Women exercise leadership over commercial activities, but the question of access and decision-making power over productive resources (productive capital, credit, technological knowledge) is changing and varies according to the sites and to the gender of the head of the household. Indeed, more than half of the women surveyed say that access to productive household resources and decision-making power are carried out consensually. There are no credit opportunities for women in sites hosting returnees or refugees. On the other hand, these women create tontines through which they can access additional funds allowing the creation of small businesses.

The main challenges women face are related to the lack of access to credit for the creation of income-generating activities, their lack of involvement or in some cases the low consideration by men of their opinions when making decisions. The lack of training and finally, non holding identity papers or official documents are major obstacles. Added to this is the existing legal vacuum around the status of returnees.

In practical terms, the study points out that administrative concerns, road degradation and border closures also limit the ability of shopkeepers and traders.
**TAKING ACTION**

Women face lack of capital and access to credit which, coupled with the discriminations they face, limits their socio-economic integration. Taking into account the lack of training that limits their employability, it is necessary to consider new approaches for CBT (cash based transfers) interventions to increase their potential to structure their activity into more efficient businesses.

Accompanying measures for more sustainable and resilient solutions for host populations could be used to strengthen livelihoods and stimulate the development of local job opportunities.

Distribution of vouchers to the beneficiaries gives them the freedom to choose the commodities they want in local markets, while improving their food security, access to health care and their overall social situation. Distributions should be regular to ensure that beneficiaries do not have to adopt strategies that further undermine their livelihoods, such as selling animals, bartering or selling productive assets (agricultural equipment).

Cash transfers generate positive effects for job creation and the emergence of economic opportunities for women. The study emphasizes that it would be necessary to increase the amount of vouchers but also to consider the establishment of integrated activities through CBTs, for example combining CBTs with cash assistance will improve, the overall situation of the beneficiaries, allowing them to acquire more flexibility in the allocation of their resources (creation of AGR (income-generating activities) or purchase of articles outside the MAP networks).

Also, targeting more female WFP suppliers would encourage women in the markets.

CBT interventions have a particular relevance to gender equality since they influence the dynamics within households. CBT serves as a lever for empowerment.

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**TO GO FURTHER :**

Gender and Market Initiative: Empowering West African Women through Market-based Food Assistance: https://resources.vam.wfp.org/node/106

**FOR THE LATEST INFO ON CHAD:**

http://www1.wfp.org/countries/chad

**SOURCE(S):**

WFP, 2017. Gender and markets case study #12: Cash Transfers, Empowerment and Gender in Chad.

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