget reallocations are used extensively. The Organic Budget Law specifies procedures for and limitations on modification of the appropriations in the approved budget. Any changes to aggregate allocations by economic classification at ministry level require a supplementary budget (whereas reallocations within economic classes, between programmes of a ministry, only require the authorisation of the minister of finance). While budget reallocation rules are clearly established in the legislative framework, the latest Public Expenditure and Financial Accountability (PEFA) assessment found that often these rules are not followed; many transfers are not regularised in the required manner, and information on reallocations is not comprehensively reported to the legislature or the public (PEFA 2018). The latest IMF Article IV mission noted that weak budget credibility continues, namely because of widespread practice of spending without prior authorisation (*dépenses avant ordonnancement*) (IMF 2024).

In the past, reallocations have resulted in aggregate budget cuts to some of the key agencies engaged in DRM. Unbudgeted spending historically has been noted to crowd out social sector spending in Chad (World Bank 2011). However, given the government does not publish execution data disaggregated by institution, it is not possible to determine from routinely published data how these reallocations may be positively or negatively

impacting disaster-related expenditure. Data for 2021 is available in an analysis of social sector spending published by MFB in 2022, which noted that the MSPSN had an overall execution rate of 95% in 2021, but for investment spending this dropped to 30%. On a positive note, the budgeted transfer to the FNSS was executed in full. Meanwhile, for the Ministry of Women, Family and Child Protection (MFFPE), the overall execution rate stood at 84%, and 23% in the case of investment expenditure. Shortfalls in investment expenditure in these ministries were attributed to overly cumbersome procurement procedures and delays in completing approval processes (MFB 2022a).

There is no comprehensive emergency procurement legislation. Public procurement in Chad is governed by Decree No. 2417/PR/PM/2015. This specifies competitive tendering to be the default procurement method, while recourse to any other method for tenders above a certain threshold must be justified and authorised in advance by the MFB. Disasters are one situation where the law specifies that restricted tenders (inviting a minimum of three bidders) is acceptable, but beyond this no provisions for emergency procurement are made in the decree (Government of Chad 2015a).

Key disaster-related funds are not bound by the public procurement decree. Often, extra-budgetary funds are established as a means of circumventing rigid public expenditure rules or concerns about budget discipline by ring-fencing a certain amount of funds for a particular purpose and allowing exceptional PFM procedures to be used. These are commonly used for disaster response spending given the urgency of the matter. The revolving fund under ONASA is one such example. Decree No. 1371/PR/PM/MPIEA/2017 grants ONASA exemptions from the public procurement code for contracts related to purchasing cereals for the strategic food reserves, as well as for costs related to its distribution (Botton et al. 2024a). However in that case, the exemption reportedly has done little to hasten execution of the fund, see Box 3).

In general, there is very limited management of performance related to public expenditure in Chad, and this extends to disaster and social protection spending too. A public expenditure and financial accountability assessment gave Chad a 'D' rating in relation to service delivery performance monitoring, noting that only a handful of pilot ministries at that time (2018) had begun defining performance indicators, and that no report on performance had been prepared or independent evaluations conducted (PEFA 2018). More recent reports have echoed this challenge in relation to social protection, noting there is no clear mechanism to monitor and ensure the effectiveness, transparency and oversight of the release of funds for supporting or scaling

BOX 3: FINANCIAL PROCEDURES UNDER ONASA AND THE FNSS

A review commissioned by the Centre for Disaster Protection looked specifically at ONASA's financial management procedures. The office receives funding from the government (about FCFA2,785,978,996 per year), plus contributions from donors; resources are held in a commercial bank and can be carried over from one fiscal year to the next. The review found that the disbursement procedures of the FNSS involve clear steps, from identifying the need for funds to executing payment, including multiple checks and approvals. These procedures can in theory be fast-tracked in an emergency but overall the review found ONASA's effectiveness was undermined by slow procedures and rigid rules, as well as a lack of internal coordination. Moreover, while the accounts, as well as the carry-forward account, are meant to be independently audited to ensure transparency and financial accountability, the review found few expenditure audit reports and, where they exist, they are often produced late and are not published.

The same review also looked at the FNSS, currently sitting under MASSNAH, which was set up to provide social assistance for vulnerable people in the event of a pandemic or disaster. The review found that the fund lacked explicit procedures for disbursement requests, approvals, monitoring, reporting or financial management; in their absence, regular public accounting rules were followed, and the rigidity of these undermined the timeliness of fund operations.

Source: Authors, based on Botton et al. (2024a, 2024b).

up assistance (World Bank 2022b). Indeed, rectifying this is a priority recognised in the latest SNPS, which calls for appropriate control and supervision mechanisms to be put in place, as well as continuous monitoring and frequent evaluations to measure the efficiency and effectiveness of social protection programmes and the system as a whole (Government of Chad 2022b).

5.7 Implications for ASP programming

Drawing on the information summarised in the sections above, several implications stand out for ASP programming.

The Government of Chad has a clear framework for social protection in the new SNPS, but concerns remain surrounding its ownership and implementation. The revised SNPS commits to a sustainable improvement in the living conditions of the poorest and most vulnerable people (including refugees), through flexible social protection mechanisms that can scale in response to crises. Questions arise in terms of government ownership of the policy (including its formal adoption and political endorsement), the availability of financing (with a 69%+ projected financing gap) and implementation capacity. As the SNPS itself observes, the predecessor strategy was largely unimplemented.

Moreover, ASP lacks a strong institutional grounding. Overall responsibility for coordination has changed its institutional home four times since 2021. One consequence of this is that there has been no champion ministry or agency to provide coherent leadership of social protection or drive coordination efforts between social protection, DRM and food security. The assignment of responsibility to MASSNAH in January 2024, and the return to elected government, may herald a period of greater stability. If MASSNAH takes ownership of the SNPS, and is prepared to push for its formal adoption, it would be sensible to anchor all support for ASP programming within the ministry.

Given that financing gaps in ASP are substantive, urgent alternative sources of financing will be required. The new SNPS has a resource gap of nearly 70% and even meeting government commitments for the funded portion will be a big ask. Funding constraints are not surprising given the severe fiscal constraints the country faces, but are made worse because the public budget process does little to prioritise disaster or ASP spending, plan for it in advance or facilitate its management and effectiveness. As revenue modernisation reforms continue, there is an opportunity to make sure a share of the additional revenues is allocated to ASP and DRM by introducing additional operational and ring-fenced budget lines for financing the regular safety net and shock response efforts.

Well-funded RSU and early warning systems are critical foundations for a coherent, responsive social protection programme that operates nationwide. Aside from SISAAP, key agencies in the early warning system include ANAM and the Ministry of Water and Sanitation (Ministère de l'Eau et de l'Assainissement). Although part of and a recipient of funding from major early warning system initiatives (e.g. CREWs, flood forecasting by the EU-financed FANFAR project), agencies are reticent to use satellite and remote sensing data, and there are weaknesses in the dissemination of weather alerts, which need consistent support after the end of existing support projects. There is thus a clear need for the human capacity and infrastructure of SISAAP, DRE and ANAM to complement ongoing support to these institutions.

Technical assistance to help the government estimate the annual average cost of disasters, disaggregated by hazard type, would offer a platform for engaging government stakeholders on the potential added value of pre-arranged financing. Budgetary risk statements produced by the MFB as part of the annual budget process indicate that disasters are seen as a lower-level risk overall (in contrast to economic and security risks) (MFB, 2020, 2022b). Current risk statements attach no financial value to disaster risk overall. This makes the case for strengthening risk analytics (see section 3) to build the evidence case for return on domestic investment in ASP and DRM as a critical area of development in the immediate term.

6

FINANCING ARRANGEMENTS FOR DISASTER RESPONSE AND SOCIAL PROTECTION

The introduction to this report outlines how DRF can help to ensure that the right amount of funding is made available at the right time; for example, when cash transfer programmes need to be able to scale up in response to disasters and other climate-related shocks. It outlines the set of instruments that can be used to pre-arrange financing for such scaling-up as part of a DRF strategy.

The Government of Chad currently has no comprehensive DRF strategy in place. Nonetheless, a number of instruments are in place that retain the risk on the government balance sheet (meaning the government ultimately meets the costs of response and reconstruction).

6.1 Risk retention instruments

The government has several risk retention instruments in place that complement and enhance response and reconstruction, whose use levels are lower than the funds listed here.

Despite increasing uptake of risk financing instruments in recent years (see section 6.2), the Government of Chad still retains a significant portion of the costs of disasters, paying for them through the budget, although data constraints prohibit a comprehensive assessment of these flows. Risk retention financing instruments that are being used to meet disaster and ASP costs include regular budget appropriations and post-disaster reallocations, as well as spending from contingency reserves and post-disaster borrowing. However, programme budget data published by the MFB is mostly too aggregated to draw out allocations specific to disasters or ASP, with the exception of appropriations for SISAAP and two contingency funds (FNSS and ONASA).[15] Moreover, as noted previously, outturn data is not published except at the most aggregate level, meaning it is not possible to say to what extent these allocations materialise in actual expenditures, or to analyse the role budget reallocations play in meeting disaster costs. Consequently, the analysis which follows is only a partial picture of spending under risk retention instruments.

Noting these caveats, the amount of spending captured falls short of expectations set in the SNPS and actual needs. The projected costs of the SNPS stand at FCFA1.1 trillion, of which the government is expected to contribute FCFA207 billion, the majority of which is

15 Funding for ONASA is reported in aggregate, not distinguishing between the fund it manages and its other activities, including management of strategic food reserves and distribution of food aid.

for universal health coverage, but FCFA42 billion is for axis 1 (sustainable improvement in the living conditions of the poorest and most vulnerable people, including refugees and returnees). While there is no breakdown of this costing by year, on average this would assume government spending of FCFA8 billion annually. The analysis below identifies allocations averaging FCFA7.6 billion over 2022 and 2023, broadly in line with these projections. However, given that the costing of the SNPS foresaw a 63% funding gap, this is still considerably less than is required to meet actual needs. The rest of this section looks at each type of risk retention instrument in turn.

Regular budget appropriations

The national early warning system has received fixed budget funding each year. Table 10 details appropriations to SISSAP between 2020 and 2023. It shows that funding has been stagnant in recent years, standing at FCFA205 million. Some commentators have noted that this contribution does not match requirements (Peters et al. 2019).

Other appropriations to the MPIA (formerly MDA) concern food security needs caused by specific ongoing crises, including regional drought, and significant food security support for refugee populations in Ouaddaï.

A one-off cross-ministry appropriation for food security was made in the 2022 budget**.** The purpose of this budget line and how it was used is unknown. Moreover, no equivalent appropriations were noted in 2021 or 2023.

Budget contingencies

The FNSS has robust legal foundations, which could see it become the cornerstone of shock-responsive social protection. The fund was created by Decree No. 004/PR/2020 and ratified by Law No. 016/PR/2020, to provide social assistance and promote the socioeconomic integration of vulnerable people in the event of a pandemic or disaster. The objective of the FNSS is to:

- Assist the most vulnerable people by providing or subsidising food and non-food items.
- Contribute to access to water, energy, healthcare and housing for affected people.
- Promote education, literacy and vocational training for vulnerable people.
- Support the revival of economic activities by providing facilities for micro-entrepreneurs and the informal sector.

In practice, in the case of drought, the DNPGCA undertakes many of these functions, as previously discussed.

Table 10: Regular appropriations related to disasters (million FCFA, 2020–23)

Ministry/Programme	2020	2021	2022	2023
MDA[a]				
National committee to combat drought in the Sahel	–	100	100	100
Food security and resilience for local population and refugees in Ouaddaï	–	–	2,099.1	2,099.1
SISAAP[b]	294.0	205.2	205.2	205.2
Joint interministerial expenditure				
Food security	–	–	3,279.8	–

Notes: a: excludes ONASA – discussed under budget contingencies; b: 2020 might not be comparable to 2021 or 2022 – the budget line in 2020 was for an 'early warning cell', whereas in later years it was labelled 'SISAAP'.

Sources: Authors, based on budget data 2020, 2021, 2022 and 2023.

Table 11: Allocations to contingency funds used for disasters (million FCFA, 2020–24)

Ministry/Programme	2020	2021	2022	2023	2024
Ministry of gender					
FNSS	–	–	–	770	–
Ministry of public health					
FNSS	–	770	770	–	–
Ministry of social action					
FNSS	–	–	–	–	924
Ministry of agriculture					
ONASA	3,095.5	3,095.5	2,786.0	2,786.0	2,786.0

Note: The titles used in the Table for the respective ministries are broadly descriptive of their responsibilities; their official titles may have changed during the period described

Sources: Authors' own, based on budget data for 2020, 2021, 2022 and 2023; and Botton et al. (2024b).

The institutional home of the FNSS has moved multiple times. The fund was initially put under the joint supervision of the ministry in charge of national solidarity (formerly, the health ministry and latterly the gender ministry) and planning ministry, but since 2024 has sat under MASSNAH. Beyond this, there is no institutional set-up defined for the fund; instead, committees are set up in response to particular crises (e.g. a national flood prevention and management committee in 2024).

The FNSS receives an annual government allocation, and external finance, but current funding levels are insufficient. The fund received a fixed government allocation between 2021 and 2023 (FCFA770 million per annum), which increased to FCFA924 million in 2024. Its legal framework indicates that it can be topped up from other sources, including loans, budget reallocations and donations, but no reports on this wider funding have been published. Botton (2024b) reports that MASSNAH, through the FNSS, is struggling to carry out its mission, largely due to the insufficiency of the budget resources, and because the FNSS itself does not have a financial 'cushion' to react quickly to shocks. These challenges of scale and speed mean that ONASA, rather than the FNSS, remains the primary provider of the food given to people affected by drought (Botton et al. 2024a).

ONASA is a bigger and more established contingency fund, focusing only on food security, particularly on needs arising from drought. Established by law in 2001 to guarantee food security in the country, ONASA's mandate includes management of strategic food reserves, distribution of food aid in the event of a crisis, and coordination with other national and international actors in the field of food security.

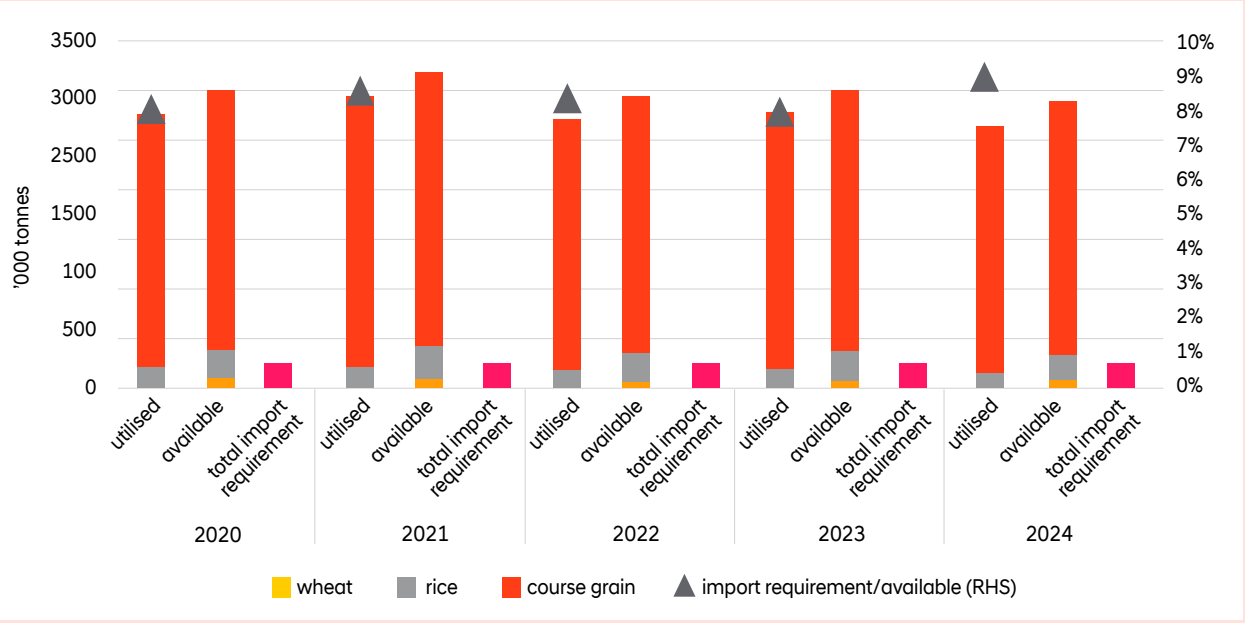
ONASA's funding, while greater than that of FNSS, is still insufficient and moreover is on a declining path. As detailed in Table 11, ONASA's state funding peaked in 2020/21 at a little over FCFA3 billion, but between 2022 and 2024 stood at FCFA2.8 billion. While a detailed breakdown is not available in budget reports, this funding is primarily used to build and maintain food reserves, and to finance food transportation and distribution operations in disaster areas. This contrasts with needs, which in 2023 were estimated at FCFA11.2 billion (ibid.), with the expectation that some of the shortfall would be made up from donations and official development assistance (although, as with FNSS, reports on this external funding could not be sourced). Overall, financial instability and significant unmet needs mean that ONASA struggles to undertake sound financial planning and maintain an effective level of resources and liquidity in the medium and long term (ibid.). The inadequacy of strategic food reserves in Chad is discussed in Box 4.

BOX 4: CHAD'S STRATEGIC FOOD RESERVES

In line with other countries in the Sahel, the target sizes of strategic food reserves in Chad are too small to cope with needs, and even the target levels of stocks are often not met. Analysis from 2019 suggested the strategic food reserves held just 1,860 tonnes of cereal against a target of 35,000 tonnes, or 5% of the target.

This deficit in the food reserves has continued in recent years and has contributed to continuing high import requirements. The FAO estimates Chad had import requirements of between 217,000 tonnes and 249,000 tonnes of cereal between 2020 and 2024, equivalent to between 8% and 9% of what is available domestically each year from previous year's production, plus drawdown of reserves.

Figure 47: Cereal supply and demand balances for Chad (2020–24)



Source: Author's own, based on FEWS NET (2019), World Bank (2022b) and FAO (2020a, 202ob, 2021, 2022, 2023, 2024a, 2024b).

Other reserves have been established but are not currently operational. For example, a multi-hazard special emergency fund has been mentioned in the literature as having been proposed or being under development for a number of years, but has yet to be capitalised via the budget. Historically, funds for flood management and epidemic preparedness and response have also been in place; however, these have not received any budget contributions in recent years. Chad does not have joint government- and donor-managed funds (*fonds communs des partenaires*) that in neighbouring Sahelian countries have proved to be a fruitful avenue for reform.

Public sector borrowing

Historically, high levels of borrowing helped the Government of Chad to meet disaster costs, even if funds were not specifically borrowed for those purposes. As detailed in section 2.1; public sector debt in Chad has recently been as high as 56% of GDP, but efforts to reduce spending, modernise revenue collection, along with some modest debt restructuring, brought levels down to 38% as of 2023 (World Bank 2024d). No contingent loan arrangements linked to the onset of a disaster (such as a catastrophe deferred drawdown option) are in place for Chad. In 2021, the IMF approved a USD570m extended credit facility arrangement, aimed at supporting economic recovery following the combined shocks of the Covid-19 pandemic, volatility in oil prices, heightened insecurity, climate change and food insecurity.

6.2 Risk transfer instruments

The insurance industry in Chad is governed by the Code des Assurances, known as the CIMA Code, the regional insurance law imposed by the Inter-African Conference on Insurance Markets (CIMA). The national Directorate of Insurance (DNA) within the finance ministry is the regulator of the insurance industry in Chad.

Chad is one of the smallest insurance markets in the CIMA zone, with insurance penetration well behind that of other countries in the region (Axco n.d.). According to CIMA, the penetration rate for life insurance in Chad is 0.04%, and the rate for non-life insurance is 0.22%, making up a rate of around 0.26% for the country as a whole (UNDP 2022).

Only three insurance companies operate in Chad**.** Star Nationale and Star Vie are national firms. Both were privatised in the 1990s, but the state – via the CNPS and the National Office for the Promotion of Employment (ONAPE) – retains invested capital and continues to exert an influence. Star Nationale offers property and casualty insurance; its offshoot Star Vie offers life insurance. The third company, SAAR, is a private property and casualty insurance company under Cameroonian law, which is present in a handful of countries of which Chad is one. The market is primarily dominated by compulsory insurance (motor insurance, construction insurance and import insurance). A recent study conducted by UNDP (2022) on behalf of the Ministry of Production and Agriculture (MPTA) found that the physical presence of these companies, or their distribution agents outside of the capital is very low. The insurance companies had no physical presence in three out of the seven provinces covered by the research (Table 12).

In addition to the lack of supply, demand for insurance products in Chad is also low. There is little culture of insurance across all forms of insurance, from motor insurance to life insurance or agricultural insurance (UNDP 2022).

Financial services and insurance for agricultural producers

Most rural populations in Chad have no access to any form of financial services. According to the aforementioned research (MPTA 2023), only 2% of rural populations have access to microfinance, of whom 0.5% use microcredit. Around 30% of these populations borrow through local informal lenders.

Lack of access to credit means that producers are trapped in cycles of underinvestment. Without credit, they cannot access the inputs (tools, livestock, infrastructure) that could render their activities more productive; they remain locked in poverty, thereby decreasing their resilience to future climate shocks.

Demand for financial services among these smallholder farmers is high but is not being met by supply-side institutions. Banks and microfinance institutions are put off by the isolation of agricultural producers and the physical distances necessary to travel to reach them, by the perceived riskiness of the sector, and by the lack of purchasing power of individual producers (ibid.).

Table 12: Insurance companies' presence in Chad

Provinces	Number of established companies	Name of companies
N'djaména	3	SAAR, Star Nationale star vie
Chari-Baguirmi	0	
Mayo-kebbi East	0	
Mayo-kebbi West	1	Star Nationale
Tandjilé	0	
Logone occidental	2	Star Nationale, SAAR
Logone oriental	1	Star Nationale

Source: MPTA (2023).

Although mobile banking is on the increase, there are no recent surveys of numbers of subscribers.[16]

Table 13: Financial services for agriculture in Chad – a macroeconomic view (%)

Agriculture as a proportion of GDP	Employment in the agricultural sector/total employment	Agricultural loans/total bank lending
19.1	73	2

Source: MFB (2019), cited in MPTA (2023).

The availability and penetration of agricultural insurance in Chad is unknown due to an absence of available data. It can be assumed from the overall context reported in this section, including the lack of financial services as a whole, that rural farmers do not benefit from formal forms of agricultural insurance. The three insurance companies in Chad described above do not advertise agricultural insurance products.

Efforts are being made to address the availability of insurance for smallholder farmers. The Africa Integrated Climate Risk Management Programme (AICRM), led by the International Fund for Agricultural Development (IFAD) and funded by the GCF at USD25 million for Chad (as part of a wider cross-Sahel initiative from 2022 to 2027), includes a component on strengthening access to microfinance for smallholder farmers (Green Climate Fund 2021). Working with WFP and the three local insurance companies, the programme seeks to address barriers to the provision of and access to tailored products to address risks of droughts, heatwaves and extreme winds. These hazards were considered to be the most important in the programme areas. Awareness raising, products bundled with other agricultural services and graduated premium subsidies are all planned within the programme, aimed at fostering the emergence of microinsurance for smallholder farmers.

Macro-level sovereign insurance

Chad was one of a small number of pioneering African nations to sign a treaty with African Risk Capacity in 2017, signalling its intent to take out sovereign insurance. The arrangement is managed by the Ministry of Production, Irrigation and Agricultural Equipment (MPIEA).

Chad has since taken out three policies, with no payouts to date. The first policy covered the 2019/20 agricultural season, offering USD1.2 million of coverage to facilitate the provision of assistance to up to 120,000 people should a drought occur. Subsequently, there was a hiatus due to the death of the former president in 2021 and ensuing political upheaval, which derailed participation in ARC (OPM 2022). A key informant interview reported that the engagement had since re-started and in 2021/22 a small 'symbolic' policy of USD200,000 was taken out with ARC, supported by donor financing. For the 2022/23 season the largest policy to date was signed, providing coverage of USD2.6m for drought, with the premium paid by the African Development Bank's Africa Disaster Risk Financing (ADRiFi) programme. Recent operational plans suggest coverage of up to 1 million people under a worst-case scenario, with funds principally intended to supplement or replace the national food reserves provided through ONASA.

At present, Chad has the option to purchase both livestock and crop insurance. Chad's Technical Working Group, convened by ARC, has divided the country into two areas: the north, where the ARC risk model has been customised to capture the risk of drought to pastoral communities; and in the south to crop failures of millet, sorghum and corn.

Operational plans indicate that in the event of a disaster ARC payments would be directed towards emergency food distribution to households and distribution of livestock feed. Distribution of cereals to households is planned through ONASA, deploying its existing grain reserves, procurement capacity and regional distribution centres. Targeting is intended to build on the Cadre Harmonisé process. How implementation would sequence with the PNR process is not clear and/or whether it would be subject to the delays that have reportedly occurred when ONASA's strategic grain reserves have been activated in the past (see section 6.1). In the event of the policy triggering in the coming years, the challenges ONASA faces in managing the food reserves and the lack of efficient distribution channels for the funds raise some concerns that the targeting and delivery mechanism outlined in the policy's operational plan would be

16 In early 2013, the number of users of mobile banking was reported to be 113,000, split between Airtel and Moov Africa (MPTA 2023).

insufficient for ensuring that in-kind assistance reached vulnerable people in a timely and effective manner.

Alongside political turbulence, access to financing for premiums has also historically been a barrier to Chad taking up ARC services. The three policies that were taken out covered a small portion of the risk and, indeed, have not been triggered to date. Looking ahead, Chad will be able to access premium subsidies through the AICRM. This includes a component aimed at scaling up the financial support available to countries such as Chad to buy policies from ARC, building on the work to date under the ADRiFi programme.

ARC's technical drought monitoring system continues to provide the most detailed assessments, comparing various forms of satellite and locally recorded pluviometry data to forecast drought and food insecurity. Even in the absence of an in-force sovereign insurance policy, the technical drought monitoring system underpinning the ARC mechanism (the Africa RiskView platform), continues to produce bulletins on modelled rainfall, drought conditions and food insecurity in Chad, to evaluate the performance of the model and build confidence ahead of any future policy purchase. SISAAP currently inputs into and draws on ARC's modelling of drought risk, co-publishing mid-season forecasts during the agricultural season.

6.3 Other DRF initiatives: anticipatory action

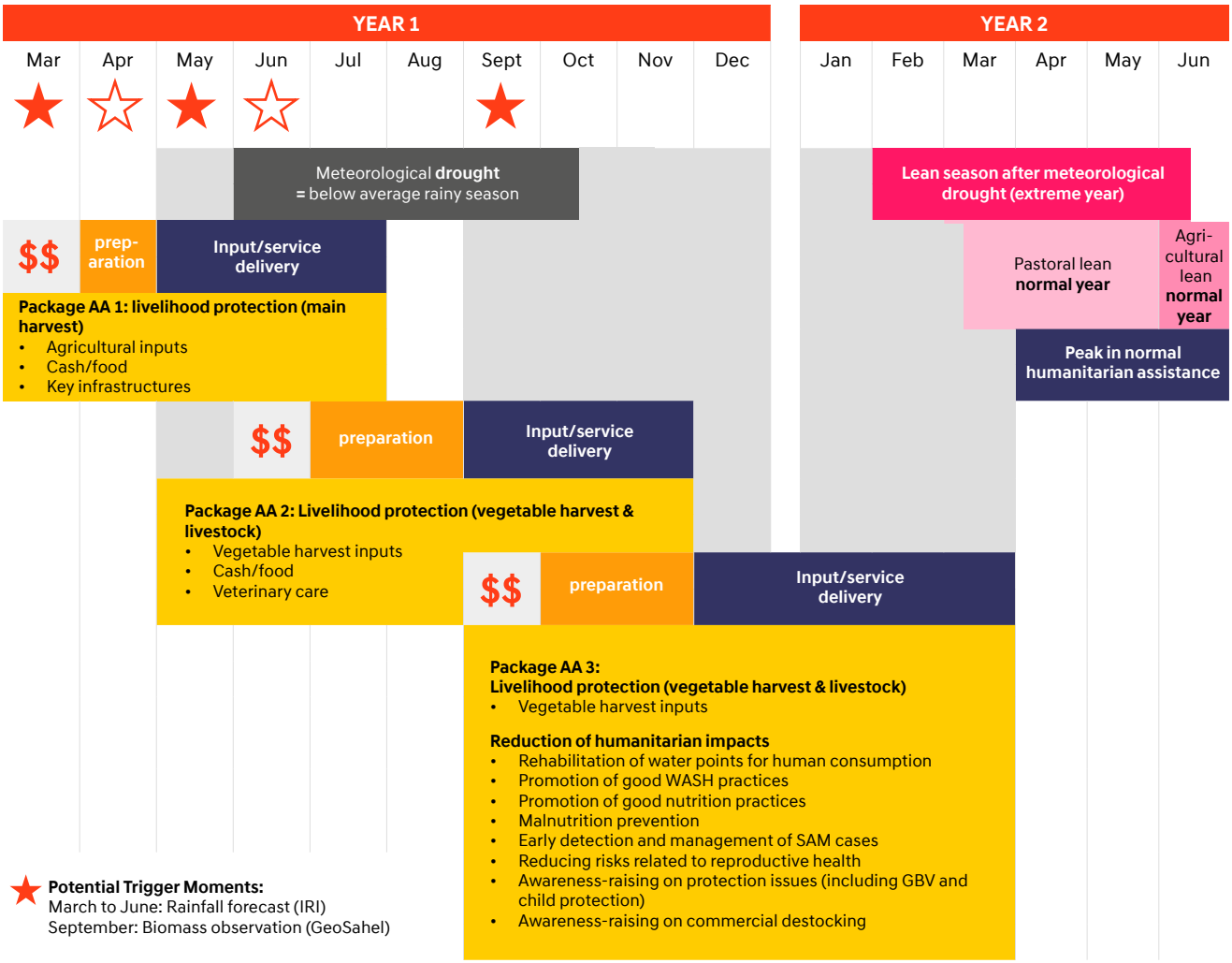
In addition to the above, a number of humanitarian actors are pre-arranging finance to be released on the basis of forecasts, seeking to leverage the window of opportunity for mitigative action ahead of the peak of crisis events (termed anticipatory action). These include pilots implemented by OCHA, the International Federation of Red Cross and Red Crescent Societies (IFRC) and Start Network.

Since 2022, OCHA has had a drought anticipatory action framework in place for Chad. The framework, developed with technical inputs from FAO, the DRE and the Columbia Climate School's International Research Institute for Research for Climate and Society (IRI), outlines three 'windows' of action to support communities. The first two windows are triggered if modelled precipitation drops below a defined level (monitored by IRI); the third window is based on levels of vegetative greenness. For each window, UN agencies (FAO, WFP, UNICEF, etc.) have outlined the activities they will implement to protect livelihoods or act early to mitigate humanitarian impacts (Figure 48). The actions have been costed and are linked to USD10 million of funding pre-positioned with CERF, ready to be released when triggers are met (OCHA 2022). To date, no event has triggered of the drought anticipatory action framework, despite recent record levels of food insecurity indicated by the Cadre Harmonisé, as these have largely been caused by non-climatological factors, such as displacement, which are not included in the OCHA triggers.

OCHA led the development of a coordinated anticipatory action pilot for floods, also supported with funding from CERF**.** The framework, which focuses on riverine flooding, is informed by a combination of 7–10-day forecasts provided by the Global Flood Awareness System (part of the European Commission's Copernicus Emergency Management Service) and real-time water levels measured by Atmospheric and Environmental Research's FloodScan. On 4 October 2024 the framework was activated to mitigate the immediate impact of severe flooding expected in N'Djamena, with an allocation of USD5 million from CERF to support this effort (OCHA 2024b).

In 2024, the Red Cross of Chad finalised its early action protocol for rainfall-induced floods. The framework is aimed at supporting provinces in the Sudanian zone to the south of Chad, which are the areas most exposed to the risk of rainwater flooding. The objective is to trigger early actions to prevent loss of life and injuries, given that most deaths are caused by the collapse of houses, and help reduce the prevalence of flood-related epidemics. Triggers are based on seasonal rainfall forecasts, issued by ANAM for preparedness actions, and short-term forecasts (seven days) from the European Centre for Medium-Range Weather Forecasts' model, combined with forecasts of extreme rainfall from ANAM. A total budget of CHF192,833 (USD225,000) has been pre-arranged from the IFRC's Disaster Relief Emergency Fund to finance readiness, prepositioning and early actions once triggers have been met (IFRC 2024).

Figure 48: OCHA drought anticipatory action framework – windows of action



Source: OCHA (2022).

Chad was selected as the pilot location for the development of new tools by non-profit organisation Ground Truth Solutions to collect community-level data to inform anticipatory action design. This process captured communities' preferences and priorities, as well as information about the quality of anticipatory action, the duration of perceived impacts, and successes and failures in reducing humanitarian needs. The tools were co-designed with anticipatory action experts and communities living in areas affected by floods in Hadjer-Lamis (Ground Truth Solutions 2024).

Anticipatory action in Chad has been slower to gain momentum than in other countries where pilots are reaching scale and being mainstreamed into the humanitarian programme cycle and/or adopted by national disaster management agencies. As triggers for Chad have not yet been activated for most of the systems previously described, they are still at a pilot stage and largely untested.

6.4 Implications for ASP programming

Given the government's limited fiscal capacity and slow adoption of the SNPS, there is a critical gap in pre-arranged financing that will need to be filled through a combination of risk retention and risk transfer instruments.

On the budget side, the immediate prospects for growth may focus on efficiency improvements, but in the medium term the government should increase the regular budget allocations to ASP. The Government of Chad meets a modest portion of disaster costs through the budget; given the macro-fiscal outlook (section 1.1), there are minimal prospects of this growing substantially in the short term. Over the medium and long terms, once debt and the deficit are within target levels, and if revenue reforms continue apace, some of this additional fiscal space should be allocated to financing ASP, particularly as relatively frequent shocks in Chad can have devastating consequences. Until then, the focus should be on spending current budgets better. For example, despite regular appropriations being made for food security and drought programmes, as well as for the FNSS and ONASA's food security fund, concerns remain around the execution of these funds and the role of in-year reallocations to augment public spending on disaster. Improving the financial and operational efficiency of these funds should be a priority.

MASSNAH is developing more formal operational procedures for the FNSS, which could present an opportunity to improve linkages to ASP. The operations of the fund are largely ad hoc at present, favouring in-kind support. The ministry aims to improve decision-making processes in relation to when, where and how to disburse funds to support vulnerable households. This could present an opportunity to make steps towards linking the FNSS with ASP in the future; for example, using data-informed triggers linked to existing early warning systems, and using the RSU as a mechanism for targeting. However, developing more explicit formal connections between the FNSS and social safety net programmes may be challenging at present because these programmes are limited in scope and scale, focusing on returnee- and refugee-hosting areas, whereas the mandate of the FNSS is more national in scope.

Strengthen the use of risk retention instruments for emergency shock response and support SISAAP on response planning to improve transparency and the links between the management of food reserves as part of the government's wider food insecurity response. With limited fiscal space in the short term, the current and upcoming ASP project can assist in clarifying the programmatic purpose of existing budget lines for social spending in relation to the new social protection policy and in tracking expenditure on social protection. In addition, a new ASP operation could support developing more formal operational procedures for the FNSS and setting up a dedicated co-financing arrangement. Support provided to SISAAP on response planning (and efforts to estimate the annual cost of disasters aggregated by hazard type) should endeavour to bring greater transparency to the management of food reserves and incorporate efforts to better coordinate ONASA's operations with those of key humanitarian partners (including through the active participation of SISAAP and ONASA in the Food Security Cluster).

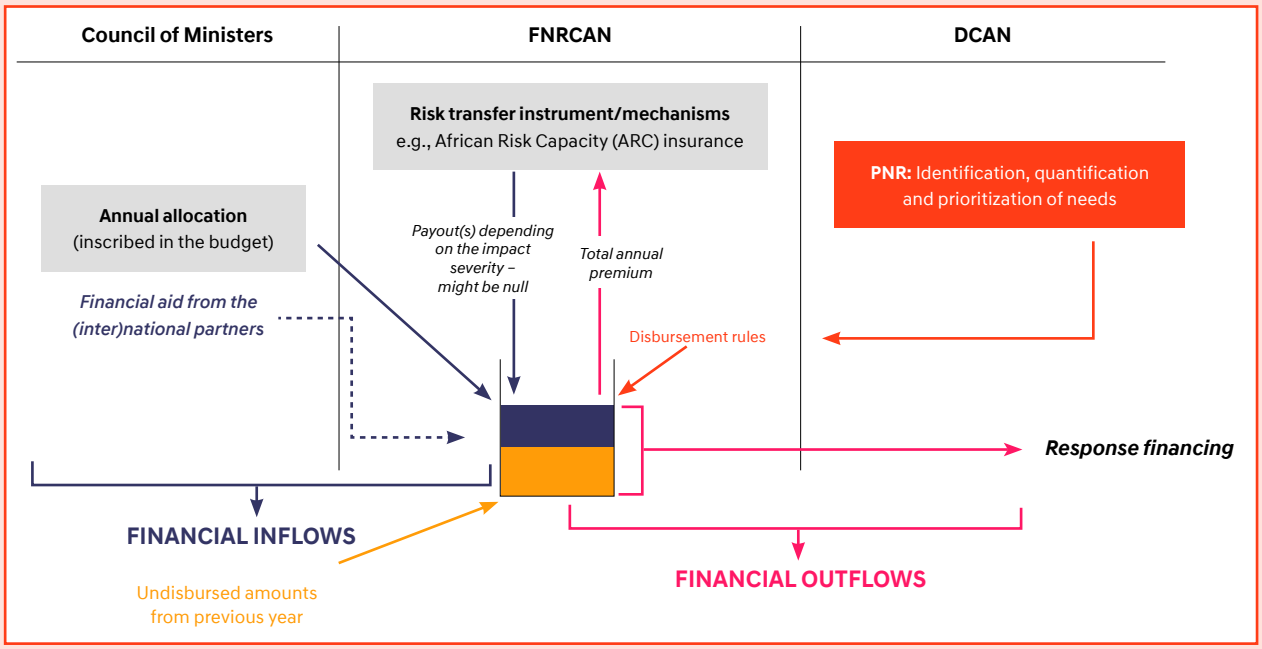
Public investment is needed to create more favourable conditions for financial services and microinsurance for farmers, including liberalising the local insurance market. With extremely limited access to financial services in rural areas, smallholder farmers are trapped in rain-fed agricultural practices and unable to protect themselves from climate risks through the use of tools such as insurance. Supply-side infrastructure is very weak, with little penetration of microfinance institutions into rural areas and a very limited insurance market overall. Given that climate change projections are pointing towards lower yields for the main crops produced in Chad, there is an increasing need for protection for farmers through microinsurance, while at the same time promoting climate-smart agricultural practices. Without any form of financial protection against climate shocks, there is a risk that households that 'graduate' from social protection programmes such as the World Bank's APSNP will have their livelihoods wiped out by the next shock and fall back into needing support. The AICRM could potentially be explored as a partner to strengthen the provision of financial services to beneficiaries graduating from ASP programmes.

Chad could take advantage of the macro-insurance policies on offer through ARC and ARC Replica. The Government of Chad has only taken out a limited number of sovereign insurance policies to date. In terms of risk coverage, given the increased exposure to floods in both urban and rural areas, it is important for Chad to be supported with premium subsidies to build experience of financial protection, looking beyond droughts to also consider floods, cover crops and livestock. ARC convened the Technical Working Group in Chad and customisation of the ARC risk model has been done at country level to enable Chad to take out livestock as well as crop insurance. Unlike neighbouring Sahelian countries, there is no ARC Replica scheme in Chad. Given the exceptional refugee situation in the country, this could be a fruitful avenue for the UNHCR in Chad, to reduce the burden on government and humanitarian finances that come under significant additional pressure when the existing vulnerabilities of refugee populations are compounded by climate shocks. However, it is important that 'money-out' channels are in place to ensure that any ARC payouts translate into timely assistance. Further consideration could be given to how and where ARC payouts will be received, and whether there is scope to look beyond the current arrangement to fund food distributions coordinated by ONASA, towards more harmonised financing arrangements with the FNSS for a wider range of interventions that include scaling up cash assistance through ASP programmes. Inspiration for a possible direction of travel could be taken from neighbouring Mauritania, as summarised in Box 5.

BOX 5: NATIONAL FUND FOR FOOD AND NUTRITION CRISIS RESPONSE, MAURITANIA

Formally established in 2022, the National Fund for Food and Nutrition Crisis Response (FNRCAN) supports the government in improving the timing and predictability of national responses to food insecurity through better budgeting and management of expenditure related to food insecurity. Funds are triggered and targeted based on the PNR. The fund has secured financial contributions from development partners such as the AFD and the World Bank. ARC insurance payouts are also released into the fund.

Figure 49: Schematic outline of the FNRCAN



Source: Van der Borght et al. (2023).

Humanitarian pre-arranged finance (through anticipatory action) is emerging, but there have been few activations to date. This is despite the Humanitarian Response Plan in 2024 exceeding all previous levels of need and humanitarian financing requirements. It may partly be because this approach has been slow to take off, but also due to the compounding nature of risks in Chad and because recent spikes in needs have perhaps not been captured in single-hazard anticipatory action models. Learning should be taken from this when considering types of triggers and their adaptability to different areas across Chad, including but not limited to refugee-hosting areas, sparsely populated pastoralist areas at risk of food insecurity and urban areas at risk of flooding. These may require ASP systems that are tailored to the specific risks and vulnerabilities of different programming areas, rather than standardised national systems and triggers.

There is momentum behind aligning the different nascent initiatives of humanitarian and development partners to prepare for a future scaling-up of pre-arranged finance for shocks. The use of DRF instruments to pre-arrange funds for assistance, and programmes that also pre-arrange timely assistance such as ASP and anticipatory action are all at nascent stages in Chad. This offers the potential to avoid duplicating investments and to leverage respective investments in risk modelling, trigger development and pre-arranged finance. This is easier to do now when the number of initiatives is small; coordination of existing and new initiatives should be considered a priority in Chad.

7

RECOMMENDATIONS

This section concludes the report by proposing a series of measures that could enhance domestic capabilities to better anticipate, plan for and finance social protection responses to disaster risk, particularly for increasingly severe droughts.

The recommendations are grouped into two categories. The first section notes general recommendations to improve government capabilities to respond to climate-related disasters and compounding shocks through social protection in the medium term. The second provides a set of recommendations for the next phase of World Bank support to strengthen ASP in social protection programming.

Recommendations to improve government capabilities

1. **Strengthen institutional support and capacity for ASP within MASSNAH.** In the context of the newly elected government, partners should work with the new institutional home for ASP under MASSNAH at technical and political levels, building support and capacity for ASP. As flood response falls within the ministry's remit, this is an opportunity to strengthen ASP at least in relation to flood risk. For drought response, MASSNAH will need to be supported to engage with SISAAP and the DNPGCA; the World Bank could also use its convening power to facilitate cross-government working with the wider group of agencies engaged in food security and DRM, thereby strengthening the wider enabling environment for effective ASP.

2. **Develop and expand the FNSS.** MASSNAH's leadership in ASP (see recommendation 1) provides an opportunity to strengthen the FNSS and develop it into a key means of financing ASP. Reform priorities include: (a) bringing in more data-informed and transparent activation criteria that leverage existing early warning systems and use the RSU to target support to vulnerable populations; (b) expanding the role of the FNSS to include triggering of funds in the next phase of the Safety Nets Programme (as codified in the operations manual), thereby building the fund's experience of rigorous, data-informed scaling-up of the safety net; and (c) addressing operational and fiduciary weaknesses in the FNSS, by implementing bespoke procedures for triggering fund's activation, approving spending, disbursing funds, monitoring and reporting, and financial management. These reforms should support timely expenditure, while safeguarding transparency and accountability. Once the FNSS has been strengthened, and when fiscal space allows, the government should commit to providing a regular budget for ASP through the FNSS; in time, the fund may also attract external financing, either directly

from donors or as a disbursement channel for sovereign risk transfer; for example, for ARC payouts alongside ONASA.

3. **Extend ongoing support for collection and analysis of early warning data on food security and climate led by SISAAP, particularly for floods.** Financing of ASP relies on data on past and emerging shocks and their impacts to be able to trigger the scaling-up of assistance at the right time and in the right place. In Chad, the two key national early warning institutions, SISAAP and ANAM, receive support from a number of partners (FAO, the CREWS initiative and IFRC) for early warning data collection and curation. But significant gaps remain in collecting data, and aggregating and disseminating information for decision-making. In particular, attention is needed to properly include flood event-targeted alert levels that can prompt action by key decision makers, and by developing clearer definitions of types of floods (pluvial, riverine) and their impacts.

4. **Strengthen the infrastructure needed to facilitate effective ASP, particularly RSU coverage and expansion of mobile money transfers.** Currently, the existing RSU has limited coverage, although initiatives to expand and strengthen its use are underway with the World Bank and other development and humanitarian partners. Efforts to improve formal registration and identification should be scaled up, leveraging the capacities of humanitarian partners to allow them to contribute to this effort, including keeping the registry up to date, while also increasing the potential for coordination in delivering assistance. The current scale and reach of cash transfer programming in Chad is also far behind that of neighbouring countries; continued efforts to address infrastructural barriers and well as digital literacy are needed to leverage the benefits of speeding up pre-identification of households (through the RSU) and providing assistance through mobile money transfers.

5. **Increase technical assistance to the government to quantify and analyse over time the annual average cost of disasters, disaggregated by hazard type, as a platform for engaging government stakeholders on the potential added value of pre-arranged finance.** The public budget process does little to prioritise disaster or ASP spending, plan it in advance, or facilitate its management and effectiveness. Budgetary risk statements indicate that disasters are seen as a lower-level risk overall (in contrast with economic and security risks). As a first step, further analysis is required to capture Chad's contingent liabilities from disasters at national level and how disasters affect key fiscal indicators, to build the evidence case for return on domestic investment in ASP and pave the way for more financing for MASSNAH and the FNSS. Investing in gathering evidence on the longer-term impacts of cash transfers is also important to support the government in evaluating the benefits of investment in different programming approaches.

6. **Build a conducive environment for risk transfer instruments that have the potential to facilitate resilience building and ASP.** The insurance market is extremely limited in Chad. There is a need for public investment to create more favourable conditions for financial services and microinsurance for farmers (particularly those in remote areas), who are increasingly exposed to climate shocks. In the context of ASP, this is important so those who have benefitted or graduated from social protection can protect what small gains they have and do not fall back into poverty with the next crisis. This requires long-term investment and collaborating with partners who are already working on this agenda in Chad (e.g. IFAD, WFP). Consider the specific needs of smallholder farmers. In future expansions of the safety net programme, it is also recommended to widen the scope of the current focus on returnee- and refugee-hosting areas to consider the needs of smallholder farmers, who make up over 80% of the active labour force in Chad. Smallholder farmers are highly exposed to climate risks and poorly served by financial services; most have limited financial means to safeguard their assets and welfare in the face of crisis shocks. A focus on smallholder farmers may also better facilitate linkages to national DRF instruments (such as the FNSS) that have a clear mandate to address food security in rural areas.

7. **Strengthen macro-insurance products and channelling of payouts for response.** Chad could also take further advantage of the macro-insurance policies on offer through ARC for not only drought but also flood protection. Alongside expanding

the risks covered under such sovereign policies, in the immediate term the priority should be on developing the triggers and robust criteria to ensure that strong 'money-out' systems and a vehicle with strong governance are in place to turn any insurance payouts into effective assistance, which in turn provides the necessary evidence to attract further donor financing for premiums (building on recommendations 1 and 2).

8. **Expand risk transfer policies from humanitarian actors that can respond to shocks alongside the government.** In the short-term, extend coverage of ARC Replica policies that are purchased and delivered through humanitarian partners, such as WFP, which are currently used successfully elsewhere in the Sahel region. To support the specific and growing needs of displaced populations and refugees, new ARC Replica policies pioneered in East Africa in partnership with UNHCR could also be envisaged.

Recommendations specific to the next phase of the World Bank's Safety Nets Programme

1. **Expand coverage of the Safety Nets Programme to areas of Chad most exposed to droughts and floods.** Due to the government's limited fiscal space, the Safety Nets Programme will continue to be vital in providing the financing and capacity required to establish adaptive safety net programmes for the most vulnerable people. At present, there is very limited coverage of the RSU, specifically, and social safety nets, in general, in those provinces most at risk of droughts and floods, thereby limiting the potential for this mechanism to be leveraged for acute shocks. Future expansion of the programme should consider the risk exposure and vulnerability of different areas to climate shocks, to fulfil the objectives of the programme as a vehicle for disaster assistance, as well as resilience building.

2. **ASP systems should be designed to be flexible vertically as well as horizontally.** Using the social protection infrastructure (such as the RSU) to provide one-off transfers of cash following disasters can be an effective way of reaching large numbers of people rapidly, but as 'one-off' assistance it will be limited in its effects. Consideration should also be given to vertical scaling, by which recipients of regular transfers can receive 'top-up' support if affected by a shock so they do not fall back into poverty. Alongside complementary awareness-raising programmes, this could also potentially build demand for micro-savings and -insurance services, so that as the recipients of transfers graduate from ASP programmes they continue to receive top-ups when needed, albeit by paying a small premium.

3. **In trigger design, consider the practical implications of the compounding risk landscape in Chad, while also recognising current divisions in institutional mandates for disaster assistance.** Spikes in assistance requirements in Chad are typically not attributable to one extreme drought or flood, but due to a multitude of interconnected factors including displacement, so triggers for scaling up ASP should not be based on single hazards. Nonetheless, it is important to recognise the institutional and data landscape in Chad, which, similar to other countries in the Sahel, makes a clear division between responses to food security and responses to other crises (such as floods and displacement). The former, designed for cyclical slow-onset phenomena, are often not well adapted to rapid-onset crises, therefore, two complementary trigger systems are required in the immediate term:

   (1) **Triggers for food insecurity** – under SISAPP, the Cadre Harmonisé process already integrates multi-risk indicators in its determination of current and projected levels of food insecurity, which in turn inform the annual PNR. The PNR could in principle be used as a basis for triggering and coordinating the periodic expansion of regular safety nets for annual lean season response. At the same time, the current timing of the PNR is most likely too late, due to the operational window typically needed between a trigger and assistance reaching beneficiaries (e.g. 2+ months after the occurrence of a given event). This practical consideration could be

used to lobby for earlier production of the PNR, accompanied by more rigorous language (e.g. agreed on trigger thresholds built into the PNR) to build rigour and confidence in the process in the short term. Over time, if trigger arrangements are formalised and operationalised, they could link to disbursing pre-arranged funds from the FNSS, which could also shorten the operational window needed, and improve timeliness of response.

(2) **Trigger systems for flood and displacement** – capacity to monitor the emergence of crises outside of food security is much lower, although efforts are underway to strengthen it. In the immediate term, leveraging remote sensing data on floods is a sensible approach. However, on account of the compounding risk landscape, any trigger systems should include dynamic data on compounded vulnerability, to account for the effects of a flood event occurring in areas where there are high levels of displacement or food insecurity. Up-to-date data on displacement is readily available through UNHRC and on food insecurity through the Cadre Harmonisé process.

4. **Leverage humanitarian partners' capacities and aim for coherent systems to maximise impact with the limited resources available.** Scaling upwards and outwards in times of shock can happen within the Safety Nets Programme itself, but could also be possible through pre-agreed partnerships with humanitarian organisations that could deliver complementary actions. Creating coordinated frameworks for triggers and anticipatory action is an approach that is emerging in other countries, to leverage existing investments by anticipatory action actors in the design of early warning systems and triggers, and to better coordinate under government leadership on the pre-agreed actions to take if emerging crises meet certain conditions. For example, in Chad this could be done under the umbrella of the PNR or with the ARC Technical Working Group, if active. Partnering with organisations, such as WFP and other agencies currently delivering cash transfers and other ASP activities, on evaluations and lesson-learning exercises on the impact of cash transfers and safety nets, is advisable. Moreover, encouraging coordination on targeting and cash values would be useful. Given the majority of these programmes are all at a nascent stage, this moment offers an opportunity to build systems that are coherent and aligned with government efforts to build resilient social assistance programmes that can flex in times of shock.

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Cover image: Day laborer preparing food kits with sorghum in the Wadai region of Chad

Credit: Getty/Martin Bertrand

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