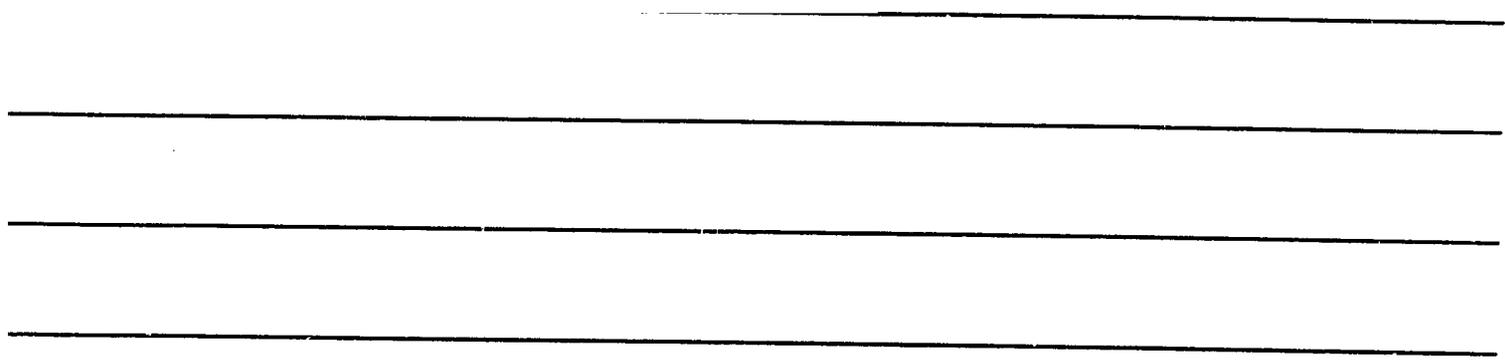


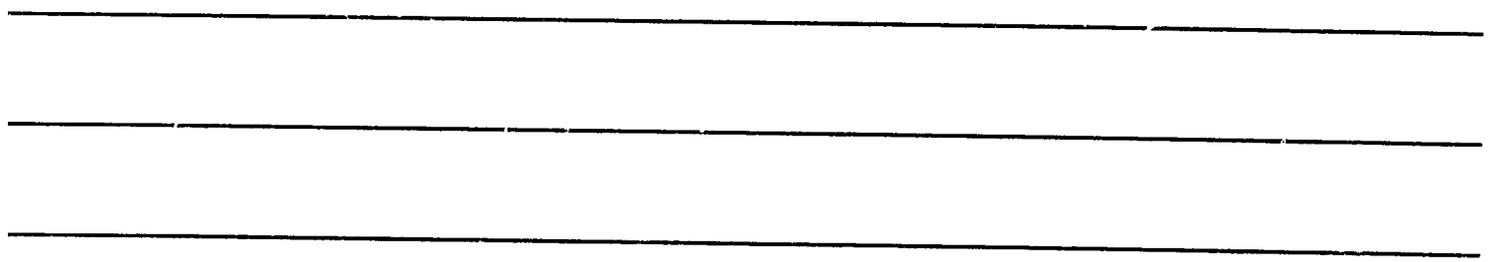
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Final Draft Report



ADDRESSING THE CONSTRAINTS
OF CHADIAN WOMEN:
AID PROGRAM STRATEGY &
MANAGEMENT PLAN
A Report to USAID/Chad and AID/S&T/WID

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ADDRESSING THE CONSTRAINTS

OF CHADIAN WOMEN:

A.I.D. PROGRAM STRATEGY and MANAGEMENT PLAN

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**Addressing the Constraints of Chadian Women:
A.I.D. Program Strategy and Management Plan**

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EXECUTIVE SUMMARY

Purpose of Study

This study was contracted by USAID/Chad to provide a foundation for programming and integration of gender issues into the Mission portfolio. With two new major project initiatives soon to be underway, the Mission has the opportunity to evaluate the target populations and determine the best mix of effective programming to address the needs of all the individuals involved in the sectors of agricultural marketing and health care delivery.

The study is not baseline data research; rather it is the first step for filling in knowledge gaps, learning what questions need to be asked, and building a framework on how gender issues can be incorporated into the projects and activities of USAID/Chad. Based on the knowledge gained in the course of this study, gender issues specific to the new projects and current activities are identified, and recommendations are made for integrating women into the concepts and activities of the portfolio. Some recommendations suggest ways to expand the existing activities to meet specific problems faced by women, some deal with special activities designed to fill gaps in other areas, and the final set focuses directly on how USAID management can target the new commitment to issues of gender in their programming and projects.

The following sections briefly highlight the main conclusions and recommendations made in the larger report.

Major Findings

It should first be noted that Chad is a complicated country, with extreme differences in traditions and culture from one ethnic group to the next, from rural to urban, from educated to uneducated and from one religion to another. Over 200 local languages exist in Chad, and with an environment ranging from Saharan to Sahelian to Soudanian the cultural and climatic pressures conspire to make generalizations about women in this country impossible. The report summarized below gives an overview of some of the major differences, but it should be understood clearly that baseline data studies for targetted areas must be done if individual projects are to correctly understand the context in which they are working and the implications for meeting program objectives.

Women are key actors in the production and marketing of most of the agricultural products of Chad, from cereals to horticulture to small ruminants and the by-products of cattle.

They dominate in some regions in the production of certain crops in fields worked only by them (pepper, okra, peanuts, hibiscus, and many others), and even for those crops which are communally worked with their husbands the women are responsible for the retail at a local level.

The last ten years has seen a marked increase in the number of women performing income-generating activities and supporting their families as men have been killed in war, abandoned their families during the drought, or been unable to find work. Large numbers of women-headed households have appeared, especially in the large cities, but also in the Sahelian rural areas. Women's retail of small surpluses of their crops has kept their families in salt, condiments, meat, and even medicines and clothing. With the changes in family structure resulting from war, a chaotic economy, and drought women are often supporting up to 4 individuals not including their own children.

In spite of the passage of time and some exposure to women in other countries during the time when many Chadians were refugees in Cameroon, C.A.R., Nigeria and elsewhere, traditions continue to be the strongest element of the social fabric which maintains the status quo for women. Though women are responsible for marketing and value-added activities (of which they perform 76% in the Sahelian zone for agricultural products), in some ethnic groups they must return the income generated from their activities to their husbands. In some ethnic groups, the men give daily or weekly sums to their wives for necessary purchases; in other regions the women use their income to cover these expenses or may need to request money from that which they have returned to their husbands to pay household expenses.

Legally, women are accorded the same rights as men in Chad. No laws requiring co-signature of the husband to open bank accounts or sign contracts exist, nor do restrictions on business activities or ownership laws constrain women. However, traditions and Koranic law (where applicable) usually are the applied order of first resort in Chad, and many of these customs are unfavorable to women. Inheritance rights, ownership and land tenure, as well as internal family decision-making are extremely sensitive to ethnic, religious and family pressures. However, as women climb the scale of education, these differences tend to disappear, and those with the most education are able to make personal life choices in marriage, education and so on.

Unfortunately, the education of women lags far behind that of men; of the 34% of all children of school-age attending elementary school in Chad, only 28% are female. (Unicef, 1989) The implications of this are clear; women do not have the tools necessary to compete equally in a society which is slowly becoming more dependent on literacy, and they are relegated to the lowest rung of the income ladder with little opportunity to

change their status. Development programs have a difficult time addressing their needs, as often women cannot be found who speak both French and the local language to conduct training or even the simplest of interventions. Programs where men have been assigned as the extensionist or animator have failed due to the men's inability to talk with the women, their feeling that women are not capable of logical management and organization, or the women's fear of speaking in front of men.

Women face several major constraints to improving their situations. They are all important and interwoven, and it is difficult to say that if only one were provided the program would result in success. These constraints are: 1) credit, 2) training, and 3) technology.

Lack of capital or credit was the issue most often mentioned by the women themselves as the main constraint to the expansion or diversification of their enterprises, enabling them to move beyond subsistence commerce. Credit at all levels is difficult to acquire, but is especially so for those at the small and micro levels where collateral and sponsoring signatory requirements often cannot be met. Micro enterprises function largely at a survival level, and while many of the individuals involved may not be suitable candidates for credit, those who do have the skills or instincts to improve their activities are limited by lack of funds.

The second major constraint to women is training. In projects where technologies or credit have been made available, there is often little or no effort made to provide guidance in concepts such as profit-making, reinvestment of income, and day-to-day management. Training that is provided is often provided to men, who may or may not be the key players in the activity involved. One example is a project south of Ndjamena for poultry; the men were given the training but the women were the ones who fed and cared for the poultry. The men ultimately gained the income from their sale as well. Especially in group projects addressing women, structure and functioning of groups is key to the success of an activity. Experience has shown that groups which learn how to manage their internal operations -- decision-making, communal and individual work responsibilities, financial management -- result in successful projects. Even groups with no literate members have successfully managed their programs. On the contrary, when men have been brought in to fill a gap in, for example, bookkeeping or operation of a grain mill, the project has generally failed. Depending on the project thrust and structure, therefore, the training needs of women involved must be carefully identified and programmed for follow-up.

The final major constraint facing women is the lack of technologies appropriate to their work, or, to be more

descriptive, technologies decreasing their workload and allowing time for more productive or economically rewarding activities. The fact that women in the Kanem often must spend up to three days every ten days or so hunting firewood in the countryside places restrictions on their ability to be productive as well as the ability of their female children to be educated, as they are left to watch the younger children and manage the household. Technologies affecting the amount of time and energy women have for diversifying or increasing their economic pursuits is key to improving the situation of women. Currently most projects focus on extending technologies to men -- motorpumps and special wells for irrigation, transport technologies made available to men, and so on. Even seed breeding is generally focused on crops specific to men. Areas where women are heavily involved, such as post-harvest grain dehulling and processing activities for agricultural products are generally unaddressed in projects, or are extended in project activities only to men, thereby creating competition with women's industries that will ultimately destroy them. Technologies made available in sectors traditionally dominated by women such as grain dehulling, oil manufacture, drying techniques, and grain milling would improve the level of productivity and would allow more free time for other activities to be conducted.

In questions of health, women face many of the same problems. They are often not allowed to make independent decisions about seeking health care for themselves or their children, and must request the funds for medicines or treatment from their husbands if they are not from an ethnic group where women have control over their own resources. Efforts to train women in the basics of preventive health care in Chad have been sporadic and often inappropriate, and again the individuals to be found as village health agents are usually men.

In spite of this glum picture, some positive signs are appearing. Within the last ten years women have taken on roles in the government far beyond the "folklore" roles which were generally the norm in past years. Larger enterprises run and owned by women have sprung up, and in the urban centers, at least, education of women is far more common than in the past. Women are active in most major political and social programs, and have begun to be heard in forums ranging from local politics to foreign affairs.

The following key questions are critical to USAID/Chad's programs:

- If women are supporting households based on the marketing of produce from their fields, what will happen if the new marketing project is successful in

improving the demand for cash crops (traditionally men's crops), requiring women's labor be taken off their income generating and family-supporting activities?

- In regions and among ethnic groups where women have no control over their income or decision-making, what forms of programs can best be designed to improve their role in the management of resources, without risking the project's success due to men's disapproval?
- Can programs be designed that integrate women and men without losing the voice of the women and continuing to ensure the targetting of resources is fairly equally distributed? Some ethnic groups have no history of working as groups and no particular affinity for it; what strategies can USAID reasonably undertake for working with women in these situations? If programs are designed for women only, what are the pros and cons regarding continuing to separate women from men vs. being able to address problems specific to women and working in a cultural climate where integration is difficult?
- What are the implications for family spacing and contraception when a woman's only source of power (a woman's ability to control or change other women's and men's behavior, and her ability to determine important events in her own life) and status (a woman's overall position in society) may be her reproductive role?
- What kind of training is needed by animators and other project staff to improve the chances of success of projects? Does hiring need to be targetted towards women, especially for those positions working in rural areas? What are some of the key difficulties facing women's programs?

These and other questions are discussed more fully in the body of the paper.

Major Recommendations

The following recommendations address issues mentioned above, as well as concerns raised in the more detailed report. For purposes of the Executive Summary they are brief and without discussion. Further elaboration on these recommendations and their context may be found in the main report.

Agricultural Marketing and Private Sector Recommendations

1. Modifications of policies and regulations should be carefully considered for their potential for negative impact on the broad range of micro, subsistence enterprises as well as inputs and technologies that are applicable to women's activities.
2. Women's crops should also be targetted under the AMTT marketing information systems project, even if they are not the most remunerative in terms of the overall agricultural portfolio of Chad. When feasible in the project, experiments with publicizing prices of value-added commodities such as powdered tomatoes, peanut oil and so on should occur. Explanations on how to make use of the system geared towards retailers and producers of crops, as well as transporteurs, intermediaries and wholesalers should be incorporated.
3. Monitoring of effects on women of higher pressure to produce certain crops (those traditionally dominated by men), and the potential for labor distribution readjustment should occur. Movement within the sectors -- men becoming more involved in women's crops or vice versa -- should also occur to determine the effect on women's income generating activities.
4. Baseline data collection pre-, mid- and post-project should be conducted so as to have a foundation of knowledge on which to compare project effects and results. Due to the extreme variety of traditions and activities in Chad, baseline data for specific areas to be targetted should be collected prior to the project activities in that area. For broader projects affecting the overall country, sampling in strategic areas should be undertaken.
5. If a program is to address the marketing system in Chad, it needs to address some of the largest sectors: the retail, farm-gate, and transformational sectors. As women play the majority role in the marketing sector at these levels, a pilot activity designed to address problems specific to this sector should be developed. It is recommended that this begin with various activities focused on technology transfer for women-specific work, such as processing, transformational activities, and that the mode of the project be working with groups. The activities would concentrate on technical, managerial and business awareness training, include some revolving loan activities for technology purchase, and would largely be targetted at women, though some experimental attempts to work with integrated groups, or integrate groups at later stages of maturity, should occur.

Undertaking this subactivity is strongly recommended for the following reasons:

- Women by virtue of the lack of valuation of their activities will be overlooked if special efforts to address them are not made;
 - As the issues they face are often different from those faced by men, different activities must be designed to address those special needs; and
 - Working with women whose activities are at a different point on the continuum of the market system will help to enable cause-and-effect monitoring for the project to occur, and will keep track of potentially unforeseen (positive and negative impacts) that the project might have on this sector.
6. Projects working largely with women, for example VITA's micro enterprise loan program, should be aware of and take into account the time and transportation constraints of women. Office hours, accessibility to work location and staffing are all important to improving the ability of women to take advantage of those programs which can help them.
 7. Use the Agricultural Support Center (ASC) to promote women's transformational technologies. If entrepreneurs come to ASC for help in identifying potential projects, technologies specific to women should be high on the recommended list of agribusinesses and manufacturies to investigate. Special information on these kinds of technologies (which in other parts of Africa and Asia have successfully become profit-making local industries) is available from ATI and other similar organizations. The women's group activities working with VITA or other available revolving loan funds would then be able to purchase locally-made, appropriate technologies.

Health Care Delivery System Recommendations

1. Health personnel need to be trained to work and live in rural environments and with traditional mores that may be contrary to medical practice. They need, Chad especially, to be given some training in medical ethics and training of rural women in preventive health care.
2. In the baseline data study to be conducted in 1991, information on attitudes and decision-making roles in the family should be gathered. Specifically, what incentives

can be identified for women to practice contraception or child spacing, given that that is where many find their only status in society, and what marketing strategies will appeal to the broadest strata of society in this area? Who are the decision-makers and where does their interest lie (i.e., health of mother/child, economics, fewer children, more children)?

3. It is recommended that the majority of staff that need to be hired, especially those working at a village level, be women, as they are generally able to better communicate with women and are also familiar with the roles and activities of women which need to be taken into account when training is undertaken.
4. Incentive programs to improve performance and give recognition to those working under difficult (rural) conditions should be instituted. Announcements on Radio-Tchad of particularly successful efforts, or "employee of the month" activities would help create pride in work, and reduce corruption and slackness (this is a problem especially in the major hospitals in Ndjamena).
5. Special attention should be given to efforts to deal with the root of the health care delivery problems, not just its symptoms. USAID/Chad should work with the Ministry of Public Health to identify the best structure of policy/implementation responsibilities possible. A discrete area to which much attention can be paid is that of the Nursing School, its recruitment strategies and its curriculum. According to accounts the current program is inappropriate, corrupt and inadequate, and its graduates are the same.

Program Management and Implementation Recommendations

1. Baseline data gathering prior to project implementation should be done for identified target populations and target regions where the projects will take place. These need not be grandiose, lengthy research activities, but should be comparative studies of men's and women's roles, cultural constraints, revenue and income generation patterns, and activities in the targetted area. The studies should be conducted a minimum of 4 times throughout the project allowing on-going adjustment to occur (pre, 1/3 of the way, 2/3, end).
2. Training of USAID, PVO and collaborating organizations (Ministries, other development entities) on gender issues and skill-building in applying the knowledge to the portfolio and implementation should be conducted. This

training would emphasize the commitment of AID in this area to its collaborators, as well as helping to sensitize all to the complex issues involved in gender analysis and programming.

3. One of the major constraints facing programs attempting to address women is the lack of qualified female professionals -- especially with an ability to speak local languages -- at the animation and management levels. Activities designed to work with women or integrated projects have often failed due to the scarcity of this resource and the subsequent use of solely male staff. Therefore, it is highly recommended that USAID/Chad commit the necessary resources to have contractors and PVO-grantees hire women (obviously as highly trained as can be found) and train them, sending them to conferences, short courses and planning on-the-job training so that this capacity is built within Chad. Without such personnel, few projects will succeed in addressing the target population.
4. Finally, it is recommended that the Mission either hires a Gender Issues Coordinator or do regular buy-ins (no less than 4 times per year to provide continual, objective monitoring, feedback and ideas) to cover the added tasks involved in addressing the issues discussed and provide counsel to staff and implementors. The individual would:
 - 1) work with appropriate GOC Ministries to identify areas of needed intervention and collaboration;
 - 2) identify in collaboration with project staff the need for specific studies and assist in supervising their contracting,
 - 3) work with project staff to incorporate the lessons learned into project activities;
 - 4) conduct primary research and become familiar with all other donor and private activities targetting women in Chad;
 - 5) help monitor performance of projects in improving their attempts to address women's issues;
 - 6) conduct awareness and action planning training for USAID and PVO/Consulting firm staff, as well as HCNs;
 - and 7) act as the focal point and liaison for activities and concerns regarding integration of women in the development process in Chad.

All of the above recommendations and discussion are examined in detail in the following report.

Concluding Remarks

Clearly, control over capital, assets and income is widely variable across Chad, and generalizations cannot be made. Traditions, environmental factors, religious mores and education

all play a role in determining a woman's ability to control the resources generated by her own productive activities. Nevertheless, it is essential that projects which will affect the production and/or marketing systems in place carefully investigate the implications of their activities. The possibility of decreasing women's control over the few resources they have should be determined well before actions are taken.

The scope of women's activities and responsibilities in Chad cannot be overstated. Their contributions to survival and development in Chad are largely unrecognized and unvalued by both men and women. A goal of any program designed to work with women's issues in Chad should be to begin to help women value their own work, and develop confidence that will aid them in entering difficult new arenas that are only now opening up to them. Until women themselves realize that they play a large role in the overall pattern of life, and that their contributions are not minor and they have talents to put to use, women will always be distanced from the process of development in Chad.

ADDRESSING THE CONSTRAINTS OF CHADIAN WOMEN:

A.I.D. PROGRAM STRATEGY AND MANAGEMENT PLAN

I. Introduction

A. Current Contextual Influences on Development Activities in Chad

Chad has been in a period of economic and political fluctuation for the past twenty years, a situation which intensified in December, 1990 when the Government of Hissein Habre, President of the Republic of Chad since 1982, was overthrown. The resulting disorder and insecurity, including the current state of domestic unrest and the government of Idriss Deby which is struggling to organize itself and its priorities, has created an atmosphere of some insecurity, leading to lower investments in private sector activities, and sales of local merchants selling medium to large capital investment items has decreased, and not yet returned to prior levels. (Source - interviews)

The departure of the previous government was the occasion for a huge loss in equipment and fiscal resources. Government offices were looted and many papers and records completely destroyed. Donor organizations (as well as private individuals) lost vehicles and equipment, and some have yet to return to normal operations after 4 months, due to evacuation of personnel and reluctance to send individuals into the countryside as incidents continue to occur. One PVO, for example, withdrew a regional project when a military official took one of their project vehicles as recently as March, 1991 and refused to return it, even upon order of the Sous-Prefet. In Ndjamen, motorcycles, cars and mofylettes continue to be confiscated, and the streets of the city are empty and quiet after 10:00 p.m.

In addition, the past two rainy seasons (1989 and 1990) have been poor, and pockets of famine were identified at the end of the 1990 growing season. Evidence from field visits and regional centers (such as large groups of people migrating towards larger villages and towns, and people digging out termite hills to find insect-stocked grain) indicates that before the 1991 harvest, famine could reach a critical level. Official grain stocks of ONC are not expected to last until harvest. If the 1991 rainy season is as poor as the past two years, Chad will face a food crisis of proportions similar to the level of the famines felt throughout east- and central-Sahelian Africa in 1984-85.

Other factors are also influencing the progress of development in Chad. A wave of democratization has swept through

Africa in the past year or two, and Chad has not been left untouched. During the prior government's administration, tentative (and possibly cosmetic) moves were being made towards some representation of the Chadian population in the government, most notably an election wherein approximately 125 "Deputes" were elected by the people by region (of whom 5 were women). The Chadians themselves were extremely proud of this election and its results, and felt that it went remarkably well considering that it was the first election held since just after independence. However, this Assembly was dissolved when the new government came into power, and though democracy has been promised, a concrete activity in this area has been postponed for 30 months. A set of 31 representatives has been announced (one for each Prefecture, as well as some additional technical representatives of Ministries, and members of the MPS political party), called the Provisional Council of the Republic (CPR), but its functions are unclear and it derives its guidance from the government of Chad, not the Chadian population.

Another factor which is interesting, though unclear in its implications and life-expectancy, is the move towards free speech. The GOC's stated policy is in support of freedom of the press and free speech. At least one newspaper, the Ndjama Hebdo, has become amazingly open in its treatment of current domestic issues. Chadians appear to be extremely happy about this new trend, but still wary to put it into practice. Several incidents have occurred where government representatives have forced journalists to change or stop reports (once at least at gunpoint). On the other hand, some public apologies for an incident have occurred, and the government has taken steps to respond to a concern voiced loudly by the public, critical of the activities of the government. At this point, however, it remains to be seen how long this development will last, and what evolution will occur in a public policy dialogue sense as the public begins to express dissatisfaction with GOC policies more freely.

The interplay of the different factors mentioned above reflects only part of the underlying turbulence of this changing society. Social change, especially in the urban centers, is moving quickly and programs and policies are struggling to keep up. Many of the individuals interviewed during the course of this study -- both male and female -- commented on the changing lifestyles and family disorder, especially the role of women in the family and in society. This issue will be addressed in more detail in Sections II.A and E.

In this report, it should be kept in mind that the scenario is a fluctuating one, and that some of the more specific details and recommendations are made based on current conditions and environment. Though broader goals and recommendations would no doubt remain fairly consistent, specific issues may be subject to

variations as the context changes, especially changes at the Ministerial level or as related policies are developed and implemented.

B. Background of Mission Programmatic Issues

AID Policy states that:

"AID will take into account the actual and potential roles of LDC women in carrying out its development assistance program. This will be done in all AID's country strategies and projects in order to ensure achievement of development goals... AID acknowledges that largely because of their traditional responsibilities for childcare and family welfare, women in developing countries have special needs for adequate human resource development programs . . . AID will support investments in human resource development which have particular implications for females in society . . . AID recognizes that the productivity of women is important to personal, family and national well-being. Women's increased productivity depends on their improved access to resources, e.g. land, improved farming techniques, information, employment . . ."

(A.I.D. Policy Paper, "Women in Development, 1982)

USAID/Chad is at a crossroads in its efforts in Chad, not only because of the phase in which Chadian development currently finds itself, but also because of the new nature of programming being undertaken by the Mission. Previous projects, mostly accomplished through Private Voluntary Organizations (PVOs), have often been experimental and pilot in nature. They have helped A.I.D. explore the options and influencing factors that have played a new role in Chad since the advent of the 1982 government, as well as helping the program move from being a "disaster relief effort" to becoming once again a developmental tool. USAID/Chad is now ready to expand its portfolio and, with a better understanding and well-grounded experience in the interrelated problems and issues in Chad, has developed several new programs to target needs identified as critical in multiple studies and investigations.

With this in mind, the Mission also determined that the issues of women in Chad were ripe for targetting, and that the programs envisioned -- agricultural marketing and child survival -- were particularly conducive to including women as part of the

thrust of the project. Given women's large-scale involvement in the sectors, which will be described in the following pages, projects working in these areas cannot ignore the fact that a large percent of the target population is necessarily women, and their inclusion is key to ensuring a balanced, successful program.

Unfortunately, little is known about women's roles and constraints in Chad. The documentation is scattered, outdated and of questionable validity. Multiple ethnicities, regional and religious differences, and rural/urban variations provide a difficult task for analysis and an impossible task if one wishes to make generalizations on which to base program initiatives. A recent bibliography of documents dealing with women's issues was developed by CEFOD and GIRAF in collaboration with many organizations, and this comprises the best set of knowledge in Chad on women and their place in Chadian life. Yet here, too, many of the documents are dated, and do not reflect the changes brought about by years of civil unrest, climatic upheaval, and the simple march of time. Thus, as USAID/Chad attempts to begin addressing the special constraints of this sector, its knowledge base is limited.

The purpose of this report, therefore, is to provide guidance in matters of women's constraints to development which are specific to Chad. However, it must be emphasized that this is not a baseline data-gathering study, and much of the information presented is based on secondary sources. It is highly recommended that as target project regions are identified, baseline surveys be conducted specific to that region in order to confirm and expand the knowledge contained here. The fact that each region and ethnic group has very different traditions guiding their lives makes it impossible to cover all in the course of one study. Identifying key target areas and learning about them individually is thus essential to understanding the complex interactions and variety of this country.

With the background knowledge gained on the broad issues facing women in various socio-economic classes then, this report makes recommendations regarding programmatic integration into the project portfolio. Management of strategic and specific activities must be planned and resources applied in order to seriously work in this difficult area. USAID/Chad has, even by initiating this study, shown its commitment to beginning to address the special problems inherent in dealing with women's issues. If specific attention can be firmly planted within the two major program areas under elaboration at this time, and efforts concentrated here, a valuable step will have been taken. As more activities specific to women or attempting to integrate women into projects occur, more will be learned about their roles in Chadian society, and future programs will be able to improve and build on this foundation.

II. Roles of Women in Chad: Traditions and New Directions

A. Social, Familial and Religious Roles of Women in Chad

1. Women's Status and Power: A Tool for Interpretation

It is useful to focus, for a minute, on the issues of power and status as they concern women in Chad. Using a model of female power and autonomy at the societal and family levels developed by Constantina Safilios-Rothschild (1982), comparisons may be made based on different levels of status and sources of female power in the Chadian context, and their effect on the well-being of women.

Rothschild describes a model wherein women's **power** can be distinguished from women's **status**, where status refers to a woman's overall position in society, and power refers to influence and control at an interpersonal (often family) level. Thus,

"female **power** can be defined as women's ability to control or change other women's and men's behaviors and the ability to determine important events in their lives, even when men and older women are opposed to them." (p. 117)

Indicators of a woman's status are:

- 1) The higher a woman's ability to control important events in her life (i.e., age of marriage, remarriage, etc.), the higher status she has; and
- 2) The more women have the same life options as men in the same age group and social class regarding education, food, training, occupation, remuneration, occupational advancement, use of time and leisure, land and property ownership, etc., the higher is their status. (p. 118)

A woman's status may be low in a given society, but she can derive limited power even within this context. Her power can be derived from men (power based on father's or husband's social status/wealth, or a husband who has more love for her than she has for him), and is often also based on her reproductive capacity and success in producing sons. Even in a society where women have little status, they may derive power from these sources. Often, in these cases, a woman will have little incentive to limit the number of children -- the more sons produced, the higher her personal power.

A woman who derives her power from men will often go out of her way to discourage other women from freeing themselves from

male domination. She may seek to enforce other women's subjugation to men, in order to enhance her own power and control, as her power depends on her alliance with and the approval of men.

It is also possible for a woman to derive power from her own productive activities, which are thus not dependent upon men. When based on economic independence, this power affects all parts of life, and finally, works to enhance status. Evidence shows that women who have high social status use birth control because they have other satisfactory power bases. They can control their own sexuality, and

"unlike women of a lower social status or who derive their power from men, do not have to depend upon reproduction, the one unique gender-related asset of women, in order to diminish their powerlessness." (p. 121)

In Chad it is clear that the social pattern ranges from women with some power derived from men (wealth and family "connections"), to women who are able to derive power from their education and thus their productive activities. Status is also being improved in the top power groups, especially among the educated, and those who derive power from their personal productive activities. Arranged marriages in this group are less frequent, job decisions and reproduction decisions are not solely the purview of men, and women often act independently of husbands or other male relatives.

As will be seen in later discussions, some economic independence in some groups, even among the poorest women practicing "subsistence commerce," is beginning to be translated into power, but by far the majority continue to derive their power from men and from their reproductive activities. The implications of this, especially for the "family well-being" programs, are clear. Women risk losing what may often be their only source of individual power, if the one gender-related asset they have is removed.

The above model is useful to keep in mind as the issues around understanding women's roles, improving women's lives and enhancing their contributions to their families and to society are discussed. For women to attain a status wherein they are able to control the important activities and elements of their lives, the ways in which they are able to and currently derive power must be known and understood. A program not considering these elements may inadvertently sacrifice the little power some of these women have, without providing a substitute or diversifying in any way the source of their status or power bases.

2. Society, Family and Religion

The issues raised below should be considered as guideposts for future inquiries, and not hard, statistically-based data. While clear trends emerge, they vary by ethnic group, religion, rural vs. urban, and certainly by socio-economic and educational factors. This document thus serves to raise general awareness of the gender issues implicit in Chad, stressing that once the location and technical sector of a specific project activity are determined, a baseline study of some degree should be done for that region. Such a study is already planned for the Child Survival Project, and should provide an excellent base of knowledge for the specific issues associated with the Moyen-Chari and Salamat provinces.

Tables 1, 2, 3, 4 and 5 are a breakdown of population by ethnic group, gender by region, language, and religion. However, the information contained should be considered as very approximative; a population census has not been done since 1964 and the election census of 1989 was political in nature. The figures will serve to give a general idea of the magnitude of various groups that are discussed in the paper until the new census or baseline data for project activities can be undertaken.

EDUCATION

Simplistically, the clearest distinction one can make is between educated and uneducated women.¹ This distinction is by far more important to women's roles and status in society than religion or ethnic group in determining the level of their economic independence and interaction in what is essentially a patriarchal, male-dominated society. Women of education, be they Moslem, Christian or animist, may make personal life-decisions, hold jobs, and manage their own money. It is as one descends the ladder of education, that the traditional and religious mores take stronger hold and women become subject to traditional restrictions or variations of them, depending on whether they are rural or urban, nomad or sedentary, Moslem, Christian or Animist.

The underfunded educational system in Chad and the lack of qualified teachers makes it virtually impossible for anyone to get a quality education. During the last ten years of civil unrest school was not held in some parts of the country for 2-3 years. Elementary school teachers often have less than a sixth grade education, and with infrequent pay and few books, no chalk and often no schoolrooms, the quality and quantity of education

¹ Educated vs. uneducated in this sense meaning women who have achieved a level of literacy and numeracy to be eligible for wage positions.

Table 1

Chad's Population by Ethnic Group

<u>Soudanian Groups</u>		<u>58%</u>
Moyen Chari	Sara and subgroups: Mbaye, Ngambaye, Madjingaye, Daye, Goulaye, Kaba, etc.	30%
Mayo Kebbi	Massa, Mouloui, Moundang, Moussei, Marba, Toupouri, etc.	21%
Logones Occ. & Oriental	Lakka, Mboum, Central African populations	3%
Tandjile	Nantchere, Kabalaye, Somrai, Gabri, Gam, etc.	4%
<u>Sahelo-Saharan Groups</u>		<u>42%</u>
BET & Kanem	Teda, Daza and other "Gorane" or "Toubou" subgroups, Kanembou, etc.	2%
Batha/Lake Fitri Region	Boulala, Kouka, Kenga	5%
Ouaddai/Biltine	Maba, Massalit, Zaghawa, Dadjo, etc.	16%
Sahelian Zone	Arabs, many clans	9%
Lower Chari-Baguirmi	Kotoko, Kanouri, Niellim	6%
Guera	Hadjerai	4%

Source: UNICEF, 1989; taken from the 1964 census as interpreted by Jean Cabot and Christian Bouquet, Le Tchad, Paris, Presses Universitaires de France, 1982.

Table 2 Population by Gender: 1989 Election Census

<u>Prefectures</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>
Batha	117,194	148,570	265,764
Biltine	71,085	97,611	168,696
B.E.T.	60,881	44,085	104,966
Chari-Baguirmi	620,615	525,620	1,146,235
(Urban)	(258,198)	(218,677)	(476,875)
(Rural)	(362,417)	(306,943)	(669,360)
Guera	99,487	142,488	241,975
Kanem	142,957	173,779	316,736
Lac	135,117	108,123	243,240
Logone Occidental	155,617	182,534	338,151
Logone Oriental	141,006	172,341	313,347
Mayo-Kebbi	287,626	362,553	650,179
Moyen Chari	288,257	331,692	619,949
Ouaddai	191,491	214,311	405,802
Salamat	52,868	79,764	132,632
Tandjile	134,672	180,745	315,417
Total	2,498,873	2,764,216	5,263,089

Source: BSPE, Annuaire de Statistiques Sanitaires du Tchad, 1989 quoted from DSEED/Ministry of Plan 1989 Election Census.

Table 3 Language Groups of Chad

1. Sara-Bongo-Baguirmien, with 14 subgroups
2. Moundang-Toupouri-Mboum, with 7 subgroups
3. Tchado-Hamitique, with 8 subgroups
4. Central Saharan, with 5 subgroups
5. Mabang, with 7 subgroups
6. Tama, with 4 subgroups
7. Dadjo, with 2 subgroups
8. Mimi
9. Boua, with 6 subgroups
10. Banda-Ngbaka, with 4 subgroups
11. Peul (Fulani), with 2 subgroups
12. Arabic, with 30 subgroups

Source: UNICEF, 1989: taken from the Institut National Tchadien pour Les Sciences Humain (INSE), Atlas Pratique du Tchad, Paris 1972.

Table 4 Religions in Chad

<u>Religion</u>	<u>Total</u>	<u>Saharan/Sahelian Zone*</u>	<u>Soudanian Zone</u>
Islam	50.0%	95.5%	4.7%
Christianity (Catholic) (Protestant)	23.1% (15.5%) (7.6%)	6.0%	48.2%
Animist	23.8%	3.5%	46.6%
	96.9%**	105.0%	99.5%

Source: UNICEF, 1989: taken from Bouquet, Christian, Tchad: Genese d'un Conflit, Paris, France, editions Harmattan, 1982.

*The Saharan/Sahelian Zone as used in this source is made up of the 9 prefectures of the north, while the Soudanian Zone is made up of the 5 prefectures of the south.

** The statistics are very general, as may be seen from the fact that they do not add up to (or exceed) 100%. However, they serve to give a picture of overall proportions. It should be mentioned that the percentages of Moslems in the south and Christians in the north reflects movement of populations, not conversions.

The Table below is a table drawn from the 1964 census, as was Table 1. As can be seen, interpretations of that data appear to be numerous, and the total population figures themselves are far below what is currently estimated (population of 5,263,089 eligible voters in 1989). Movements of population, unequal results of war and drought have potentially changed these figures drastically.

Table 5 **Alternative Ethnic Group Population Breakdown**

<u>Ethnic Group</u>	<u>Population</u>	<u>Percentage</u>
<u>Southern Sedentary Groups</u>	<u>1,139,000</u>	<u>38%</u>
Sara	800,000	25
Mboum (Lake)	112,000	4
Moundang	90,000	3
Toupouri	75,000	2
Massa	50,000	2
Others	12,000	1
<u>Sed. & Semi-Nomadic Sahelian Groups</u>	<u>902,000</u>	<u>27%</u>
Maba	170,000	5
Haddad	100,000	3
Hadjerai	87,000	3
Boulala	80,000	2
Dadjo	65,000	2
Kanembou	60,000	2
Massalit	48,000	2
Zaghawa	40,000	2
Barma	35,000	1
Moubi	25,000	1
Massalat	23,000	1
Boudouma	20,000	1
Kotoko	7,000	0
Others	142,000	4
<u>Saharan, Northern and Nomadic Groups</u>	<u>613,650</u>	<u>17%</u>
Arabs	460,000	14
Toubou (Teda, Daza subgroups also known as Gorane)	121,650	2
Fulani	32,000	1
<u>Other Groups</u>	<u>645,650</u>	<u>18%</u>
Total (1964):	3,300,000	100%

Source: AMTT Project Paper, 1990: taken from Decalo, Samuel, Historical Dictionary of Chad, African Historical Dictionary No. 13, The Scarecrow Press, Inc. Metuchen, NJ, 1987.

is at an all-time low since the advent of western education. Of the total number of elementary school-age children (6-14) in Chad, only 34% are actually attending school. Of the population of Chad, 73% of the southern population has had some education, as compared to only 34% of the northern population. (UNICEF, 1989)

The statistics indicate trends that are obviously even more debilitating for female children. Of the 34% of school-age children attending elementary school throughout the country, only 28% are female. (UNICEF, 1989) Moslem female children tend to attend Koranic classes -- those held under the trees in the evenings -- and stop around the age of puberty. Only recently have Moslem parents been sending their female children to the public (French system) schools, and then mostly in urban areas. Even when a girl is fortunate enough to begin school, she will miss many days through the need to help her mother, and often will stop school at the age of puberty to take care of the smaller children while the mother works in the fields or market. In the Kanem, for example, women may spend up to three days in the bush searching for firewood every seven days or so; the older girls in the family must take care of the food and water needs of the family, as well as supervising the other children. (Pande, 1990)

Southern women, due to a longer history of exposure to the western system, as well as a greater acceptance of western influences, and also due to the higher density of population, have much higher levels of education than northern women. The classrooms are generally at least 45% female, compared with about 10% in the rural north. These women also tend to continue their education further, as youthful marriages are not as frequent among the ethnic groups of the south.

Those girls who continue school in the rural areas will not continue beyond elementary school, especially in the north, but even in the south. Rural villages only have classes up to the equivalent of 6th grade in any case (and usually not that many levels), and male children are more frequently sent out of the village to continue their education than female children. Even in the urban areas, the number of girls attending school drops, as they marry at the age of 13-16 and generally do not continue school thereafter. The female percentage of the total set of students entering secondary school drops from 28% to 15%, and of those only 9% graduate. In the 1986-87 school year the number of women registered at the University was 7% of the total student population. Interestingly enough, their level of success in passing exams was higher than that of the male students: 52% compared to 37% in the second year, and 39% compared to 34% in the final, third year. (UNICEF, 1989)

A tendency for women to return to school after a year or two

of marriage and perhaps the birth of the first child is appearing, mostly in Ndjamena. While this is concentrated in the southern, Christian/Animist groups, it occurs occasionally in all groups.

Clearly, women are disadvantaged from early youth onwards in moving towards opportunities leading to an equal role in their social and family structures. Attempts to work with women's groups face a difficult task, when, as one project manager described, they could not find one woman within the range of the project to speak even poor French to act as a translator. (Source - Interview)

SOCIAL AND FAMILY ROLES

Among the peoples of the south, who have had longer exposure to "western" ways, and whose women have had somewhat more access to education, the mixing of genders in social situations occurs more frequently than among the Moslem northerners. The men and women may eat together, especially in larger towns and cities, and will often socialize in mixed groups. Though less true as one moves to more and more rural areas, gender mixing socially is more frequent in the southern context than amongst the Moslem groups, where only in small family groups will mixed eating and socializing be found.

Ceremonies play a large part in the lives of all Chadians, though participation in ceremonies in Moslem society far exceeds that of Christian/Animist groups. Naming of newborns, marriages and deaths call for sometimes enormous outlays of money for food and drink. People have been known to sell their capital trading stock to provide funds for their own or a close relative's marriage. Pressure is very strong to provide a gift of money to the groom to help cover expenses and add to the brideprice ("dot"), and friends are also expected to contribute to the fund.² A concern expressed often by men is that women, if they

² A "dot" is the payment to the bride's family, originally designed to recompense them for taking away her services from her family, or as recompense to the family, especially the mother, for her labor in having raised and given the bride the skills necessary to maintain a household. In more well-off families now, it has become a sign of status to pay incredibly high sums for the dot. Negotiations may be long and hard during the "fatha," the moment of official engagement, during which brideprice discussions take place. The prospective groom has his representatives who will do the actual negotiating for him, as will designated male members of the bride's family. The dot will certainly consist of money, but in larger towns and depending on wealth and status of those involved will include suitcases of new "pagnes" and/or veils, shoes, and the funding of the beautification of the bride and her

make money, will spend it on ceremonies of friends and relatives. In fact, participation in these activities becomes a kind of "social tontine," with families knowing that when it is their turn to experience this need, their friends and relatives will rally around. Though perhaps not elucidated, it is an investment in the future, and the more ceremonies a person participates in, the more people will be involved in returning the contribution when the turn rolls around to him or her.

Men themselves will also spend enormous sums of money on ceremonies (especially northern men where the marriage ceremony for a first marriage may cost millions of CFAF). Costs of marriages may range from as little as 25,000 CFAF to millions. In the past, in-kind dots of cattle, camels, grain and other commodities were common, but these are becoming rarer, and in some areas of the Ouaddai and Batha are virtually not accepted, the preference being to deal in cash. (Durand, University of Chad) In the south it is common to accept food, some of the items holding ceremonial meaning as well as representing economic value.

The role of women at most of these ceremonies is one of cooking the food. At a funeral of a well-known or well-off Moslem, whose family has a status in society that must be maintained, more than 400 - 500 people may show up to pay their respects on the 7th day after the death, and all must be fed as a sign of thanks for their concern and recognition of the deceased. This ceremony normally occurs at about 6:00 a.m., and the women of the family and female friends will have been preparing food for two days and nights in advance, sleeping at the site of the funeral itself during that time. As much as 150 - 200 platters each containing multiple sauces, kissar, beignets, and so on may be provided to the mourners. Even at the funeral of a much poorer family, food and drink will be expected. Money contributed goes towards the food and drink of the ceremony, but if there is any left over it is used to pay off debts and the remainder given to the family to help them through the difficult period.

Socially, a woman is expected to be available to serve food and drink to the men in all situations, except in more

friends for the wedding day (hair tressing, hennae, nail polish). The bride's family is expected to provide household items for the newly married couple -- the dowry -- which is often partially paid for from the dot, and which may consist of pots and pans, the bed and mattress, and sometimes other furniture such as rugs, wall-hangings and cabinets. The bride's family also provides the food to the wedding guests on the day of the actual marriage, when the bride is taken from her childhood home to the home of her new husband.

traditional Moslem areas where they prepare but do not serve the food. Often the young girls of the family or sometimes younger men are responsible for passing out the tea, running down the street to buy a coke or kola nut, or cleaning up after the visitors have gone. Girls as young as 5 may be assigned the task of carrying the teapot and coals, and are often to be seen carrying their younger siblings around on their backs.

As in much of Africa, women throughout Chad produce food in the fields, market the small surpluses for salt and other necessities, hunt for firewood, and carry water. They tend the ill, often have small artisanal money-making activities in their "spare" time, and raise the children. The lack of time in rural areas is especially limiting. The amount of time needed to find and carry firewood, and carry enough water for daily needs alone takes an estimated 4 hours per day. (UNICEF, 1989) Statistics from a study done under sponsorship of PNUD/UNIFEM with BIEP show that women average throughout the country (with broad differences depending on zone) 2-8 hours per day searching for firewood, two hours per day carrying water, walk an average of 15 kms to their fields, and work on them between 2-8 hours per day (Chari-Baguirmi). In addition they are cooking, keeping the yard swept, looking after children and small ruminants, conducting value-added activities to primary products, marketing produce, gathering leaves and wild products for household consumption and sale, and so on. (PNUD, 1989) Unfortunately, a similar time-use study was not conducted for men, but observation and anecdotal information provide ample evidence that men tend to work seasonally and in far less quantity than women.

Women in the cities have a much less strenuous workload, though it is by no means light. A more monetized economy means that most items needed can be found for sale, including water, firewood, and the ability to grind grain into flour or find already-processed foods in the market (i.e., husked grains, peeled garlic, cans of tomato paste, etc.), but this fact also means that families must have a source of cash income. While purchasing power is usually very limited, women benefit in time-savings from the greater availability of these commodities, and if even one of the major items, such as firewood, is available, the time-savings is enormous. Firewood is extremely expensive, but water is relatively cheap and will become cheaper once the new water kiosks run by STEE open. Currently, drinking water from the pipelines of STEE is about 25-35 CFAF for 18-20 liters (one corvee). At the STEE kiosks, water will be sold for 5 CFAF per 18 liters.

The ability of women to participate in family decision-making varies greatly from one ethnic group to another. The most traditional of the Massa of the Mayo-Kebbi, for example, consider the women of their household as property, and will not accord them any say in any decisions to be made. At the other extreme,

some modern and educated women have a great deal of influence over family decisions, limited in number as these women are. Agro-pastoralists are also quite different from nomads in the way in which decisions are made; nomads travelling in small family groups will confer, and usually not even sell a cow without talking it over in the family, as management of the herd is critical for the well-being of the group. However, Moslem agro-pastoralists tend to make major financial and other decisions without the woman having much say. (OXFAM, date unknown)

It should be mentioned, however, that some of the above statements are generalizations of what the men believe to be true. Women may, in fact, have much more influence (power) than is officially recognized within that society. A concrete example is the experience of an anthropologist who, while conducting house-to-house interviews in Ndjamena, happened upon a household where the man was at home, but the wife was out. After discussing some of the survey questions for awhile, they began talking about the ability of the woman to leave the house without the permission of her husband. He said absolutely not, his wife always had to ask his permission, and tell him where she was going. At that point, his wife came in, called hello, said she was going right back out, and went, without any permission being requested or required. (Source - Interview). However, it is certainly true that in very traditional families, notably among Moslems, a woman will not be allowed out of the house alone. She will be accompanied by another woman or by a young member of the household, even if just going to the market or down the street. This practice is especially true with a newly married woman before she has her first child, to ensure that the child is that of her husband. (Source - Interview)

B. The Legal Status of Women: Official and In Practice

According to Chadian civil law, Article 71, Ordinance 6:

"In the case of the silence of traditional law, the written (civil) law must be applied."

According to Article 72, Ordinance 6:

"The traditional law must be put aside when it is contrary to public law and order."

Officially, traditional law is used first, with resort to civil law when traditional law does not cover the case, or when the public good is better served by civil law. However, in practice, almost all issues follow traditional law as a first resort. The use of civil law is often used as a last resort by the plaintiff, when they feel unsatisfied with the results of

traditional laws.

Thus, for example, the Moslems follow fairly closely the Koranic law, and in some cases, traditional customs which most likely precede Koranic law. As an important "Faquih" of Abeche said 50 years ago, "If we strictly applied the Koranic law in the Ouaddai, there would be no more Ouaddaians." (Durand)

The ethnic groups of the south also have their traditional regulations, dealing with everything from inheritance to murder. Due, though, to an earlier integration into the civil law system, these groups tend to use the civil system more frequently, and depend less on traditional custom. Civil marriages, the only kind recognized by the State in terms of benefits to spouses under the Caisse Nationale de Prevoyance Sociale (CNPS), retirement and so on, are by far more common among southerners.

MARRIAGE AND DIVORCE

Chad has both civil and traditional marriage laws. In the civil marriage laws, the agreement of both parties is required, one wife/husband only is legally recognized, the woman must be at least age 13, the separation of goods ownership is guaranteed, the woman is guaranteed freedom of movement and freedom to practice a profession, and in case of divorce, she is eligible to be paid child support by the husband. However, even in civil divorce, the children are cared for by the mother at an early age, but revert to the ex-husband's family at around school age. (UNICEF, 1989)

In many instances, though not enforceable legally, a husband will force his wife to leave, though her activities are, under civil law, legally acceptable. However, most women in Chad are unaware of their rights under the law, and generally feel that the male will receive the benefit of any legal action taken.

The traditional laws are quite different. In the Moslem societies, Koranic law is practiced with regards to marriage. Here, marriages are arranged, and a girl may be married according to Koranic law as young as 12 years. Though the agreement of the bride-to-be is not officially sought, she is sometimes consulted. Divorce in the Moslem culture is relatively simple -- and very frequent. A man may divorce his wife, and a wife may divorce her husband. A couple can be divorced up to three times (from whence comes the misunderstood statement of being divorced by saying "I divorce you" three times), but cannot seek reconciliation after the third time. Usually the extended families will attempt to patch things together, and local traditional authorities may also be called upon to intervene if one party feels particularly in need of protection or particularly offended.

The family of the wife is generally very supportive of her, especially among the Arab groups, where clan loyalties and pride override other considerations of male dominance and the rights of the husband. If the wife is being mistreated, or if the husband cannot provide the required allowance each day (in town, this is money to feed the family), the wife will consider herself aggrieved, and will return to her family, who will generally support her in her actions. A contribution by the husband to everyday subsistence is required in Moslem society, the belief being that if it is not forthcoming, what is to differentiate a married woman from an unmarried woman? Thus, the wife has every right to expect this support from her husband, even if it does not cover the actual needs. Among Christian/Animist (non-Christian southerner) groups, however, this daily contribution is not a societal norm, and a wife has no traditional recourse on the basis of non-support if the husband contributes nothing to the household. (Source - Interviews)

A common problem facing the rural population especially is the early marriage of males, between the age of 16-18, who have no source of income, often no education, and little access to family resources after the marriage ceremony is paid for. These marriages often end in divorce, after one or two children are born, and the mother is left to raise them until they can be taken over by the boy-husband's family, or (which frequently happens) until they die of malnourishment or other illnesses. Pressure is high on these youths to marry, both societal pressure to prove themselves mature men, as well as their own biological pressures which traditionally can only be satisfied through marriage. The long-term issue of family sustenance and support are secondary, and the belief that God-will-provide plays a large role in the decision to get married.

Polygamy is also common, especially among rural agriculturalists, but is practically unknown among the nomads. Among the Moslems, a man may have up to four wives at the same time. Among animists the number of wives is limited only by economics; at least one large chief is known to have up to 30 wives and more than 200 children. Among the less well off the first wife will generally be young, while the second will be older, widowed or divorced as the brideprice will be much less or negligible. The practice of polygamy is becoming less frequent in the urban areas, but it may be argued that divorce may be occurring more frequently. Even some of the more "modern" men will take a second wife, though this is often a temporary activity designed to satisfy a current infatuation which can only be socially acceptable in the Moslem society through marriage. In principle, the agreement of the first wife is necessary, but unless she is prepared to perhaps be divorced herself, this Koranic requirement is often neglected. The first wife will also be given some gift at the time of her husband's marriage to a second wife, which is supposed to equal 50% of the brideprice of

the second wife, but which is often less.

In the case of divorce, and depending upon the ethnic group, the mother will have charge of the children until they are old enough to stop breast-feeding, and then they will go to the family of the husband. Sometimes the mother will continue to keep the female children, while the male children will go to the husband. Usually if a man remarries, the children by his first marriage will be sent to his mother or a close family member, often an aunt or sister who has never had a child, as it is believed that through jealousy, the new wife will mistreat the child of predecessor.

Among the Moundang and Massa of the Mayo-Kebbi, the women are not consulted about their marriage. In these areas, a woman cannot divorce her husband, though she may stay for years or forever at the home of her parents, in which case the parents must return the brideprice to the husband. In the extremely traditional families, the woman is considered the property of the man, and cannot ask for anything from him, be it food, clothing or shelter. It is mostly, in this case, social pressure from other men which causes the husband to purchase a new cloth wrap (pagne) for his wife when hers is in tatters. Most other ethnic groups in Chad, especially Moslems, refuse to allow their daughters and sisters to marry into this group, as they perceive them as treating women as slaves.

In other Christian and Animist groups the practices of marriage and divorce vary. In some societies the sister of a dead wife will be required to marry the widower, again as insurance that the bloodline will be pure. Others say that a husband, upon death of a wife who has given no children, will require part of the brideprice to be returned or another woman of the family (sister, cousin) to be given to him as his wife. The concept is that he has made an investment, and if it has not produced he is entitled to either reimbursement or substitute goods.

The brideprice in the south may be in-kind: sacks of millet or a quantity of karite oil. The husband will build the home prior to the marriage, and then the wife will come. As a sign of respect, a Sara wife may not talk directly to the mother or father of her husband at any time. Obviously, this practice only occurs among the most traditional, but respect of older family members plays a very large part in the Sara life in general.

The fact of the children reverting to the family of the father in case of divorce in many of these ethnic groups is seen by many men and women as being a practical means of limiting men from constantly deserting women, who would then be responsible for raising the children.

Under the previous Administration, a "Code de la Famille" was in the process of being researched and elaborated. Little has been done to continue this activity, though the new government has mentioned continuing to work towards its completion in the Charte National. The Code de la Famille is expected to be a melding of traditional and civil law, and was being put together by a committee of members representing several Ministries and various other groups. A questionnaire (approximately 50 pages!) was developed which was to be sent to all parts of the country, and from the results of the survey a Code was to be developed. While most of the women who were asked about this Code were reluctant to discuss its implications and were taking a wait-and-see attitude, there seemed to be some anxiety that some conservative traditional customs might override or mask the benefits available to women (though often not practiced) under current civil law. In any case, though the progress of development of this Code should be followed, it does not appear likely to be implemented in the near future.

INHERITANCE

According to civil law, survivors inherit according to a will, if there is one, and will also inherit any debts that may exist. Usually, however, there is no will and traditions take over in inheritance issues. These traditions vary greatly.

Under Koranic law, the wife will inherit 1/8 of the inheritance from her deceased husband, the majority going to the children. The intention behind the wife's level of inheritance is that if she remarries, the new husband should not be able to take control of the goods of the family which are eventually the right of the children. Under this law, the female children inherit one part for every two parts inherited by the male children. However, traditions older than Islam may rule; among the Toubou (Gorane), a daughter inherits an equal amount as her brothers, though under Koranic law she would receive half as much. (Durand)

In the Mayo-Kebbi, a son may inherit the wife of his dead father, or a brother inherit his dead brother's wife. The purpose of this practice is to keep the bloodlines of the children the same; they do not want the widow to marry outside the family and have children belonging to another clan. She is also seen as a "capital asset" of the husband's family, which was bought and paid for, and so should not be given away. She may have children with the son (of another wife by the same husband) or brother. In any case, she is not allowed to go back to her family or remarry outside her husband's family.

Among the Sara peoples, the wife generally inherits nothing, and may in fact be chased from her home if her husband dies. She is free to remarry, though the children will revert to the family

of her dead husband. In the past a widow has sometimes been allowed to stay in her house until the children are of an age to be handed over to their father's family, but then she must leave. If the children are grown, she may generally stay with them and be maintained by them. More recently, the trend has been to allow the woman to stay in her house with her children until she herself decides to remarry.

All of these practices vary depending on the amount of education or "modernism" of those involved, and whether they are rural or urban. However, in most rural areas, the much stricter forms of these customs are adhered to, to this day.

OWNERSHIP AND LAND TENURE

Under Chadian civil law, anyone may purchase land which is surveyed and made available to the public through the "Cadastre" and the "Domaine" (part of the Mairie), or through purchase of land held by others. The restrictions are only those of purchasing capacity and, as in many other parts of bureaucratic life in Chad, the ability, financial resources or contacts to get the purchase pushed through the necessary legal steps. Purchase from individuals already holding the land is by far the easiest, though also very fraught with uncertainty, as many individuals are unaware of the issues of title and deed, may not request the necessary papers to be provided or drawn up, and the same land may be sold to three or four individuals, none of whom have recourse to legal restitution, as they have no papers upon which to base their case. The lack of sophistication and education of women plays, of course, a major role in this activity. Real estate purchase is a source of investment which is becoming much more frequent in urban life, and women, by virtue of the lack of education and ability to deal with the paperwork, lack of "power" contacts in the right offices, and so on, are at a great disadvantage.

In rural areas, land is managed by the Sultan, Chef de Terre or the Village Chief who, though he does not actually own the land, oversees its distribution and use. It may be assigned to individuals, male or female, upon request. In the north, it is customary to return 1/10 of the produce or profits of the land under production to the Sultan. This land may be sold, but the Sultan or Chef de Terre must authorize it or at least be informed, and may expect part of the purchase price.

In the Ouaddai, occupation of vacant land for 5 years (unassigned by any authority) gives one property rights to this land. In addition, the husband has no rights over the land or other property of his wife. Often at marriage, a woman will bring with her some cattle from her father, and this is considered her property. Though decisions to sell animals affect

the herd management, and thus are somewhat communal decisions, the woman can choose to sell her animal if she wishes to press the issue. If there is common property owned by both husband and wife (tents, camels, etc.) it will be shared equally among them in case of divorce. (Durand) This naturally varies from region to region, and in the more highly populated areas, stricter control over the land by the traditional authority is maintained.

In the Mayo-Kebbi a woman may have a parcel of land that she works, but the land will not be considered to be hers. In other parts of the south, land immediately around the village may be assigned by the Chief, and mostly to men with their cotton cash crop, but the more remote fields are available to women, and are often traditionally passed from mother to daughter.

As land becomes scarcer, the ability of women to compete for ownership will become greatly reduced. As cash crops, mostly managed by men, become more marketable and land value goes up, parcels originally available to women will be taken over by men. As experience shows,

"Contract farming does have a tendency to increase social stratification, as less progressive farmers sell their land in response to rising land values."
(Goldsmith, 1985)

This tendency is not only a problem affecting less progressive farmers, it is one affecting women, who are unempowered in the social and hierarchical systems of their traditions to hold out against new incursions on their historical territory.

WOMEN AND WORK

Civil law makes no distinction between the rights of men and women, except in allowing 14 weeks of maternity leave and 1 hour per day for 16 months for nursing, if holding a job in the government or the private sector. As mentioned before, under civil marriage a woman is allowed the right to work and pursue a profession.

Article 9, Ordinance 6 of the Statut de Commerce of 12 April 1984 also says,

"Women, and minors of either sex, may engage in commercial activities without any restrictions."

Wage levels within the Government are officially equal work for equal pay, and though not particularly enforced in the private sector, the laws regulating the private sector are the

same. Of course, the requirement does not in any way mean that equally qualified women will have the same opportunities for higher level jobs as the men, but in any case, wage discrimination is illegal.

Among the women interviewed who held positions in the government, none felt that they had personally had a difficult time in either getting their jobs, or in working in a largely male environment. Several mentioned that women who are "taken advantage of" open themselves to this treatment by their non-professional behavior in the office or workplace. However, at least one mentioned that in rural areas it is quite different; single women who are assigned to rural posts often have difficulties with harassment by male functionaries, and have no recourse within the Government at this time. The Union National des Syndicats du Chad (UNST) has subcommittee called the Comite des Femmes which is looking into policy and practice on subjects such as on-the-job harassment, wage equality, hiring practices, education and other issues.

Women who work may in fact be accorded respect by their male counterparts and staff, but often are looked upon with contempt and suspicion by other women. One well-known female entrepreneur said her female acquaintances felt she was "working too much like a man," and questioned what she had done to become so successful. Another high woman government official who is the provider for her mother and sisters and in principle functions as the head of the household said that her opinion was not asked when marriages were being arranged for her sister and later a brother; the family waited until she was gone on business trips to arrange and finalize the marriages. Had she been a man, stated the official, her authorization would have been requested, but though her official public and work status is very high, her family power has not yet been upgraded to a level of a similar male's power, an interesting variation on the model mentioned in II.A.1.

Another woman's experience is contrary to this, however. She felt that her job achievements were recognized and appreciated by her fellow Tchadiennes, and when she talks about diversifying from her school into a construction business, the men say "this is man's work -- you cannot possibly do it," while the women say, "Why not? Go for it!" (some liberties taken with the translation).

The economic aspects of women working will be dealt with in Section II.E.

C. Political and Policy Participation

Women have long played a role in the political life of Chad, but it is not until recently that this role has been formalized and substantive. In the past, most women at political rallies and meetings (with one or two exceptions) provided traditional dancing and food. Many of the individuals interviewed during this study dated the change in quality and quantity of substantive participation to the beginning of the Habre administration (1982-90). Not only did he appoint the first woman Minister in Chad, he also seemed to emphasize in public and in policy his support of the progress of women.

Chadian women in general became more sophisticated politically and economically during this period. Many attribute this change to the exposure they had during their sojourns outside of Chad after "les evenements" in Cameroon, C.A.R., Nigeria and Europe, where they saw what other women "were allowed" to do, and where they learned new skills and new ideas.

Tele-Chad has also played a role in putting women into the public eye. With the advent of television in Chad, women announcers in both Arabic and French appeared, and the profile of women rose even higher. Both Tele-Chad and Radio-Chad have women announcers.

Among the politically appointed or active women interviewed, several expressed anxiety about the fact that the Ministry of Social Affairs has been subsumed under the Ministry of Public Health (MOPH). They felt that this lessened the amount of resources available to them, as well as the power and recognition of women's roles that they felt having the Ministry of Social Affairs represented. However, one very high official took the opposite viewpoint. She pointed out that more women had been appointed to higher positions under the new administration than in the previous regime, and that having a Ministry of Social Affairs could be seen as a way to get the government off the hook; they could point to the Ministry and say that they were doing something for women. Her statements corroborate what has been seen to be the case elsewhere, that

"... the departments responsible for 'affaires feminine' often lack the techniques to assist women in every domaine, and find themselves relegated to the nebulous zone of 'affaires sociales.' Thus, due to the fact that these departments must do **everything**, they find themselves in competition with other, more specialized organizations/departments, and have difficulty in defining their roles." (UNICEF, 1989)

This official's view was that the correct method of developing women and their role in the political system was to

continue to pressure the GOC to hire more women at higher levels in all Ministries and positions of importance. She felt that until women themselves force the issue, and improve their own self-confidence in the value of their contribution, only lip-service would be paid to women's problems and inclusion in the development process. A sophisticated view, but one which is probably realistic.

The new Secetaire d'Etat Ministere de la Sante Publique et des Affaires Socialies, charged with the Direction de la Promotion Feminine (DPF) is struggling to define her role and that of the organization. As her technical training is in the health sector (as a mid-wife), she freely admits that her tendency is to pay more attention to the issues of health and women, and less to other spheres such as education, economic development, etc. She feels that this is also a problem given the fact that the department is now under the MOPH, and will tend to be assigned activities in the health sector. She is aware of the potential problems related to this issue, and has contacted other Ministries asking them to assign an individual who could represent women's issues to the MOPH/DPF, become part of a working group to address policy questions and backstop activities. She would also like to improve their awareness of the issues of women's development, requesting that a person be designated specifically to represent women's issues, be a member of all meetings and policy committees, and so on. However, the DPF's limited resources, her technically specific skills and perhaps a perceived demotion of the Direction within the Government and thus of its influence are constraining factors.

Women are also being recognized as representing political options by the population in general, though naturally this phenomenon is still at a very nascent level. During the elections for Deputy (similar to the position of a House Representative, elected on the basis of ratio to population), women were guaranteed five positions in the Assembly of approximately 125, even if they were not freely elected. If five candidates were not elected by popular vote, the top five vote-grossing candidates were to be appointed to the Assembly. Interestingly enough, 3 women were elected directly, one Moslem and two Southerners. The process of nomination of candidates was very interesting; in many situations neighborhood or ethnic groups within a region got together to determine their candidate, and then lobby with other groups so that there would not be too many candidates for the same position, dividing essential votes. On at least one occasion, a woman was determined to be the best candidate and nominated by the coalition, and later succeeded in the overall election. With the advent of the new regime the elections were annulled, but many of the Deputies have been appointed or are awaiting appointment to other positions. One of the elected women deputies was named Vice-Mayor of Ndjamena, another is a member of the CPR, advisory counsel to the

Presidency, and the third is the Commander at the 5eme Arrondissement.

Women are obviously still under-represented in high and mid-level government positions, and even more under-represented in responsible positions in the private sector. More and more, however, educated women are being recognized for the hard work of which they are capable. Though pressure should continue to be put by all involved in including women on committees, training programs and in policy, decision-making roles, a critical mass of educated women has not yet been reached. This factor alone, not to mention issues of tradition, inertia and actual discrimination, will continue to limit participation of women in the political sphere for some time to come.

D. The Role of Women in the Economic Life of Chad

1. Women's Economic Activities

Statistics of women's participation in the economic life of Chad are not available; indeed, estimates of the informal vs. the formal sector level of activities in general are incomplete and unreliable. A study sponsored by OXFAM and PNUD states that in Africa in general, 1/4 to 1/3 of the population ensures its subsistence by informal micro-activities. In Chad it is estimated that 60-75% of the labor force works in informal sector production alone; this number does not even include commerce and trade activities. (Hamida and Gerry, 1988)

It is generally recognized in studies of the private sector that women's activities are mostly concentrated in the informal sector. In Chad, the majority of women's economic activities could be characterized as "subsistence commerce," the sale of what is often the produce of their own primary labor for the day-to-day needs of their families. While there is an increasing number of middle to large-size enterprises which are owned and/or run by women, the quantity is still infinitesimal compared to the number owned by men. Women also tend to be isolated into specific business areas (see below), though there are some noticable exceptions, and trends have appeared in recent years that are contributing to a breakdown of some of the traditional barriers. Men also specialize in certain areas (berbere production, cereal wholesale, etc.), but move more easily into areas that are not traditionally theirs.

To deal briefly with the small minority of women in the mid-to large-enterprises, there are some who deal in untraditional activities such as gum arabic production and marketing, construction and carpentering, telephone instrument marketing and large-scale trucking. By far the majority of women participating in this range of activity, however, are in enterprises such as hair salons, pharmacies or pharmaceutical depots, boutiques of ready-made clothes, a few private schools and day-care centers, and tailors of women's and children's clothes. This latter category is a new development, as prior to the 1979-82 period there were no women tailors in Chad, except women Nigerian tailors, who left during the war. Many Chadian women who left during this period learned their skills abroad, and upon returning to Chad, began their own businesses. (Moullah, 1986) All the interviewees mentioned the change in amount and prevalence of women's economic activities since "les evenements," and again attribute this to both exposure to women in other countries whom they saw working and gaining salaries or other income, as well as an increased imposed necessity to work to cover the basic costs of living in Chad. Some also attribute the

increase in women's economic activities to men becoming aware of other women working, and being less and less willing to give money for everyday needs to their wives.

Most economic activities of women in Chad are in the informal sector. Women dominate in the agricultural production of certain crops and commodities such as gumbo, hibiscus flowers and leaves, piment, taro and milk products (butter-oil [dihin baghar], milk and buttermilk [raba]), and are also responsible for the local sale at a retail level of these commodities (this varies from region to region). Men tend to manage the wholesale of cereal crops and cash crops such as cotton and gum arabic, but women are usually responsible for much of the field labor and the retail of these commodities on local markets as well. A Massa proverb says, "if a woman is not in the fields, she will be selling in the market." (Moullah, 1986)

Men are usually responsible for the gross wholesale of the crops they control. The case of the CARE rice project in Kim is an example; until the project started women worked actively in the production of the rice on the irrigated perimeters belonging to the men, but had no say in the financial and organizational management of the perimeters. As the project progressed, efforts were made to incorporate women into the men's rice groupements, which has been accomplished at least on a small scale through some diplomatic maneuvering on the part of the project team. (CARE, 1990)

Virtually all rural women work on the fields of their husbands ("family fields") in addition to their own fields, which are located beyond the fields of the men. The women perform the labor of planting, repiquage, weeding, harvest, threshing, sorting, packing and transport. Though men also work in the fields, they participate mostly in the initial breaking of ground, and some of the other activities only occasionally. Harvest activities are often shared, but all processing activities are conducted by the women (dehusking; fish, vegetable and fruit drying; grinding to powder; derivation of oil, etc.) (UNICEF, 1989; OXFAM, date unknown) The income from the family fields, which are usually the larger cereal and cash crops, is not at the disposal of the women. An exception to the participation of women in agricultural production is reportedly in the Kanem, where wadi agriculture is almost completely accomplished by the men, with women only helping out in times of crisis or occasionally working the chadoufs for irrigation in the absence of the men. (Pande, 1990) Observation, reports and interviews suggest that this may be due to the time constraints mentioned earlier which are particularly limiting in the Kanem where both firewood and water are extremely scarce and distances to their sources exceptionally long. There is evidence that in the last ten years women have stopped other revenue generating activities as well, such as mat weaving, hair tressing, pottery

making, etc., due to lack of time, as firewood and water grow scarce. (Source - Interviews)

In addition, women have small parcels of land which they work close to their homes where condiments, vegetables and other crops are grown. These are managed and worked by the women, and the use and sale of this produce is generally the source of the daily food for a household.

An interesting statistic has been presented by Jennifer Yarnell, AFRICARE economist (1990). During her studies on various commodities in the Ouaddai, she and her colleague found that,

"Farm size was directly correlated to sex of the operator. In short, the less men were involved, the larger the plot."

She provides measurements demonstrating that the fields worked by men alone are approximately 1/2 the size of those worked by women alone, and the fields worked by both are half-way between the two sizes.

While the fact that women are the main agricultural producers in Africa (and in Chad as well) is widely accepted and acknowledged (Lele, 1986), only two agricultural extension or production programs were found that attempt to address women directly. Many "hoped" that the work they were doing would trickle down to the women laborers, but none attempted to ensure that this would be the case. One agronomist said that she often heard the ONDR extensionists talk about the fact that the majority of agricultural work was done by women, but that they made no attempt to train women in the technologies they were passing on to the men. They believed that this knowledge would naturally be passed from husband to wife. However, several studies confirm that this does not happen; there is some top down (rather-to-children and mother-to-children) exchange of information as the children work in the fields with their parents, but there is little or no lateral information-giving. (Saito and Weidemann, 1990; Pande, 1990; OXFAM, date unknown; Interviews)

Economic activities in urban areas vary. Some women do not step outside the home, but conduct processing activities (transformation) -- such as grilled peanuts, karkunji drink, beignets, sesame seed candies, kissar, and many others -- in their own compounds. They then sell or consign these products to young children who wander the streets and markets selling them, or they may possibly have a small stand outside their compound door.

More and more women are becoming involved in trading, an activity which may take them as far away as West Africa or Saudi Arabia. Frequently Moslem women, with the tacit accord of their husbands (as it is in his interest that she make money) travel to these countries to purchase goods and return with them for sale. Women also participate in the transportation of goods and wholesaling, though to a much smaller degree. Women tend to be more concentrated in the commerce sector than in the service sector. Some household help in Chadian homes is paid female labor, but the large percentage of paid labor is male. Quite a bit of smuggling is also conducted by women in Ndjamena, who travel to Kousseri (sometimes on a daily basis), purchase the cheap goods available there, and return to Ndjamena. Even small amounts of goods are subject to intense scrutiny, and many stories are told of women who cross with a "child" strapped on her back or with the appearance of pregnancy; in fact, hiding smuggled goods. (Moullah, 1986) The risks of this activity are evident, from loss of the investment due to confiscation, to bribe-paying to the possibility of imprisonment. Yet, the women continue to make the trips. The returns are critical enough to their livelihood that the risks are acceptable.

2. Control over Economic Revenue and Assets

Women's ownership and control over the capital assets of her economic activities, and the return to those activities, varies from region to region, from one ethnic group to another, and between herders and agriculturalists.

a. Rural Areas

In the Batha, among some of the ethnic groups, the wife will not have her own fields; she works solely on the fields of her husband. Among these people, the husband is expected to give a certain sum of money per week for the needs of the family, as the wife has no source of income of her own. However, if the husband is polygamous, each wife will have her own fields, as well as helping him in his. She will control the income from her own fields. On the other hand, in the herder families of this region, women may own their own cattle, and sell them or the products from them as they choose (within the restrictions mentioned earlier), though they will have no other source of income.

In other regions, such as among the Arabs of Karal in the Chari-Baguirmi, women can hold their own land, and manage the profits from the produce. Sara women may retain the benefits from the land they work alone, but, as with most women, the income goes towards the upkeep of the family, and is rarely enough to invest in improving economic activities.

As mentioned earlier, Massa women can neither hold land, nor can they retain the income from what they sell in the market. They are expected to return all money to their husbands, who will then dole out a certain amount for the daily needs of the family. Among this group (as well as some others), the women are afraid to take home money made even in groupement activities for fear that their husbands will confiscate it. One woman working with groupements said that she was requested to take charge of the profits of the group, which she decided not to do, counselling them on other ways of dealing with this problem. This practice is the extreme end of the scale; in most other ethnic groups the woman can use what she makes at the market to buy the day's or week's necessities, and then return the remainder to her husband, or, at the next level of the scale, keep whatever she makes. Usually, however, this is only enough to cover the very basic needs of the family for items such as salt, condiments, meat, sauce ingredients, petrol for lamps, etc. At least, however, there is some incentive to manage money and increase profits; she may keep anything over the daily expenditure for herself.

The best case is amongst many of the Moslem women, who are not only allowed to keep what they make, but are also given an added supplement each day or each week to pay for the extras which must be bought (this occurs also amongst other groups when the family is more modern and the woman more educated, but this general discussion is referring to the lowest economic level in rural and urban areas). Often these women then use the money they make themselves for ceremonies, but they also invest the money in gold or kitchen utensils and pots which can be sold in case of an emergency. One interviewee remarked that the Moslem women were much better "savers" than southern women, as when southern women have extra money they spend it on buying new clothes, an expenditure with no financial returns possible.

In the Kanem, women do not have any major sources of income which are their own:

"Wadi and dune profits belong to the male head of family. Women sometimes get the small change left over from marketing, money from tressing hair, or gifts of small animals from relatives. (Though at the same time women are the business managers of the household and have a good degree of financial, management and business expertise, just no money to invest. Moreover, certain women who are not forbidden by social custom [Haddad] are very enterprising in finding ways to earn money for the family) . . . Women have no legal rights to revenue except when given as a gift." (Brown, 1990)

There are, of course, indications that women do not always give to the husband all the money that has been derived from sale

of produce in the marketplace or other activities. In the CARE project in Kim, the project economist said that the women have "confessed" to hiding part of their income from the husband, who does not know enough about market prices and her activities to have a clear idea of how much money his wife made on any given day. This subterfuge appears to occur frequently, in all regions, unless the woman has complete control over her income. The implications are also clear; women know (and probably control) the marketplace and prices for retail levels at least, and men do not.

Men's role in provisioning the household (when not providing actual funds on a daily or weekly basis) is usually limited to providing funds for tea and sugar consumption, for medicines, and occasionally for school fees (though not always). The occasional clothing item is also generally provided by the husband. In addition, the husband may provide the staple food item -- the rice, millet or whatever cereal is the base of the meal. However, this is not a hard-and-fast rule. Among certain groups in the Batha, the women have their own granaries, and the cereal for domestic consumption is provided from their granaries first. Only when all the grain from their storage is gone is the grain of the man used to meet the daily needs, or to sell in the market. Even then, the wife must request permission to take even a koro of grain from his stock, even for the family's consumption. Obviously, it is a rare instance when a woman will have a surplus available to wholesale or even retail. Should changes in market value occur such that a woman would be taken away from her own fields (due, say, to larger returns on the cash crops managed by her husband and the need for her labor on his fields), major social restructuring would need to occur for the family needs to be met.

b. Urban Areas

The discussion above has centered mainly around women in the rural areas. The range of control is still as broad in urban areas, but the trends are different, as are the proportion of individuals to be found managing their own funds as compared to those depending on their husbands.

Women in urban areas work in a more monetized economy, and have little opportunity for primary agricultural production which will feed their family. A recent statistic shows that over 26% of the households in Ndjama are headed by women -- an incredible proportion with major social and economic implications. (AMTT Project Paper, quoting an FAO study). These women are thus forced to find economic activities, which, for the most part, are purely subsistence in nature (Unicef, 1989).

Even women who have not been forced by circumstances to begin earning money are finding themselves pressured to do so in

other ways. Sometimes when a woman starts working to add to the household budget, the husband will stop giving her any money at all. (Haynes, 1990) Especially among southern men, where provision of a daily allowance for food is not a traditional requirement in the society, men are beginning to see other women working and ask why their wives are always coming to them for money for food and other needs. As the former Minister of Social Affairs said,

"In principle the man should continue giving money even when the wife makes money, but especially in town you see more and more men stopping support . . . this is leading to more and more divorces."

If a man no longer supports the family, and even takes money from the wife for his alcohol or for spending on other women, marriages have a low chance of survival.

Clearly, control over capital, assets and income is widely variable across Chad, and generalizations cannot be made. Traditions, environmental factors, religious mores and education all play a role in determining a woman's ability to control the resources generated by her own productive activities. Nevertheless, it is essential that projects which will affect the production and/or marketing systems in place carefully investigate the implications of their activities in any given context. The possibility of decreasing women's control over the few resources they have is a ramification which should be determined well before actions are taken.

More about the marketing chain and control of economic returns will be mentioned later, in Section III.A.

3. Women's Access to Credit and Capital

No special restrictions exist on credit for women in the banks of Chad. They are not required to have the signature of a male member of the family; they may sign contracts and conduct business operations meeting the same requirements as men. Yet the ability of women to qualify for credit is limited by the economic and social factors of their environment. Collateral, usually in the form of land, is required. Even programs geared towards small or micro-entrepreneurs have inherent limiting factors. Filling out papers will be much more difficult for an illiterate woman, or getting the sponsorship of three individuals whose security will back the borrower, as it will be more difficult for women to find individuals willing to back them than it will for men. In spite of experience both in Chad and elsewhere showing that women have a better repayment rate than men (Saito and Weidemann, 1990; Interviews), the initial tendency of lenders, as experienced by several female entrepreneurs whc

had land as collateral, was to be extremely skeptical about the ability of women to have business sense, and know how to manage her revenue. Among those interviewed, however, after receiving their first loan and establishing a credit record they experienced absolutely no difficulty in getting further loans for expansion or even to cover costs during the recent difficult months until sales increase again.

An interesting study done by Cook, Andrew et al on traders in Chad and Niger revealed that,

"traders were asked if they lent as easily to men as to women. Nigerien traders were fairly evenly divided on the subject, while four times as many Chadians said they would not discriminate as those who said they would give men easier access to credit." (1990)

Traditional credit sources are easier for women to access, though limited and often expensive in nature. Tontines and pari-ventes have been much described (Haynes, 1990; OXFAM, date unknown; UNICEF, 1989; Moullah, 1986) and are probably the most organized ways of building capital and expanding operations or, especially with tontines, covering emergencies.

A tontine, briefly, is a group of individuals who agree to contribute a pre-determined sum of money on a regular, periodic basis, with the revenue at each collection going to one individual of the tontine. The revolving nature of the fund ensures that each individual will, at some point in time, have the benefit of a lump sum of money at her disposal. The amount of the contribution varies greatly depending on the group, and can be as little as 50 CFA per day or as great as 10,000 CFA per week. Group sizes also vary between approximately 4 up to as large as 40. The tontines may meet socially at some individual's home, or the money may be collected regularly at the workplace by an appointed individual. If a person cannot meet the payment required, s/he will be dropped from the tontine until such time as s/he can continue payments. This practice is believed to come from Cameroon, but in some form or other has been said to be in existence in Chad for several decades. In the past five years or so it has gained quite a bit of momentum, as economic activities of women increase, and the lack of favorable credit constrains growth.

Pari-ventes are really a form of large capital investment for rapid returns, at potentially high risk. This activity is a modern variation on a very old practice among, usually, Moslems. In the past, the practice centered around tea-parties where friends were invited to the home for socializing, food and tea for an afternoon. They would all be expected to contribute a certain amount of money, and whatever was left over after covering costs of food and tea was for the host or hostess.

Similar "cotisations" occur in most villages to cover costs of weddings, baptisms, or card-parties and date from no single known period.

The variation on the tea-party is the pari-vente, which consists of a much larger party wherein an extremely large outlay of capital (or pledging of credit) must occur for what may also be very high return. A woman will rent a bar or nightclub and arrange music for an evening, purchase alcohol and soft drinks, as well as providing food in the form of rice and sauce or roast sheep or goat. She will ask her friends to help with the serving, and will have formal invitations printed up which are passed out among her friends and acquaintances, who are expected to invite their friends and acquaintances as well. It is not necessary that one have an invitation to attend the pari-vente -- as long as you are willing to pay the cover charge, you are a potential source of revenue! Outlays are generally as high as CFAF 350,000. Profits after expenses have been known to reach CFAF 300,000, but often the hostess will make as little as 5,000 CFAF after covering costs, or indeed, not cover costs at all. When pari-ventes first started they were something new and a big money-maker; as they became more common revenues appear to have gone down. (Moullah, 1986; Haynes, 1990) For awhile (1989) they were illegal, but have appeared since then with regularity.

Other forms of credit or capital formation exist in informal settings. Individuals may inherit money or property from their father or husband, or may be given such sums outright to set them up in a business. Women may sell their gold jewelry or other assets to raise capital as well.

Informal credit is also available to women. Wholesalers may allow retailers a certain amount of the commodity on consignment, or they may, in fact, be willing to lend money. Most women in the market have some options available to them, of which, if necessary, they will make use. However, there has been expressed a religious distaste by some Moslem women to take credit in the usual sense of the word, or even to join tontines, because in Koranic law the payment of interest is not allowed. (Haynes, 1990; Cook et al, 1990) The whole subject is delicate, and many "lenders" will not acknowledge that they do, in fact, receive interest in some form or another. A usual way of dealing with this issue is to have the lender share in the profits of the activity, or receive a "gift" along with the original loan. However, when interest is charged it can be at rates as high as 45-50% per month, rates affecting both men's and women's ability to improve and expand their businesses. Experience of some women retailers also has been that they are over-charged in the purchase from the intermediaries or wholesalers, especially if they are coming from a rural area and do not have a network among the other retailers to know what the prices should be.

4. Business Knowledge, Potential and Skills

A large schism exists between those who believe women have a much more developed sense of management and business than men, and those who believe that women are completely unable to manage anything but the most simple of activities. Both of these views emanate from each sex; no doubt as in any situation it depends upon the person, her training, her opportunities, some amount of natural business sense, and exposure to business practice. As one individual said, the Haddads' (long leaders in technical skills for metalworking and other practical activities) wives and daughters for a long time tended to be the only women involved in economic activities, not only because this sector was "forbidden" to other classes, but also because they grew up around people who lived, ate and drank business. This idea is not original; many studies have been done which show that individuals who have grown up in a business family initially show more of the skills and mindset necessary to conducting business activities than those who have not, though these characteristics may be learned. (Timmons, 1990)

Key to much of this discussion are the opportunities and skills available to improve a business, even were the entrepreneur to have such vision. Women, by virtue of minimal education, lack of time, and family financial pressures, are at a disadvantage regarding business growth and improvement. Management of money has generally been on a day-to-day basis, covering family needs with barely enough set aside for the next day's economic activities; any left over often goes to ceremonies, emergencies, the "savings account" of gold jewelry, or occasionally to satisfy the desire for some new clothes of their own. Yet women are able to manage the money they have; the issue appears to be how they manage unexpected or larger-than-subsistence sums. Women at the lowest economic level practice survival rather than business.

Women's greatest lack, said by many to be credit, is closely seconded by lack of training and technologies specific to their activities. Basic concepts such as profit management, reinvestment and/or savings are foreign to a subsistence way of life, and the fatalism that so many people feel characterizes the Chadian may be said to play a large role in the management of their activities. Even if this characteristic is true, the reasons behind it are not irresolvable. Given a new framework, many women have succeeded in moving beyond the subsistence level of economic activity, and have begun to look to the future. Women's groupements are now frequently requesting credit to build stocks of grain, and are using profits from their activities to build pharmaceutical depots, or other communally beneficial projects, as well as improving their own personal economic activities. At higher levels, women using VITA credit stock or

purchase items wholesale, expand and diversify their businesses.³

Technologies to assist women in their activities, increasing free time and decreasing physical stress, as well as improving quality and quantity of the product, are rare, expensive, and often unknown. (Direction de la Promotion Feminine, 1990) Projects conducted by donors and the GOC are generally targetted towards men, and the technologies transferred are irrelevant to women's work. Oil presses, dehuskers, drying technologies and other processing tools are rare, and even technologies which are useful to men and women such as water pumps are generally made available to men only. It is only in a few, recent groupement projects that new technologies specific to women's activities have been introduced. Cereal mills, water pumps available to women, and oil presses are beginning to be seen more and more. However, the availability of these technologies alone cannot make a successful project; donors often say that few of these activities seem to work nor are they profitable. Looking more deeply into these issues there are several reasons for this:

- 1) Often, as women are illiterate, men are hired by the women's groupements to run the accounts and manage the money, leading to misappropriation of funds;
- 2) Maintenance and operation techniques are not taught to the women, they must rely on men or, as occurs among men's projects as well, amongst the few-and-far-between technicians who may be in distant urban centers;
- 3) Women, used to a subsistence activity, must be **trained** in the concept of running a for-profit-activity. One project manager said that his ex-patriot technician was more concerned with the social aspects of the grain mill (improving women's time availability and reducing physical stress); she did not treat the project as a business activity, nor, therefore did the groupements with which she worked. They charged rates below what would cover maintenance and operation costs, and when no profits were forthcoming and the mill broke down, it was left inoperational due to lack of repair funds.

³ Interestingly enough, of the women using VITA SME credit funds, approximately 17 are southerners, 3 are northerners. Of the fourteen loans to women in the micro sector, approximately 10 are southerners while 4 are northerners. The difference in education and exposure to western institutions may be reflected in these statistics, as well as perhaps the fact that northern women may use local Moslem creditors to a greater extent than the southerners.

The picture is not one of complete gloom, however. The CARE project in Kim, DARNA, AICF, several OXFAM/Secadev activities and others are working with groups who are making a profit, managing their own activities even though they are illiterate, and making decisions about reinvestment and use of profits that are sophisticated and foresightful.

The CARE project officer relates her experience in working with men's groups and women's groups from the same villages. The men, after working together for several years, are still holding chaotic meetings up to 7-8 hours in length in which little is accomplished, while the women, after an initial period of learning of how to run meetings, now take the initiative to make decisions, work in an orderly manner, and conduct meetings of no more than one hour in length which are well-managed, to the point, and productive. She goes on to say that they have succeeded so well that they are able to request assistance from the men without feeling threatened, and in fact do a better job than the men in taking care of problem issues.⁴

Women, once beyond the subsistence, survival level of income generation, show initiative and even aggressiveness in pursuing their economic activities. In casual conversation with men working under some of the larger women entrepreneurs, they expressed their appreciation of working for these women, but also said they knew they could get away with little, as she was a "strict taskmaster" and in their experience demanded more of them than many male employers. As one female entrepreneur put it,

"We find we have to work harder, be tougher, especially at the beginning to get the same respect automatically given to a man. But when we are seen to be successful, to have accomplished something and to be improving on it, then appreciation of our efforts is enthusiastic and unbegrudging." (Source - Interviews)

It is widely believed that the majority of women who are in medium-size businesses (as opposed to micro or large) or who do unconventional activities such as transport are older (35-55),

⁴ One example given was the women asking the men to help them dig an irrigation ditch from the river to their gardens when the water level went down. Women also help irrigate each others' plots when family crises have arisen taking them away from their field work. The counterpoint was the man whose plot was not receiving water from the water channels in the perimeter because his neighbor's plot was full of grasses blocking the passage of water to plots further down the line. The man refused to clear out his neighbor's plot, or even to ask his neighbor to clear out his plot, saying that it was not his responsibility.

unmarried, widowed or divorced. Though unable to find statistics supporting this statement, some logic may support it. Forced to find economic activities which will provide for them, but also perhaps unencumbered by small children or with an inheritance to invest, these women now find themselves in an environment more open to women working and forced by necessity to provide for tomorrow. Though again unscientific in nature, the interviews conducted in the course of this study seem to show that women in the largest enterprises (school, pharmacies, telephone sales, gum arabic export, etc.) are married and have husbands who encourage them in their enterprises.

E. Women's Involvement in a Changing Society

In the past ten years, Chad has been experiencing a great upheaval in its social fabric, traditions, environment and economy. Where once a family could largely live off the land without resorting to cash activities, this is virtually impossible in the current context. Families have been torn apart by war, men unemployed, husbands killed, families abandoned by the men, and women have been forced to take over all support of the families. The statistic quoted earlier -- 26% of the households in Ndjamena headed by women -- is telling. Yet, the situation in much of the north is similar, resulting from drought and war both. An OXFAM study in Oum Hadjer of 110 women who were the sole support of their families showed that there were:

Married	24	22%
Widowed	29	26%
Divorced	43	39%
Girls	14	13%
	<hr/>	
	110	100%

Source: Ahmat and Bruggeman, OXFAM, 1990

Most of these women were between the ages of 20 to 40, and had been supporting their families alone for 2 or more years (some since the age of 15). Not only did many of these women provide support for their own children, they provided support for older relatives or other individuals left in their charge.

<u>Age</u>	<u>No</u>	<u>%</u>	<u>No. Children Supporting</u>	<u>No. Total Supporting</u>
10-15	5	4	0	.6
15-20	18	16	1.8	4.9
20-30	36	33	2.8	5.8
30-40	34	31	3.8	5.6
40-50	13	12	3.6	5.3
50-60	4	4	1.75	3.0

Source: Ahmat and Bruggeman, OXFAM, 1990

During the drought families lost their flocks and fields, and many women were abandoned at this time. These women in particular were reduced to the most back-breaking of work: carrying stones, bricks, gravel and sand in baskets on their head for construction work. Paid piecework wages, and often with young ones strapped to their backs or tagging along beside them, the women make between 150-200 CFA per day, which must cover all their expenses as they have no time or energy to undertake other activities.

Women are generally left in the villages, though some whole families did migrate to the urban centers during the drought years. As youth and men abandon the villages during the dry season, older people, women and children are left to carry on. Though the migration of men to towns may have been intended as a temporary solution, it often becomes categoric. This trend leads, on the other hand, to families in urban centers supporting extended families of up to 20 as work is irregular, skills are nonexistent, and income rare.

The changing family structure is also being affected by other factors. As women are forced to begin economic activities due to the unemployed state of their husbands, men's role as the provider of the family is being undercut. On both sides, the unfamiliarity of this situation is causing tension in the household, with men often being derided by their families or friends because they are no longer masters in their own home. Women are experiencing new freedom of movement, and no longer feel dependent upon men to provide their daily needs (and sometimes, untactfully, they show it). While meeting with the former Minister of Social Affairs, she was talking with two representatives of a religious organization in the Moursal quartier. They were requesting her to speak at a new series of workshops they were giving on "relationships between men and women," leading to family and marriage counselling. They are experiencing great upheaval, with new systems replacing old traditions, and divorces are rising steadily, as is household violence.

Neither men nor women appear to be quite able to reconcile the new activities of women with the traditional customs of their ethnic group.

"Many men are jealous (of the women who open boutiques) and are 'disappointed' in the attitude of women. Women, according to them, are made to take care of children and the cooking, and should stay in the home. Many (men) have expressed in strong language their disgruntlement with the women who opened boutiques."
(Moullah, 1986)

This attitude, as mentioned before, is not limited to men. Many women feel that they should not be required to engage in economic activities, and that these are the practices of the "lower classes" (Haddad).

Another aspect of this is the age of individuals participating in economic activities. From about age 10 on, rural girls are encouraged by their mothers to conduct small commerce (gathering of wild products for sale in the market, etc.) as this will help them be seen as a valuable potential wife -- one who is able to provide. In towns and urban areas, however, they are often kept from these activities especially when they reach marriagable age, as it is feared they will become pregnant or "get into trouble" by making friends with men or with the wrong girls. Thus, until they are married with at least one or two children they are not allowed much public activity. Reflected in the inactivity of women of a certain age in the educational sector as well, the ages of 16-25 among the more traditional elements of society continue to be ones of dependence and restricted to the home. This practice is becoming less visible in Ndjamena and other urban areas, but continues to some extent everywhere.

Government and donor attempts to address change-related problems in the country have yielded little. Naomi Chazan says,

"The establishment of colonialization, or a class structure in the rural areas, state intervention into land tenure and usage systems, left women attached to the land but more deprived of control over its resources." (1989)

As policies and infrastructure are put into place, the empowered classes tend to benefit, and the bottom of the rung classes become more disenfranchised than before, as traditional structures that provided for them are destroyed. The cases of this occurring in Chad are clear; land is becoming less attainable by women, extreme differences in level of education between men and women increase women's inability to access resources that now require literacy and numeracy, and so on.

Women's development in Chad is progressing, more as a side benefit of the development of men than as any direct effort to improve their situation. By virtue of necessity, mores and traditions are being slowly displaced by new customs which meet the needs of the day, but structures lag far behind to support these changes. Development and government programs must consider the effects of their activities on all who will be touched, not merely the direct beneficiaries of the activity. An example is the Code of Investment, a liberal document intended to support private enterprise in Chad. However,

"The Code of Investment is highly favorable towards large enterprises which import their equipment duty-free, whereas the small and micro enterprises are forced to pay high taxes for each small item [which is the foundation of their enterprise] and supplies such as buttons, thread, needles for tailors, and even sewing machines . . . They give a large tax break to industries weak in value-added elements, and which depend to a large extent on imported materials . . . The Code has as its goal promotion of small and micro enterprises, but it penalizes these producers."
(Author unknown, Division of Industry and Energy, 1989)

Credit is available, even to women; it is the confidence factor which may be missing. Risk-taking is a function of knowledge; women may be unwilling to take risks because they feel unsure of their ultimate success due to lack of training and skills. Donor programs have been as guilty of ignoring women's issues as local programs; one government official claimed that the proportion of donor scholarships awarded to Chadian women was less than the proportion being given by the Chadian government! Regardless of the statistical truth of this statement, the perception is important; when those holding the purse strings give attention to certain areas and require, as part of their programs, certain activities, previously ignored sectors can be improved. Programs in other countries have successfully combined credit with training and encouragement, much needed in a country where women have historically been dependent, their work unvalued, and their development ignored.

III. Women and Business

A. Current Participation of Women: Constraints and Opportunities

1. Agricultural Marketing Sector

The participation of women in the agricultural marketing sector is widespread, and ranges from export wholesaling to retailing at local markets. The majority of their activities, however, take place in the informal, local sector.

A woman farmer in Gassi, outside of Ndjamena, farms approximately 30 hectares and has 20 permanently hired laborers, with up to 50 seasonal, temp laborers. She exports vegetables and fruit to Europe and nearby African countries as well. This size activity is unusual even for male farmers in Chad. Other women in the Marche de Mil conduct wholesale import, especially of items such as kola nuts (from Nigeria), other food products, as well as non-food commodities. There are also women scattered throughout Ndjamena and the rest of Chad who wholesale their local produce, that which is grown on their own fields. The majority of wholesaling, however, is conducted by men.

It is also not unknown for women to take charge of the wholesale of the communal crops with their husbands, though this is much rarer. Depending on the size of local markets, women will flag down trucks, or carry sacks of cereal on their donkeys to the markets and sell to the larger merchants, who will then retail or sell to retailers. Women do most of the transport of locally sold products, be it in large or small quantities. The following statistics give an overview of the breakdown of some tasks in Sahelian Chad:

Agricultural labor:	Men	57%
	Women	43%
Transport: (non-vehicular)	Men	15%
	Women	85%
Processing Activities:	Men	24%
	Women	76%

Source: UNICEF, 1989

The breakdown of labor changes for the Soudanian zone (i.e.,

south of Ndjamena), where the women need less time to search for firewood and water, and can spend more time on agricultural labor activities (PNUD/UNIFEM, 1989).

The participation of women in the marketing sector is not completely recent, though the quantity and widespread nature of their involvement is:

"In the past, only 'northern women' were interested in this type of activity (micro-enterprise commerce). These women most often sold salt, hot pepper (piment), tomatoes and dried, ground tomato powder and onions. Whether they were found in the north or south, east or west, these northern women usually were the vendors of the condiments listed above. Some southern women sold other agricultural products and fish . . . they sold especially millet, rice flour and some vegetables . . . but during the 1979 war, the Moslem, northern women left the south and elsewhere to return to the north and Ndjamena. Thus, for awhile, the south was without traders, and especially without female vendors of these condiments. So, by imitation or necessity, women of the south replaced their Moslem sisters in the markets and began selling in their turn the condiments previously sold by the northern women." (Moullah, 1986)

Moullah goes on to point out that:

"The difference was that the southern women sold what they themselves cultivated, whereas the northern women sold products such as salt, natron, piment, dried and powdered tomatoes which came from the north or from other countries but which were bought by them before being resold, thus qualifying them as true 'traders.'" (1986)

Women act as intermediaries, as well as primary vendors of their own produce. For example, some women traders from Bongor will go to the countryside to purchase millet at a low price, which they then resell to other traders who do not travel, but purchase and sell from the same market stall. Other women travel to the large centers such as Ndjamena to sell their produce wholesale to large merchants, or to buy large quantities of commodities which are not available in their small villages.¹

¹ Individuals interviewed seemed to believe that women in this latter situation were at a disadvantage, as not knowing the big city, and dealing mostly with male wholesalers who do not balk at taking advantage of rural women's ignorance and lack of confidence, women tend to pay higher prices than their rural male counterparts,

According to a study conducted by a social economist from SNV, a woman wholesaler's capital is generally in the area of 50,000 CFAF, though she may buy on consignment or use forms of credit as well. (Source - Interviews)

Products being sold by women still vary according to ethnic group. Most fish is sold by southern women, while most salt, onions and other condiments continue to be sold by northerners. Women of the Kim/Bongor area are the vendors -- wholesale and retail -- of taro (one of the true cash-crops of women in Chad), and Arab women are the vendors of dihin and raba, both milk products. The Ba'nana (a clan of the Massa) living in the Mandelia area grow tobacco, and sell it to their husbands as well as on the village markets. (The agronomist being interviewed felt that these women, though of the Massa ethnic group had benefitted from exposure to and being surrounded by other ethnic groups, and were able to control their own income much more than their counterparts in the less integrated regions of the Mayo-Kebbi.) Reportedly, contrary to all past historical and traditional custom, women in the Kim area and other parts of the Mayo Kebbi have recently been buying rice in the village markets and stocking it for resale later, as well as transporting it to other areas and selling it.

By far the most common market participation of women takes place in the retail sector. All over Chad, women take small quantities of their own or their husband's crops to the local market(s), for a profit of at most 500 CFAF per market day. Most of the money made at these weekly (or, in larger towns, daily) markets goes towards the purchase of household necessities which are not grown in the vendor's own parcels. The SNV study determined that a retailer's capital averages 5,000 CFAF, but again this may be augmented by consignment purchasing or credit. The study also showed that a woman in a small village will need between 500 - 1500 CFAF per week for condiments, matches, salt, oil and so on, so if she needs more than she has made in her own weekly market, she must try to visit another local market.

Women nomads conduct business primarily through barter of milk products, with little money ever exchanging hands. Money comes to a female nomad only when her husband sells a cow, when he will give her some money and/or buy her a gift.

While women are usually the vendors of the produce from their husband's gardens and fields, they do not receive the revenue. It must be returned to the husband who may or may not

who have the aggression necessary to confront a merchant. This occurs less frequently, if at all, with women who actually live in the cities, as their networks are broad and they know the prices they should be paying.

give an allowance for the household needs, depending on the traditions of the region, as discussed in Section II.D.2.

As mentioned before, women are also the primary processors of agricultural products into secondary products, and generally the primary vendors of these products. They press oil from peanuts, dry vegetables such as okra and tomatoes, make pasta, peel garlic, dry fish, make peanut butter, process dihin and raba, and powder tomatoes and okra. They also make and sell bili-bili and cochette (millet and rice beers), which generate much revenue, even though the time needed to prepare the bili-bili is approximately 1 week, and so the bili-bili bar will function only once per week. Kissar (flat, pancake-like bread eaten for ceremonies with sauces) is made and sold to order. Sesame seeds are made into small "candied" balls, peanuts are grilled, and coke bottles of pimented karkunji drink (hibiscus flowers) are sold for 50 CFAF per bottle. Sugar-ice is a relatively new product wherein a flavored syrup is frozen in a plastic bag and a boy with a wheelbarrow and icechest strolls the streets selling this treat to children. There are many other processing activities which women perform, and which form the basis for the revenue available to them. The products and processes vary by region, and certain ethnic groups traditionally dominate certain activities.

Seasonal variations affect women's activities a great deal as well. In the Batha during the rainy season markets become inaccessible and trade routes close. Trade into and out of the area is often impossible for weeks or months at a time. However, women's groups in the region are requesting credit from the organizations working with them (AICF, SECADEV) to purchase stocks of sugar, salt, and sacks of grain prior to the rainy season, so that they can sell it when availability goes down. (Men thought this was a good idea and are trying to get credit to do the same thing.) During the rainy season, too, the nomads go north so that dihin is difficult to find in Ndjamena and elsewhere. This highly prized product sells from 450-750 CFAF per liter in rural areas, and about 1,100 CFAF in Ndjamena. Prices increase during the summer months when transport is difficult. The product can be stored without refrigeration for several weeks, but so far there is no system of transport during the rainy season from the north to the more southern markets, and virtually everything that can be sold during the dry season is bought immediately.

Probably the three largest constraints to women improving their market activities are knowledge (technology, training and business awareness), credit and time. For example, there are few programs to introduce "foyers ameliorer," and most women are still not aware of them, or if aware, are unable to access the technologies necessary to take advantage of them. Reduction of time spent hunting firewood alone would be a remarkable time-

savings, and would allow time for other revenue generating activities to take place (not to mention a reduction in the amount of trees consumed). A study conducted by FAO showed that these technologies are perceived as useful when women learn how to properly use them and are, within villages, often taught from one neighbor to another. (Martella, 1990) Often, however, projects such as these are seen as too narrow in focus and not worth the time spent, though the parallels with projects putting in limited numbers of sludger pumps for men cannot be ignored.

Experience has shown that projects introducing new technologies which help to reduce men's labor (new ground-breaking tools) often do not succeed due to the fact that women's workload is increased as a result (i.e., weeding larger plots) with no commensurate attention paid to the ramifications for her activities. (Russo et al, 1989) Women in rural areas in Chad are working 15 hour days compared to men's 4-6 hour days; technologies for decreasing time spent in one area so that time may be spent in others is needed. (UNICEF, 1989)

An interesting trend is seen among the recipients of credit from VITA. Of the small-medium loans given to women in the agricultural production, marketing or food processing sector, 33% (cereal, fish, oil) of the loans involved wholesale activities, whereas in the micro loan equivalent sector, 80% of the loans (cereal only) were for wholesale activities. It would appear that women's first efforts at improving her business are to enlarge it, and only later do the concepts of diversification appear. Women are entering realms of activity in the initial growth period which are traditionally those of men --wholesaling -- before moving to value-added, processing activities that are the more traditional purviews of women. Wholesaling of agricultural products does not require new technologies and equipment which must be learned, whereas transformational activities do.

Projects in the agricultural marketing sector must carefully investigate the ramifications of their proposed activities.

"Women will not accept intensification of their workload unless they receive some benefit from that intensification; i.e., control of the income or product." (Russo et al, 1989)

2. Private Sector Activities and Issues

As mentioned earlier, women have a presence in almost all areas of the private sector, from construction to day-care to export/import. A quick look at the loans given by VITA to women shows this breakdown:

Small-Medium Loans

Ag Mktg or food transform.	36%
Service, Manuf, Commerce	64%

Micro-Loans

Ag Mktg or food transform.	56%
Service, Manuf, Commerce	44%

Source: VITA, 1991

Though the number of micro-loans² is too small to date to attempt to draw firm conclusions, initially it appears that micro activities are still focused largely in agricultural or related sectors, whereas once a certain level of capital is reached, the entrepreneurs diversify into a broad range of other businesses. It is also interesting to note that 44% of the SME activities are clothes tailor-related, and 25% are pharmaceutical depots, with other activities being single examples of their kind. Thru March of 1991, loans to women make up only 10% of the portfolio of small/medium loans to women since 1984 (VITA reports that taking Phase III, the period since July, 1990, this has increased to 15%; however, it is based on 34 loans only during that period).

Implied in the above set of statistics is that women will begin with activities with which they are familiar, and only after reaching a certain level of education or exposure to other activities will they move into areas outside of the agricultural sector.³

As mentioned before, women also practice the "trade" of smuggling (known as the "flotte"), especially between Ndjamena and Kousseri, as well as legal trade passing through the Customs Office. Most women prefer these days to go through Customs as the patrols for smugglers have become vicious and hard-to-avoid, but if they project that their profits will be low (due to low capital) they will try to smuggle instead. A "trader" between Ndjamena and Kousseri generally purchases 5,000 - 10,000 CFA

² A micro-loan is considered by VITA to be under CFAF 300,000 or approximately \$1,000.

³ As a side note, it is interesting to note that community activities sponsored by women's groups tend first to be technologies related to agriculture or food transformation, and secondly, pharmaceutical dispensaries for the health of their families.

worth of goods per trip, and will make a profit of between 1,500 - 3,000. Gorane women have a reputation for making two to three trips per day, starting across the bridge or in pirogues as early 5:00 a.m. to have as much time as possible, though the trade is practiced by every ethnic group. These women act almost solely as intermediaries, bringing the goods to the market where they are snatched up immediately by the permanent vendors due to their low, competitive prices. Smuggling is attempted over the river and through the countryside, but customs barriers and brigades are frequent and hard to avoid, and tolls or bribes must be paid to each if caught, sometimes reducing profits to nothing. Taxis have been known to be confiscated if the smuggler and her goods are found inside, and a fine of CFAF 200,000 is levied. Unconfirmed rumors circulate that some taxis cooperate with Customs, and if you flag down one of these taxis it will make an excuse to stop at the fuel pump in front of the Custom's office, where it will be searched and the smuggler and her goods taken into custody, with, no doubt, a consideration being paid to the taxi driver.

Key to any discussion of women's participation in the private sector is the issue of regulations and requirements that may discriminate against or negatively affect the participation of women. Credit requirements of collateral or sponsoring signatures are difficult for women to mobilize; groups once again become a security system that can support enterprises without "breaking the bank." There is a shortage of short-to-medium term credit and small loan programs which also hits women the hardest, as they make up the majority of the informal sector.

Tariffs and import regulations also inhibit the activities of the informal sector, as mentioned in Section II.D. They can impact on women's activities in the formal sector as well, if they give honeymoon periods or reduced import taxes to certain commodities, and ignore those that are more likely to be used in women's businesses (i.e., beauty products, pharmaceutical products, etc.) Thus, as the new AMTT project attempts to work to modify the Code of Investment, care should be taken that women's products and technologies are also considered.

B. Project Design Issues

Some issues that should be considered when designing projects in the agricultural marketing and private sectors (and in the agricultural production sector as well, since women's participation in all these areas cannot be separated out) are mentioned below. They are not in any prioritized order:

- 1) If production of men's cash crops increases due to better marketing, will women be taken off their

subsistence crops to provide labor for the men's crops? If so, how will this affect the nutrition of the family, and the income which the woman controlled that purchased the household needs?

- 2) If a marketing or production project attempts to target women's crops as well as men's crops, will men begin to produce and undercut the women in production of that crop? Are technologies being made available to both groups equally, even though it may be difficult for men to work with women?
- 3) Are technologies to improve women's production being made available to women, and if so, is the training necessary for successful management of the technology accompanying it (i.e., dehuskers, oil presses, flour mills, etc.)?
- 4) Along with technology transfer, are the skills needed to manage the activity being given? If credit is provided, but no training in how to manage profits, or, as in the case of the flour mill in the Kanem, no maintenance or operational training, how can the project survive? Are women, by virtue of the lack of training or techniques to deal with this problem, being forced to depend on men for various functions of their groups (bookkeeping) or the operation of the technology? Have the groups been trained in their own management, so that they are capable of running meetings, making decisions on their own? Are trainers aware of the techniques available for working with non-literate individuals?
- 5) Can new agribusinesses which assist activities specific to women be encouraged? If a manufacturer needs an idea for a business to open up, are agents aware of technologies such as grain dehuskers that can be locally produced (ATI has many designs, some are now produced in successful manufacturies in Cameroon, CAR and other African countries) that will ease the technological and labor constraints on women?
- 6) Are activities such as credit and training being made available at appropriate times and locations, and in appropriate settings and quantities, given the constraints on women's time and mobility? If credit is only available in a big office, far from the majority of markets in a city, when will a woman find time to visit the office the three or four times it is necessary? Many women have never had exposure to banks or formal settings; will they be too intimidated to even go inside? Are work hours during the morning when

the market is busiest, and the evening when women are hurrying home to cook the evening meal? Are women even aware of their rights and the opportunities of loans through VITA? Many women are uninformed of even those opportunities that do exist, or tend to think that they are only available to men.

- 7) Are there women agents working in the project, or as a second resort, have the male agents been trained in the special constraints on women? In most of Chadian society, a woman will be better able to communicate with a female agent than with a male. In some sectors of society, male agents will not even be allowed to talk with women; women in rural areas often do not have access to veterinarian assistance or agricultural technologies because these activities are performed by male agents. If there are women agents, are they trained and do they have an awareness of the problems specific to women, and alternatives available to them? Even with the best of intentions, a male agent is more likely to spend time with men beneficiaries and clients due to his and their comfort level, and less with women, even if his mandate calls for attention to both.
- 8) Are technologies being introduced appropriate to women's activities, or are they displacing women's individual traditional methods? Massive peanut presses run on a commercial basis, usually by men, will displace the household transformational activities conducted by women. In Chad, special care must be taken that if new technologies are introduced in the agricultural transformation sectors, that they are either accompanied by (credit) programs targetting women, or that they are in activities not dominated by women.
- 9) What incentives are being given to male or female agents for working with women? Given the low status of women in Chad, the impetus for working with women is low, and special care must be given to recognizing and valuing the efforts, in order to increase their frequency and quality, if women's needs are to be addressed. Women's "programs" tend to be viewed as having secondary importance, few resources, and people working on them often find they have little status compared to those working in larger, well-financed, male-directed programs. Projects must be careful to find ways to show that work and successes with women are valued, and publicly applauded.
- 10) Are projects being targetted to the true conductors of activities in that sector? Agricultural production

projects are notorious for giving technologies and assistance to men, ignoring or forgetting the contributions of the women laborers. Where there are crops specific to men and women, it tends to be men's crops on which breeding and other research is conducted, not on the crops grown by women.

The marketing sector may potentially face the same problems. If marketing information is being gathered and disseminated, is it solely for "men's" crops, or are women's crops being included? Are marketing trends being monitored to see if men are moving into areas traditionally dominated by women, and if so, are women being pushed out? What can be done to improve women's ability to compete if this is a problem?

- 11) Are projects which target women only doing so because it is easier, or because it is impossible at this point in time in this cultural context to integrate men and women?

Experience in Kenya showed that targetting women only did not work. Women's labor was to be used to manage and care for the goats, and though they were supposed to be receive training in animal care and management through their women's groups, it was the men who held the wage labor jobs at the project site who received the training. Even though the women received a goat, the men made the economic decisions about their sale. When a second-phase project was designed differently, so that men and women received training and goats, profits were larger, revenues reverted to the person accomplishing the labor, family relations remained calm, and workloads were more evenly divided. (Russo, 1989)

If a project conducts activities specifically geared towards women, it merely prolongs the status quo of women being sidelined while men are being mainstreamed. Though more difficult to do, integrated projects have a longer-term beneficial impact if they are indeed designed carefully so that women's participation can be made substantive.

However, it should be emphasized that there are projects which will not be conducive to integration, by virtue of the participants in the sector. For example, retailers of food products are mostly women; therefore, any programs designed to assist this group will naturally consist largely of women. Additionally, traditional mores may make it difficult to combine men and women into the same projects. There have been some

successes in even traditionally difficult settings (CARE, 1990), but these are clearly a minority. Some experiences with groups where women have worked with men have completely failed, due to the inability of the men to allow women to participate in a substantive manner, or because women did not know how to manage the men they hired. It may be necessary to focus efforts for integration first in urban areas where traditions are less strident.

- 12) Working with women's groups appears to be the best current answer to justify working with a sector where any results will have small initial impact on the larger economy as a whole (though efforts in this sector obviously improve the individual family's ability to meet its primary needs). If attempts to work with the small, informal sector of retailers are to be made, they must address large quantities of individuals at a relatively low cost. Working with groups has its problems. Not only does training in the technical area of interest need to occur, the women must first be trained to work as a group and manage their efforts with an eye to communal as well as individual benefits and responsibilities.

However, groups can help women deal with some of the traditional constraints involving management of income from their labor (income made within group activities can usually be kept, whereas income made from personal activities must often be turned over to the husband). Groups also allow pooling of resources of time and energy when for a single individual it would be virtually impossible to undertake a given project. Training by male agents may be more accepted if the women are in a group, than if they were to have to deal with the agent on an individual basis.

Recommendations addressing these and other issues may be found in Section V.B.

C. Donor, Governmental and Private Activities Addressing the Needs of Women in the Agricultural Marketing and Private Sectors

Following are noted the activities of various organizations related to the agricultural marketing and private enterprise development sectors. The organizations listed often have other programs addressing women, but where they were not relevant to the above sectors, they have not been mentioned. In addition, there are some organizations who have programs related to women, but none in the specific areas mentioned above; these, too, have not been cited below.

ACRA: An Italian development organization, mostly group activities working with agricultural and small commerce animation, including irrigated perimeters, stockage and wholesale of peanut oil and peanuts, largely in the Chari Baguirmi, but also in the two Logones and Moyen Chari. Some work with the CFPA in Boroum for making soap, karite oil and traditional arome Maggi. Income from group activities with women often goes towards communal benefits such as pharmacies, grain mills, etc. Some problems faced in these projects included the men in the region of Mandelia (Chari Baguirmi) who have often undercut the activities of women; i.e., women decided to buy and stock oil, men thought it was a good idea and competed. Also, men have tried to intervene in women's groups to promote their own solutions to the women's problems which the women were attempting to address. Another problem from management point of view is many of the people are transitory and hard to mobilize. Finally, the project itself has placed new people there every two years; the people are getting saturated with "being formed" and having to deal with new ideas, new people learning all the time (need some stability, at least with Chadian personnel). Successes include successful group solutions to problems such as perimeters; each worked individual plots but when there were problems they all came together. Groups have also started organizing other activities beyond original scope of group training. In general the groups are working reasonably well.

ACDI: This pilot marketing program in Karal is just now beginning to look at the issues of addressing women in the course of the project. As they are dealing with marketing and post-harvest handling techniques and are working with groups, it would appear that much could be done to target women.

AFRICARE: Africare has had several programs in the past which have touched on women, and their new proposed program also has the potential for major activities addressing women in the Ouaddai. Past programs include some activities with Social Centers such as providing supplies for sewing activities and renovating a building to be used for a day-care center in Abeche.

Perhaps the largest activity to date has been the construction of the diversion structure "Tarbaka" wherein labor was performed approximately 75% by women (reflecting what was, at the time, the demographic make-up of the villages), using Food for Work to reward the labor. The project was directed by a Committee made up of five villages; members of the committee were all men, reflecting the leadership traditions in the villages, and formed by the villages themselves. After construction of the structure, a pre-cooperative was formed with approximately 270 members having voting rights, about 70% women. In electing officers of the cooperative, majority votes by women helped elected male officers. The purpose of the cooperative was to 1) manage membership fees and bank account activities, and 2) manage the distribution of the arable land created by the diversion structure. Though initially women were given parcels, recent reports are that these are now almost fully redistributed among the men, as men have returned to the villages after drought and war.

Another activity which is part of the Food for Work program is the "Women's Work Group." This program is largely made up of single, widowed and divorced women who have long worked on Africare projects, and gained certain expertise in grading of gravel, compacting of soil and so on. They are now used as "formateurs" for other diversion structures where they, being well conversant with the techniques needed and able to manage their labor without supervision, are put in charge of working alongside and training the local village women in those tasks.

The new project proposed by Africare has a large potential to impact on women's activities in the Ouaddai. Focusing as one element does on post-harvest technologies, the target group would presumably consist almost wholly of women (onions appear to be men's crops and storage will revolve around men, but the tomato processing and peanut grinder activities are activities which are dominated by women, and the project should work with that target group as its focus). Transfer of marketing technologies, management

of funds and other training, as well as the technical inputs necessary to the post-harvest processing, are exactly the kinds of activities that will best help women perform independent economic activities in the region. It is suggested that this project hire at least one woman to work on these activities (a technician, not a "WID" officer per se), and if unable to find an already-trained individual, include as part of their project the capacity building of at least one such person.

The second activity included in this proposed project is marketing information diffusion, which can also work to support the crops where women have higher levels of activity. At some point, the prices for transformed products (e.g., dried, powdered tomatoes) may also be something that could be diffused by radio to the benefit of the women. Training done under this segment of the project should stress to the ONDR agents to be trained to include women and farm-gate producers/marketers as well as distributors/wholesalers/intermediaries in their programs.

A.I.C.F.: Several different projects working with women, mostly in the Guera and Salamat. In the Salamat, AICF worked with women's groups providing presses in a revolving fund program for manufacture and marketing of oils (peanut, sesame and savonnier). The project there has ended, but 3 of the 6 groups are still ongoing and making a profit. A project following the same model was started in October of 1990 in the Guera (5 groups so far); both projects have suffered from competition with PAM and imports from Sudan, but even so they appear to be functioning. The Representative felt the group project in the Guera was more difficult as the formation of groups there is not a traditional form of working, and he would prefer to work on an individual basis on some activities.

A second project in the Guera is working with production, especially of women's private peanut fields; this program does do extension to men and women as individuals, not as groups. They provide seed and other inputs on credit (he reported that women have a better payback record), but a problem faced was the lack of women animators with appropriate training who could speak the local language. They are thus undertaking some formation of local animators.

A third, pilot project mentioned was a firewood

regeneration activity. This activity was solely geared towards women as the principal consumers of firewood; the local village chiefs consented to assign good land with areas of high rainfall to the women for planting of quickgrowing species; though in its first two-three years, the commercialization of the wood has already begun, and the project appears to be headed towards success.

One experience worth noting is that due to a lack of qualified women animators, a male coordinator was hired to do the accounts and work with the groups. However, this was a notable failure, as he did not know how to talk with women, and felt that they were incapable of logical functioning and operations. He also began to work with the men instead of the women. He was fired and a woman especially trained to do this work. However, AICF also has had at least one good experience with a man working with women's groups; he was able to interact normally with them, respected their abilities and was able to maximize them.

BELACD: BELACD (Bureau d'Etudes et de Liaison d'Action Caritative et de Developpement) is a Catholic organization with programs in the Sarh, Moundou and Pala and Doba diocese regions. It works with groups of women in training in agriculture, sewing, foyers ameliores, forestry and health, alphabetization, and many other activities. It also provides credit and savings activities to groups.

CARE: The projects of CARE which directly or indirectly address women have already been noted. The first, most recently begun is the groupement activities in Ndjamena with market women to help them prepare the necessary documentation and organize themselves appropriately for application for the VITA micro-enterprise loan program. Approximately 4 groups are now in the process of applying for these loans.

The second activity was a somewhat unplanned offshoot of the Kim Rice project, whose original intent was to organize integrated groups to manage the operations of the irrigated perimeter rice project. The women of several villages came to the projects asking for assistance in working the perimeters in the off-season in gardening activities (they later decided not to use the perimeters, but to locate on land next to the river). The groups were formed and pumps and technical training was given; several are now working extremely

well (see section II.D.4)

DEFPA/Ministry of Agriculture:

This department has some very dynamic, well-trained individuals working for it. They have approximately 20 agents of whom 7 are women. The agents are specialized in agriculture, fishing, animal husbandry, forestry, alphabetization and so on. Teams visit villages where they help villagers to identify the problems or training the village feels they need. They break the village into three groups: young boys and girls, men and women, and old men and women. They get into small groups, assign a rapporteur and discuss their problems. The DEFPA agents interviewed said that it is much easier for the different groups to thus express themselves and be taken seriously, instead of holding the meeting as a large group initially. The team then returns to prepare a training program based on the needs of the village, which they give to a selected set of village leaders, who will then be responsible for training the villagers. The village leaders are tested for knowledge of the area to be trained, dynamism and so on. Follow-up is done with the villagers (not the village leaders initially) one to two months after the training to determine how the training and support by the leader(s) has been, whether additional training or reinforcement is needed, and how the program progresses. The agents also use techniques for working with the illiterate. The program is partially financed by Cooperation Suisse, who also provide recyclage for the agents, and support their attendance at short courses or conferences in other countries.

The female DEFPA agent interviewed mentioned that she has seen a great change in working with men and women over the years, especially in the south, but also in the north. She has seen parts of the country where 10 years ago women would never even speak in front of a man, yet now, the stronger ones are freely expressing their opinions, even criticisms of men, in integrated meetings. She states that integrated groups are becoming very common, and men even request that women be part of groups in many villages. More and more women themselves are requesting to be integrated in training and groups as they believe they are marginalized if they work separately.

She cited one village (Gangara) where the men asked her to get the women involved; they had been trying for awhile to have women participate in other activities,

sending them home from the fields at earlier hours so they could have more time for other responsibilities and to pursue other activities, but the women were not doing anything, in spite of the encouragement of the men. The agent said that they would call the women to come meet with her, and that she could even speak with them alone to see if the men were not telling the truth. They waited for two hours and finally some women showed up. They did say that the men had been doing everything to encourage them, but that it was they themselves who were "lazy," and really what they needed was some "outside encouragement." They have now formed a group which seems to be functioning well.

The agent attributes this change to the fact that more and more people like herself are going into the field, and men and women are seeing them in professional capacities, functioning normally with their male colleagues and able to have husbands and families as well. She also says that travel between villages and to the big cities is far more common now than even 5 years ago, and that when people travel they see television and the activities that other women are doing, and so learn from that as well. It would appear to be worth the extra effort and money to invest in providing good training to women to derive these benefits.

FAO:

The only project identified as addressing gender issues was the forestry project, with two different activities. The first is the "foyers ameliores" in the Batha and Chari Baguirmi/Mayo Kebbi. This project works with the metal and clay cookstoves, and its goal is to reduce fuel consumption. Success has been high in the Mayo Kebbi, and though less so in the Batha, is still a fairly new concept there. Some problems have been in training; women have not always been told how to adjust their cooking to the new heat and less time involved, and have often burned their food. However, when this problem has been overcome many express extreme satisfaction with the stoves in terms of lessening the amount of time needed for fuelwood gathering or decreased expense if they generally purchase their fuelwood.

The second activity is in the training of forestry agents; they are being trained to include women as participants in their activities of forest protection, appropriate agricultural practices affecting forests, and so on.

ORT:

ORT has directly worked with one small pilot project for women, and has responded to requests made from a couple of women's groups which asked for assistance. The group projects included a woman's group which asked for a motopump to do onion crops. The pump was given to them at a depreciated cost, however, the women are unable to find time to adequately work the crop and the activity is not a success because of this.

Two more groups requested assistance in purchase of cereal mills. Both of these groups suffered, according to the interviewee, from a lack of internal organization which was difficult to overcome due to the impossibility of finding a woman who spoke both Kanembou and French adequately enough to interpret for training purposes. Leadership was not dynamic, and the upkeep of the mills was poor. In addition, the ex-patriot working with the groups was more concerned with the social benefits (increased time, reduced physical labor) that would result from the use of the mills, and the projects were not treated as business investments, therefore, the women undercharged and were not able to cover costs and maintenance activities. In addition, they hired men to operate the machines, and did not control their work or the accounting operations.

The final activity which is a very recent small experimental one is a result of a discussion held with an official of Promotion Feminine. She suggested that projects, instead of always looking for exploiting markets outside of Chad, attempt to expand market demand inside Chad, while at the same time having a positive nutritional effect on families. Projects should teach people how to eat what they grow or what is available, instead of always trying to export to Ndjamena or Europe. The wife of the ORT agronomist was hired in approximately February, 1991 on an experimental basis to go out into the villages teaching preparation of foods available to the villages, or introducing new foods. For example, carrots are only eaten raw; the population does not know how to use them in sauces. A local wild eggplant can also be prepared in a sauce, this is done in the south but not the north. Manioc tubers are used in the north, but preparation of sauces using their leaves is also unknown. Some new value-added (and in one case, value-taken-away) activities were also introduced, including the preparation of tomato concentrate (thus avoiding the need for purchase of the Chinese canned tomato paste), and the use of fresh okra instead of dried okra (as okra has always been transported to the region in the dry version, even though they now have it available

from their own gardens they dry it before using, though in other parts of the country this is not the preferred way of eating). Some of the results of this project have been very positive; reaction from husbands and family to new dishes has been very good, and the women touched have been able in a small way to pass some of these new dishes on to their friends and family. One aspect which will probably not work is the preparation of tomato concentrate, as the cooking takes too much firewood and the opportunity costs are too high compared to the savings in purchase of already canned paste.

OXFAM:

Though OXFAM is largely a financier of others' projects, they also have one or two primary activities, mainly in Ndjamena and the surrounding areas. There are 13 women's groups in Ndjamena comprised of women vendors in the markets. A revolving loan fund is provided for diversification of their product line as well as wholesale purchase. The women are given credit in the amount of CFA 15,000 and must repay CFA 18,000, which then acts as a savings account for them to use at their discretion. The women use the group solely as a guarantor, and it has no communal functions beyond that. One of the problems faced in this project was that the animator feels the first groups formed are not well enough trained to function by themselves; if left alone for 4 months they will not meet. The animator feels that when she started them, she did not know how to form and motivate them to manage their own operations and she is finding it difficult 2 years later to correct this error. More recently formed groups, however, are not having this problem as she feels she has learned by experience.

Other projects include group activities in some rural areas; one in particular was an integrated male/female activity where a grain mill was purchased. However, due to the interference of the village chief and his preference for the men to be the primary players, the activity was unsuccessful and is no longer operational.

SECADEV:

SECADEV (Secours Catholique et Developpement) works in the Diocese of Ndjamena, which covers the Chari Baguirmi, Guera, Batha, Biltine and the Ouaddai. Since 1986 they have been working with women's groups, providing self-management training and technical counsel to over 284 groups in the villages surrounding Ndjamena, Karal, Mongo, Guereda, Bousso, Kournari, Oum Hadjer, Bokoro, Yao-Fitri and Adre. After training

animatrices in their Training Center, they give them one month of in-the-field work with an experienced animator, and they are then assigned to their own project. The groups deal with many issues, but the major activities are the group cash fund, the emergency cash fund and the savings fund. Collections are made for these various funds and they are distributed according to the management plan of the individual group. Sometimes credit is required in the group cash fund, sometimes it is not. If a group is seen to be mature and well-managed by its members, SECADEV will also make available a loan for specific larger projects, but this only takes place after the group has proven itself reliable and responsible. The animatrice also gives business counsel and advice, though their training in this area may be marginal. SECADEV appears to have a widespread, functioning experience with women's groups, and USAID could profit from their experience.

S.N.V.: The Dutch organization SNV works primarily in the Tandjile, Logone Occidentale, and the Batha. Though they have some programs where women are targetted, these are mostly at the preliminary research stage. Prior to implementation of a project a team will live in the region for approximately a year and do basic research on the cultures, problems and customs of the population in that region. Based on this knowledge, programs are designed.

The 11 or so groupement projects in the south have some integrated groups, but these appear mostly be women included so they can cook for the meetings (one exception to this). Of the 11 functioning groups, 2 are wholly women. The groups are the focus for activities ranging from credit programs for oxen and carts, to irrigation, to technical training in agriculture and other areas. Credit is provided in association with ASSAILD (Association d'Appui aux Initiatives Locales de Developpement: an agency similar to VITA) whose main office is in Ndjama, where they also have programs. The program in the Batha is still in the research stage. Some pilot groupement activities mostly around credit for commerce have been conducted.

SNV is also working with the Direction de la Promotion Feminine to help them identify their role, determine strategies for the organization, and provide technical assistance. This activity, however, is also in the very preliminary stages and the project officer was not incountry to be interviewed.

UNDP: UNDP's only project attempting to address women's issues is one begun in 1988 in conjunction with the former Ministry of Social Affairs/Direction of Promotion Feminin, and the Ministry of Agriculture. It is called the Appropriate Technology Project, and is based on studies performed (one of which is referenced in this paper) on time constraints to women's labor and an inventory of technologies that would help address the following: 1) reduce the time women spend in laborious tasks allowing them to undertake other activities, and 2) put appropriate technologies at their disposition that will help reduce labor time, but will also increase their ability to make income. Five to six target technologies were identified of which three were chosen as the initial technologies to be tested and disseminated. These three are fuel efficient cookstoves (foyers ameliorer), oil presses and cereal mills. The mills and cookstoves are intended for family use, while the oil press can process quantities at either an individual family or a group investment level. Prototypes have been designed and built at the UNDP Appropriate Technology Workshop in Farcha, and they are now going into testing through the CFPAs, Social Centers, and other groups. The technologies have been designed so that they can be reproduced locally, and the project will also work with local artisans in major villages to help them learn how to copy and repair these technologies. After the design testing period the technologies will be made available on credit through the above groups and organizations.

Other organizations also have programs working with women, mostly in group activities. Following is a short list of organizations which were not able to be contacted directly due to time constraints, but which CILONG (Centre d'Information et de Liaison des ONG located at CEFOD) was able to confirm do have programs addressing women in the agricultural marketing and private sectors:

Chadian PVOs

ARPES	Association Rurale pour la Promotion Economique et Sociale
CHARB	Centre Horticole d'Animation Rurale de Bougoumene
DARNA	

Other Organizations

Cooperation Suisse

EIRENE

INADES

Institute Africain pour le Developpement
Economique et Sociale

MCC

Mennonite Central Committee

Swissaid

Foie Baha'ie

IV. Health Care Delivery and Women in Chad

A. Current Issues in Maternal/Child Health Care

1. Health Care Decisions and Options

The issues of male and female decision-making enter into health care and delivery as well as the sectors mentioned in previous discussions. For many, the decision to go to a hospital is a last resort. Decisions are made on the basis of familiarity, cost and distance to the facility, but also depend largely on who is making the decision at what point in time.

The Protestants of the south are known for being among the quickest to send their sick to a hospital (perhaps due to the long-time influence of the Baptist Medical Mission in Koumra). In villages in the south, men are often the ones to make the decision to take a sick child to the traditional healer, as these healers are usually men. Traditional healers are also the first choice of older people in the family and village.

In some areas a husband must be consulted before the wife takes the child or goes herself to the hospital, but even if the wife can go to the hospital without first consulting her husband, the husband's approval must be sought to conduct specific curative practices. Women in the throes of labor have been known to die because their husbands could not be found to approve a caesarian delivery. In the Moslem culture, a woman often cannot go to a hospital unless she is accompanied by her husband.

Another constraint upon the use of non-traditional facilities is the question of cost. If a person does not have money, they will not go to a hospital even if the "services" are free, because they know that they will be given a prescription without which there will presumably be no cure. However, there is such faith in western medicine amongst urban-dwellers in general, that they will make enormous sacrifices or go to extreme lengths to pay for medicine prescribed.

"Despite high treatment costs, households do not necessarily refrain from seeking the appropriate treatment. Indeed, although the capacity to pay may seem limited, households may still display a considerable willingness to pay for treatments in order to treat illnesses." (Carrin, 1986)

Socially, too, it is easier to get a "loan" from a more well-off relative or friend for medicine costs than it is for other activities. It is difficult to refuse to help someone who is sick, and the paper with the prescription is there to be seen.

The lender can easily check to see how the money has been spent; in fact, it is customary for the person who has borrowed the money to come back and show the medicine to the lender, both to prove it has been bought, but also because the topic of medicine is one of endless fascination. Illegal medicine is also occurring frequently on the Chadian market, presumed to come from Nigeria and possibly Cameroon. Much publicity has been made to discourage its use, especially noting that as it is not controlled, there is no telling what its ingredients are. However, this source of medicine is so cheap that many are turning to it hoping for the best and having no alternative.¹

Dependence on hospitals and "western" medicine has grown quickly in the urban centers, and generally a person will be taken to the clinic or hospital fairly quickly once a problem is seen to be more than a passing cold. The local healer or "guerisseur" is used first in the rural areas, but in the city, these people are often thought to be charlatans. Often urban-dwellers will send their sick to the village to be cured before they will consult a city-healer. Different villages are known for curing different illnesses, and a person may be sent to a given village whether s/he is from village or not, to receive the cure specific to his/her illness.

Many Moslems use local religious "marabouts" for primary health care. The small cicatrices on the temple or the large round marks on the stomach are signs that traditional medicine has been used. Marabouts combine religious rites with healing

¹ Medicine is currently imported through a parastatal organization called Pharmat. Ownership in this organization is 52.11% GOC, 13.89% private Chadian, and 34% foreign. Import taxes are not charged, but due to the fact that all medicines are imported from France, and generally from one source in France, prices are high. Many people believe that privatizing the activity and destroying the monopoly would allow inferior or false products into the system. A new pharmaceutical industry is planned to be developed in Chad, with the Societe Industrielle Pharmaceutique of France under a loan with BDAC. It will initially manufacture simple, bulk items which are expensive to import such as infusions, aspirin and nivaquine.

The issue still remains, however, whether privatization could improve the availability and cost of medicines, especially given the fact that illicit medicines are already widespread in the market. In several countries (Bangladesh, Pakistan) privatization of publicly run pharmaceutical import programs have resulted in much lower costs and widespread availability -- even into extremely rural areas. Control of imports by the public sector would still need to occur, but as a policy and quality control issue, not as an import business.

techniques which combine to reassure the patient and family about the care being given.

Probably the biggest constraint to taking a sick person to a hospital in the city is the reception they know they will get. Hospitals seem to have one of the highest levels of corruption of any organization in Chad, and though services are supposed to be free, many levels of bribes will need to be paid to get any attention at all. Descriptions of sick patients forced to pay enormous bribes to the nurses to get a bed, or to have their medicine administered at regular intervals are common. One mother who had undergone a caesarian several days before was told to come back at 8:00 a.m. on a specified day to be checked; as she did not have money for a taxi she walked to the Central Hospital from her home (Quartier Senegalais). She was forced to wait 4 hours until the nurses deigned to look at her; they were gossiping in the examining room the entire time. Even when bribes are paid, the hospital personnel are grudging, rude, sneering and nasty during their meager attentions to the patient. In talking with many women, most will avoid going to a hospital unless they are absolutely without recourse, just to avoid the attitude of the personnel they will meet. This leads many women to go to pharmaceutical depots for on-the-spot diagnosis and (no doubt illegal) prescription.

Nurses, of course, have their problems too. They are under- and poorly-trained, often have few materials at hand for their work, and have to deal with patients who refuse to accept certain treatments (one mother took her severely dehydrated child to the hospital; she continually pulled out the tubes that were inserted in the nasal passages feeding the child rehydration therapy, saying it was hurting the child too much. The child died.) Training of nurses in the nursing school is reportedly sporadic and done by doctors who teach courses more designed for medical students than nurses. Different teachers are used for courses every year, and no systematic method of tracking what has been taught and what has not is in place. The nursing candidates themselves are often not the most qualified; this specialty, like others in Chad, is filled with individuals who have not passed their exams, yet been chosen over other, more qualified candidates, due to family connections.

The number of private clinics in Chad is mounting noticeably. The prices are far beyond the reach of a normal Chadian (e.g., 7,000 CFAF per one night stay, not including medicine and doctor's fees). Clearly, however, there is a demand for these services as even in the past two years approximately 8-10 new clinics have opened, mostly maternities and general clinics.

A final constraint for women who would prefer to go to a hospital is the fact that most doctors and many nurses are men.

Especially in rural areas, male personnel dominate. At least traditional male healers are from the area and known to the family; their life in the social web of the community is fixed and dependent on the goodwill of the villagers. A nurse or medical person assigned to a small town clinic is often not of that region, has little knowledge of the cultural sensitivities of the population, and may tend to act superior due to his/her superior education. In addition, little effort is made as patients are seen to pass on or train the village women in appropriate healthcare techniques. Explanations and awareness-building seem to be beyond the scope of the position description of village health agents. As remarked in one study on a pharmacy in Fianza, Chad:

"Isn't it remarkable that health agents are usually men? Few (programs) have seriously considered the possibility of giving women a role, oriented towards the curative, as a village health agent . . . It is true that it is difficult, as a majority of nurses are men, for them to train village women (in health care); they are often illiterate and need special training tools. However, their potential for ameliorating the health of the "at-risk" groups (especially infants) is superior to male village health agents . . . This approach ignores the fact that it is women who direct the first 'health' practices of children -- where to defecate, how to care for one's personal cleanliness, food practices, home-remedies, where children should play, etc. " (Carrin, 1986)

2. Women and Family Well-Being

The realm of family planning, or as it is called in Chad, family well-being, may be viewed as a whole other concern apart from general health care and delivery. The traditions and cultural sensitivities in this area are more integral to people's lives, and less easy to modify, than are other health practices. As one woman anthropologist said, women know much more about initiating miscarriages than about contraception.

Children are key to a woman's power in Chad. A newly married woman often must stop school or other economic/social activities until she has had her first child. Then she is considered responsible enough to be trusted out of the home, and may return to school or her work as before. As in much of Africa, women seek to have as many children as possible. Reproduction is seen as insurance for old age, and also for providing as much help in the family as possible. Especially in rural areas, large families are desirable to help in the fields or to take care of the younger children while the older children or the adults work away from the home. The pressure from men and

women is so strong to have children that in one ethnic group,

"If a woman dies without children she will be buried with thorns in her feet so she can never return to this world." (Info-Tchad, 1984)

Even the fact that women either knowingly initiate miscarriages or at least undergo many during their lifetime, will give them more personal power than not becoming pregnant at all. A woman who has been known to be pregnant is still seen as "fruitful," and will no doubt, it is felt, be able to give birth to a child or children enough for the family eventually.

Thus, attempts to limit child-bearing must tread warily. When, as in Chad, a woman's power may depend on her having multiple children, programs to limit this will displace her one source of power unless structured carefully. In talking with public health officials, women's sterility was a problem mentioned much more than contraception and over-abundance of children. Women feel resentment that this particular need of theirs is not being addressed, and see it as another instance of the wealthy being favored in programs and projects, since fertility treatment is extremely expensive and thus available to only the wealthiest.

Chadians interviewed felt strongly that the benefits of family planning should be spoken of in terms of health or economics, and not the "need for fewer children" per se. Some felt that addressing it as a health issue was the best method of promotion. They said that often a man will approach a medical person asking for something to help his wife, because she is "trop fatigued." This reason is the one most often used by the women themselves, as well. However, other opinions differed, saying that though people speak of spacing or limiting childbirth on the basis of health, their major concerns are really economic.

"More and more, the numerous children who were the labor of a family, now represent extra expense, from whence the saying, 'we are in the process of bringing into the world ies chomeurs.'" (UNICEF, 1989)

The economics implications of having large families are being understood more and more in the urban areas. Even among the poorest, there is an attempt to send children to school, and if only a few can be supported in school by the family, it will, of course, be the boys first. Expenses of everyday life alone are high in Ndjamena, and more and more families talk about the problems of having many children.

Pregnancy in general is surrounded by many taboos and social pressures. Though women are not required to practice fasting

during Ramadan if pregnant, the large majority continue to fast, due to societal pressure and their own personal preference -- they do not want to pay back the days missed later. Childbearing is seen as a natural activity, but death of the infant or mother or miscarriage is also common enough to be deemed a natural outcome. A woman will generally not mention that she is pregnant or comment on someone else's pregnancy until forced to -- they do not want to become too attached to or risk the child by talking about it too much.

Use of contraception is another area where the male is greatly involved. There is currently in place in Chad an anti-contraceptive law which says that contraception is not allowed, but the GOC is obviously allowing its import and use under controlled circumstances (condoms are not included under this restriction due to the emphasis on AIDS prevention). However, women are generally required to have the approval of their husbands before they will be given contraception. The woman may initiate the process herself, but the doctor or medical person will usually require that the husband meet with him/her before they will allow the steps to be taken, and the husband is often the one to make the decision about what contraceptive methods will be used. (There is some evidence, however, that even though this the general practice, some doctors under pressure will give contraception without the knowledge or approval of the husband. This latter is rare, however, even among sympathetic women doctors.) Under the new contraceptive laws being discussed currently, the husband's approval will still be necessary for use of contraceptives.

Family well-being in Chad is thus a function of traditional mores and modern pressures. Structures and family roles are changing slowly to confront the new stresses on the family, and projects directed at this sector need to move delicately to tread this fine line, and yet accomplish their goals.

Many of the issues that are not dealt with above are mentioned in the Project Paper for the Child Survival Project and will also be dealt with in the baseline survey planned for summer of 1991.

B. Project Design Issues

Implications of the issues mentioned above have largely been dealt with in the design of the new Child Survival project. Below are highlighted a few of the critical questions that should be raised as implementation begins.

- 1) The power base of women is often reproduction. How will sensitivities to this issue be handled in

the attempt to promote child spacing and contraceptive use?

- 2) The problems of incentives and motivation for the health agents being trained must be addressed. What recognition of good efforts and appropriate attitudes can be programmed? What can be done to discourage bribery, especially in the central hospitals? Though some improvement in motivation can be expected due to better stocked dispensaries and training, what will happen once supplies are gone or several years after training has occurred?
- 3) What incentives are there at upper levels of the Ministry or at the level of the Chief of Medicine to support and encourage programs, especially those which may be difficult to implement, or dealing with uncomfortable issues such as contraception? Incentives to support the rural programs and health agents?
- 4) Will an overall training curriculum be developed which takes into account the special needs of nurses (as opposed to doctors)? Orientation of doctors in terms of the activities of nurses should occur, so that they can gear their courses to the tasks the nurses will be faced in the hospital. How can training be made to cover the issue of health ethics, bribes and attitudes?
- 5) How will the project deal with the varying decision-making roles within the family? Is the educational campaign prepared to target both men's and women's issues?
- 6) Different ethnic groups have different attitudes towards western health care, especially in rural areas. Care should be taken to ensure that health agents are sensitized to the issues they will face in terms of cultural mores in addition to their technical training. Is some replacement for the use of Moslem religious rites or traditional healing ceremonies necessary? Are there substitutes that can realistically and usefully be applied?
- 7) How will the problems of male vs. female agents be solved? Can traditional healers be brought into the loop in any constructive manner? Is maternal health education able to be stressed in some way in the project?

- 8) What policy structures will influence the access of women and children to health care? Is the IEC program integrated into the Ministry in such a way that it can continue to grow and address current issues after A.I.D.'s support is finished?

Recommendations addressing the above and other issues may be found in V.B.

C. Donor, Governmental and Private Activities Addressing the Needs of Women in the Health Care Delivery Sector

Following are noted the activities of various organizations related to health care delivery in Chad. The list does not cover all the organizations working in the health sector. However, it can be used as a starting point for a more detailed inventory at some later point. It should also be pointed out that CILONG is in the process of preparing an inventory of all PVOs (and some non-PVOs) with a description of their activities, funding source, regions of activity and so on, entitled Enquete Sur Les Activites au Tchad. The document will be published in approximately one month, and is extremely valuable for a quick view of who is working in which sectors.

African Development Bank:

The ADB is supporting two consultants who are involved in a program to restructure the Ministry of Health. The program, known as the "Programme Etudes Renforcement Institutionnel" has as its goal to decentralize the Ministry and place more responsibility at the Prefecture and Chief of Medicine level.

APPEL: This French organization is based in France and sends missions to Chad 2-3 times per year. They generally work with the Sarh hospital providing training on maternal health care to nurses and other staff.

BELACD: This Catholic organization works with women's groups in the four southern Dioceses (Sarh, Doba, Moundou, Pala) to provide preventive health care and sanitation education and home medical practices to young girls learning to run their own homes. They include child and maternal health care in these activities, and have a wide network of village agents who are trained in many activities, of which health is only one.

EIRENE: This German Protestant organization works in Djouman in the Mayo Kebbi, as well as in Ndjamena. They provide training of midwives and village health agents, as well as encouraging the training of villagers in preventive health care.

Enfants de la Terre

This is a Chadian PVO which is working with Medecin

Sans Frontiers (MSF) in several areas of health care and health education. They support financially and with staff and training several Nutritional Recuperation Centers, where mothers bring malnourished children for balanced food diets. The mothers are also taught how to make special soups and other food to improve the health of their malnourished children. The Centers often assist mothers who are abandoned or in trouble and provide food and shelter for a limited time.

Institut Tropicale Suisse:

This Swiss organization is funded by the Swiss government and supports programs in the Moyen Chari (Sarh and Kyabe areas) and the Chari Baguirmi (Ndjamena and Bousso areas). They play a large role in the support of the Nursing School in the Ministry of Public Health in training of nurses and health aides, and also have programs training midwives. They also provide financial support to the Ministry of Public Health.

MCC: The Mennonite Central Committee has programs involved in family health and health education, largely through group activities. They are mainly located in the Guera.

MSF: In addition to providing doctors and other health personnel directly to the hospitals and clinics of Chad, Medecins Sans Frontiers also provides financial support to the health activities of other organizations on a small-scale. Though they have activities in almost every prefecture in Chad, the support of their other programs is largely concentrated in the Mayo Kebbi and Sahelian prefectures.

SECADEV: Secadev works in the five prefectures making up the Ndjamena Diocese (Chari Baguirmi, Batha, Ouaddai, Biltine and Guera). Their health activities include assisting villages to institute self-run dispensaries (auto-gere), requiring the village provide labor for construction, a large part of the funding, and a management committee. Members who have contributed are given services and medicines at a reduced price, but non-members may also use the facilities. All prices are somewhat subsidized by SECADEV. SECADEV also provides a nurse for the dispensary who works closely with the animatrices of local groups to help identify

problems that can be addressed through special training and interventions such as cleaning up neighborhood sewers, etc. SECADEV works with approximately 8 dispensaries of this nature. They have one female and 6 male nurses, and 3 auxiliary assistants who are male.

UNDP/FNUAP:

This program, sponsored by the United Nations Population Fund, is in the early stages of development, and expected to begin implementation by late 1991. Its basic thrust will be the protection and education of mothers and children in health care, sanitation, child spacing, and so on. The program will be conducted in conjunction with the Social Centers and Foyers Feminines and other groups including men, women and children. A special target group for child spacing and discussion of contraception will be school girls who are susceptible to unwanted pregnancies and who are in need of sex education.

UNICEF:

UNICEF has three major programs in the health sector. The first and largest of these is the vaccination program with P.E.V., where vaccinations and all the supplies needed are provided by UNICEF. UNICEF also has also installed a cold storage chamber for the medicines in Ndjamena, at the prefecture levels, and at 303 of the 410 canton dispensaries where the vaccination programs emanate. They also have two mobile units directly funded by UNICEF (in the Batha), and approximately 9 co-funded with other organizations in the B.E.T., Kanem, Tandjilé, Biltine and Ouaddai. Training of nurses and dispensary personnel is provided.

The second program is in conjunction with the Centres National De Nutrition, where the recuperation of malnourished children is undertaken. Severely malnourished children referred by hospitals or clinics are taken by their mothers to these centers where they are provided training in how to prepare appropriate food for the child, and given the food as well. A child may stay in the program for up to 11 weeks. These programs are implemented in conjunction with the Social Centers.

The third program is designed to address diarrheal illnesses, largely through the import and distribution of oral rehydration salts. Between 1 and 1-1/2 million packets are distributed annually through the

infirmaries, mobile units and so on in conjunction with other programs, as well as through awareness training conducted at the village level.

World Vision:

World Vision conducts vaccination programs and also works with traditional midwives providing training and support to their activities. They are concentrated in the Logones Occidental and Oriental, and the Tandjile.

V. Chad Mission Strategy and WID

A. Mission Goals and Strategic Objectives

USAID/Chad's Mission Goal as stated in a workshop held in late 1990 is:

"Improve the quality of life through sustained market oriented and broad-based economic growth."

Based on the above Goal, Sub-goals have been identified which further express the scope of the problems needing to be addressed in Chad and which will assist the Mission in its efforts to meet the above challenge. The Sub-goals listed are as follows:

Sub-Goal #1: Improve food security for at-risk populations.

Sub-Goal #2: Increase rural producers' household incomes in target areas.

In designing programs to meet this goal, USAID/Chad faces many problems, not least of which is determining the most critical elements to be addressed in attempting to identify a limited number of areas where concentrated efforts will result in broad-impact changes. The determination to concentrate efforts on improvement of the market system and health services in Chad is in response to:

- 1) the need to work in privatization of activities and improving the efficiency of the market system before rigid policies and institutions limiting these activities can be put in place; and
- 2) the critical level of morbidity of women, children and infants in Chad affecting productivity of over half the population and strongly impacting family livelihood which must be addressed if the overall quality of life in Chad is to be raised.

The Strategic Objectives reflect these two areas. They are the activities for which USAID will be held accountable, and which must show that the resources used have positively affected the target populations and problems identified. Formally stated, the Strategic Objectives are:

Strategic Objectives

- 1) Improve the efficiency of the agricultural marketing system.
- 2) Improve the health status of infants, children and women of child-bearing age.

Thus, two programs have been chosen in which to concentrate efforts in support of the Mission's first-level Goal. The programs are ambitious, but they integrate concern for policy-level issues with practical activities and supporting organization (private and public) development. Addressing all these issues well will markedly improve the chances of success of achieving the objectives set, as multi-level participation in changes is needed to sustain the desired improvements after the life of the project.

B. Program Targets, Indicators, and the Integration of Women's Issues

1. Agricultural Marketing and Private Sector Targets

The following targets have been identified as providing measurable changes that are necessary to project success or can be positively improved during the course of the project. They are listed below, with (if applicable) a brief discussion and recommendations specific to each benchmark as it deals with women's issues.

Strategic system Objective

Improved efficiency of agricultural marketing

- a) Policies and regulations constraining market improvements are removed.
- b) Additional policy-related marketing system constraints identified and changes negotiated with GOC as program develops.

Discussion: We have already seen how the current Code of Investment functions as a restraining policy on the very beneficiaries it is intended to help. Among the medium and especially the small and micro entrepreneurs are found the majority of

women participating in economic activities. In addition, the requirements to register businesses are difficult and complex, with questionable usefulness.

Recommendations:

- 1) Efforts to modify the Code of Investment or any new policy formulated dealing with market regulation should carefully consider the impact on the small and micro entrepreneurs. Policies favorable to their survival and growth should be encouraged. Care must be taken that policies favorable to large enterprises do not unwittingly damage the other stratas of economic activity here, as they make up the majority of the business sector in Chad. USAID needs to help the GOC think through these issues as they negotiate changes in policy and regulations. Note especially the business registration regulations; e.g., wholesalers are required to register to function legally. This process will be very difficult for the illiterate and especially women who are not used to functioning with official processes. Steps to reduce the difficulty of the operation and publicly announce the requirements should be taken.
- 2) Special attention should be paid to regulations concerning taxes and import tariffs on products specific to women's activities. Special effort should be made to lighten taxes and tariffs or give special incentives for technologies used in agricultural transformation, supplies and equipment in business areas dominated by women, and agricultural inputs for women-dominated crops.
- 3) As new barriers to improved market systems are identified, a required step in the amelioration of these barriers must be to identify the effects on women market participants and producers of both the barrier and proposed solutions. Changes in policy and structures made to deal with the barriers should reflect the need to protect and encourage women in the sector.

c. Private sector participation in marketing system increases.

Discussion: In spite of the target of 30% female-owned businesses to be addressed by the ASC, this figure will not occur without activities designed to directly target women entrepreneurs or potential entrepreneurs. Though women make up the majority of retailers of food commodities in Chad, they lag far behind in wholesale and large-scale agribusiness sector. If men become the primary beneficiaries of the activities at this level, the activities of women will be increasingly subject to pressures placed by large, free-wheeling enterprises on small, unprotected informal sector activities.

Recommendations:

- 1) ASC publicity and activities to target clients should be clear in encouraging women as prime candidates. Depending on the results of initial interest expressed by the population, if the number of women is not reaching the target of 30%, special recruitment activities designed to attract women may need to occur. If women are unsure of their skills, they may be reluctant to take the risks involved in an unknown sector, especially any that deal with technologies.

A program that has worked in other countries is to advertise a 1-day workshop throughout the city the purpose of which is to explain the activities of ASC, encourage women, answer their questions, and show that they are not alone in their interest in this sector. It could be advertised over the radio and/or television, and in other countries, other enterprises have successfully been attracted to sponsor banners announcing the workshop, also providing a bit of advertising for their business at the same time. The workshop should be conducted on a periodic basis.

d. Increased marketing and distribution of agricultural products.

Discussion: The marketing and distribution system at the retail level is almost wholly dominated by women. Thus, if changes are truly to be made in the marketing system, a way to target this level must be developed. The system is not only made up of

large and medium agribusinesses, but also small and micro entrepreneurs who in fact, are the majority of players. Programs which do not deal with the retail level of agricultural marketing will have limited and possibly negative effects on overall production and food distribution, and certainly have the potential to impact negatively on the women working in this sector.

Recommendations:

- 1) Though use of the Marketing Information System for wholesalers/distributors/transporters will be described on the radio, some instruction as to its implications for the retailer should also be given. If, as will be discussed shortly, groupement activities are undertaken, part of the training conducted with these participants should be training in market interaction, their role in that continuum, and how the Market Information System can be of benefit to them.
- 2) If new agricultural products are to be introduced, the product inputs and techniques must be made available to women as well as men. It may even be useful to consider targetting women farmers for production of one or two vegetable crops, especially in the Kim garden area.
- 3) One or two crops (out of the 4-6 which will be experimented with initially) where women are the dominant producers must be targetted for the Market Information Systems program. It would also be useful if women's crops chosen could be those which have a higher incidence of female wholesalers, especially in the target regions of Lake Chad and Kim.
- 4) When feasible in the project, it may be useful to experiment with prices for value-added commodities, such as powdered tomatoes, dried fish (which, with the movement of population is apparently becoming much appreciated in the eastern part of Chad where it was not known until recently), and others. As value-added activities are performed largely by women, the market information system may help improve the demand and distribution of these items as well as primary crop produce.
- 5) Though the AMTT project paper stresses agricultural and horticultural crops, another

staple and product of a large part of the northern area of the country which is completely controlled by women is that of milk products. If agribusinesses are to be encouraged, some attempt at looking at the processing and marketing of these products is highly recommended. Large segments of the population in the Kanem, Lake, Batha and Ouaddai are highly dependent on these items for revenue, which is controlled by the women.

- e. **Farmers increase revenues through improved farm-gate marketing practices.**

Discussion: As we have seen in the first sections of this report, women are the farm-gate marketers at a retail level, and in some instances at a wholesale level as well, especially in female-headed households. In any case, women must not be ignored as the project tries to develop better farmer-to-market relationships and systems. Activities need to be designed to keep them in the loop of the new activities, and also to help them improve production and marketing techniques along with men.

Recommendations:

- 1) A program should be initiated to work with women's groupements in identified target areas of the project, perhaps a pre-selected area in each prefecture where other donors and actors are not overwhelming in number.¹ There is enough evidence from other similar activities to show that these programs can be successful if carefully undertaken, and can vastly improve the lot of the women participating. The concept of group work is familiar to women in Chad (ceremonies to feed 500 people take some organizing!), and spontaneous local groups exist in many parts of the country. These can be mobilized or new ones initiated to deal specifically with the marketing, transformation and distribution activities of the AMTT project.

¹ Placing a grass-roots project activity such as this in each prefecture (or at least as many as possible) would not only provide opportunities for monitoring the effects of the program on each locality, it would also expand, as will nothing else, USAID's knowledge of regional and ethnic variations.

It is believed by the author that in many parts of Chad, especially in the north, it is too soon to deal solely with integrated male/female groups. However, a goal of this subactivity should be to find ways to subtly begin this process (see the CARE/Kim program, 1990), as it is important to the future mainstreaming of women in the country.

Undertaking this subactivity is strongly recommended for the following reasons:

- Women by virtue of the lack of valuation of their activities will be overlooked if special efforts to address them are not made;
- As the issues they face are often different from those faced by male farmers and marketers, different activities must be planned to deal with their situations (i.e., special attention paid to transformational activities and technologies, training in management of revenue and operations, etc.)
- The stresses that will be placed on the system as it currently stands with successful implementation of the new project are unknown and to a certain extent unpredictable. The backward linkages have been considered much less than the forward ones, and therefore an ongoing feel for what is happening at different points on the continuum is desirable. Implementing a program dealing specifically with women who will potentially be greatly affected by the project is desirable, both from the point of view of dealing with a large beneficiary population that will be impacted, as well as keeping in touch with changes in the system effected by the new project.

The program could be attached to the AMTT project or could be accomplished through some of the already existing activities of the PVOs working in the regions. If the latter is chosen, special attention must be paid for coordination and collaboration between the main AMTT project contractors and the organizations working in

groupements, especially at the research and strategy levels.

- f. **Credit extended and repaid from target SMEs and microenterprises.**

Discussion: Indications are that the micro-enterprise activities recently begun by VITA will address a substantial number of women by virtue of the sector they are in. (The hiring of a female loan officer also improved their ability to deal with women.) The move to open an office in Moundou is also the first step to expanding the ability to address women at their worksites. However, the majority of women working at the retail and production levels are those in the countryside, and the VITA programs will not touch them in the near future. In addition, VITA has a low percentage of loans to women in the small/medium enterprise sector -- historically 10% of their loan portfolio.

Recommendations:

- 1) Revolving loan funds should be made available to the women's groupement activities for inputs specifically designed to aid them within the scope of the AMTT project; i.e., distribution and processing activities. If support is given, especially to technologies which will increase women's time and ability to work on production, the targets of the project for increased agricultural production will be met.
- 2) VITA should reconsider its hours of operation in light of the time constraints on women, and perhaps consider opening branch offices in outlying market areas under the micro-enterprise activity. These markets are especially interesting as women from outlying villages tend to come there for their daily or weekly income generation activities, and a much broader range of clientele could potentially be served. Branch offices need consist of no more than a small hangar or stall which would be staffed during only part of the day, those hours which are lightest in terms of the women vendors' business. Preferably the branch would be staffed by women, or perhaps on alternating days, men and women. Only part of their time would be spent in the branch offices; the rest would be doing the necessary paperwork,

meetings and follow-up from the central office in Ndjamena. Programs in Indonesia, India, the Dominican Republic and many other countries have successfully reached hard-to-address populations with very little financial outlay in this manner.

The current hours of operation of VITA are not conducive to the micro-enterprise program. They are in the morning and late afternoon when women in the markets are busiest, and cannot leave their workplace. This time factor becomes less of a problem if branch offices were to be opened, but for individuals in the central market and in the absence of branch offices, experimentation with operational hours in the early afternoon should be attempted. Women at the micro-enterprise level are at a survival level: leaving their marketstation for a morning to come to VITA may mean the difference between eating and not eating that day.

- 3) Special attempts to target women in the small/medium enterprise sector should be made. VITA currently conducts no advertising as they feel that the overall number of applications is almost more than they can handle. However, women are greatly underrepresented. Special publicity targetted towards women is recommended, in an effort to build awareness of the opportunity and understanding that it is available to women as well as men, literate and non-literate, as long as they meet the qualifications.

g. Improved road system being maintained by GOC and private sector.

This target is not particularly applicable to programming designed to assist women. However, one recommendation may be made:

Recommendation:

- 1) Any baseline data gathering conducted to determine increased volume of agricultural products being transported by road in the target area should, where possible, be disaggregated by gender (i.e., if possible, trucks should be stopped to determine what produce is being transported, and source of produce by gender of individual who hired the transport). The gathering of these statistics in this manner will provide valuable information not

only for the roads project, but also for the AMTT project.

2. Health Care Delivery System

**Strategic
Objective**

Improve health status of infants, children and women of child-bearing age

- a. Decrease diarrhea-related morbidity
- b. Increase child spacing services in target areas

Discussion: Training of health personnel in the target areas to improve their ability to deal with these issues is part of the project plan. The capacity of medical personnel to be able to identify illnesses and prescribe appropriate treatment is key to improving the welfare of women and children in Chad. Care must also be taken to ensure the cultural sensitivity of staff, and improve their "marketing" skills vis-a-vis difficult concepts and lifestyle changes, especially in the area of contraception.

Recommendations:

- 1) Training must not be limited to technical medical topics. Medical ethics, working within cultural confines, and how to do adult education of women in child and family preventive health care should be included.
- 2) In the baseline data study to be done in summer of 1991, information on men and women's attitudes about child-spacing should be included, specifically with an eye to what promotion efforts will be most successful, and how the "marketing" of this activity can best be accomplished in the cultural context. Marketing strategy may vary from rural to urban, and from one ethnic group to another, as concerns and economic considerations vary widely.
- 3) Consideration must also be given to the issues of

women's power and status in the society. Is it dependent upon their reproductive capacity? If so, substitutes for reproduction power must be found in light of the child-spacing project thrust. For example, stressing that women will be better able to nourish and educate fewer children, and that their responsibilities in this area must be valued is a start. If training for mothers by village agents can occur, with importance given to the activity, and recognized within the community and elsewhere, this may begin to change perceptions about the strictly reproductive role of women, broadening it to include the raising and education of children as well.

c. Improve service delivery in target areas

Discussion: As mentioned before, there are several barriers to women's use of public medical facilities, one of the largest of which is the under-the-table cost and poor service provided. This problem is one which training and better recruitment can help alleviate over the long run, but some alternative methods may need to be applied in the short run. Other service delivery issues such as distance, prevalence of male medical staff, and few supplies to meet needs are endemic.

Recommendations:

- 1) Medical ethics training has already been mentioned in prior discussions. Short-term solutions must also be found if distrust of hospitals and their staff is to be stopped, so that women stop using the hospital as a last resort. Solutions include activities such as encouraging patients to report abuse of the system, pre- and post-interviews with patients regarding their reception and problems (i.e., written or oral evaluation), nametags on nurses so that infringements can be reported (at least by the literate, and usually within a family there is one person who is literate), reporting of infringements by colleagues, and so on.

This problem is little known outside of the Chadian community. Nurses and medical staff make every effort to be courteous and helpful when foreigners make visits to the hospital, and they also work pleasantly in the company of the doctors (MSF specifically). Incentives for good work

(nurse of the month/week? patients encouraged to report good nurses, as well as bad?), and disincentives for corruption or poor work must be instituted.

- 2) More needs to be known about the frequency of this problem, and whether it occurs only in Ndjamena's central hospital, other large city hospitals, or whether it occurs as well at the village level. The study being done in the summer should make an effort to look at this topic.
- 3) Recruitment of staff should concentrate on women, especially for positions that will be located in rural areas. Curriculum development at the Nursing school should include some training on "survival techniques in rural areas," as well as looking at sensitivities they will encounter which may differ from their urban clientele.

Special incentives should be given to rural staff. With scarce fiscal resources, "primes de brousses" are probably not possible, but in any case these are of questionable value in improving job performance. Recognition of work well done is a much more powerful tool, and can be used without much difficulty. Public announcements over the radio of the "nurse of the month" or of special successes (curative rates or some other benchmark) of individuals, or regional awards for improvement would go a long way to improving morale and pride in the job.

d. Improve health data collection/analysis

Recommendations:

- 1) Disaggregation of data by gender must continue to be required or, if not yet institutionalized, put in place.
- 2) Any studies done in conjunction with the Child Survival project must ask specific questions relevant to women of that region, including attitudes and changing perceptions.
- 3) Village health workers should be required to maintain certain statistics such as who brings patients to the clinic, mother or father? Who

makes the decision to bring the patient to the hospital? Who pays for medicines? How long has the child/person been ill before being brought to the hospital? etc.

- e. **Modification of the drug procurement system and cost recovery introduction**

Recommendations:

- 1) Given the decision-making and medicine procurement responsibilities within the family, how will increasing costs of medicines affect the ability of women and child to be treated? Pre- and post-implementation data should be gathered in this area.

- f. **Shift budgets to prefectures and health district level and retain fees**

- g. **Decentralization plan implemented**

Discussion: The malfunctioning of the system as it currently exists are largely due to infrastructural and organizational barriers. Designing occasional training courses for village and new medical personnel (nursing school) will begin to address the symptoms of the problem, but will not have a sustainable impact on the root of what ails the health system in Chad. Clearer understanding of the interplay of factors needs to be achieved by high-level administrators.

Recommendations:

- 1) Massive governmental lobbying should occur to restructure the MOPH and its satellite operations, especially the recruitment and training programs at the nursing school, not merely adding some courses piecemeal to the curriculum. The Institut Tropical Suisse is already partially involved in this; with two entities working together some key advances should be possible. Overseas teacher training for nursing school staff should be incorporated into the project.
- 2) Resources need to be committed to training and sensitizing upper-level administrative staff as well as line staff in health administration and

policy-making. Incentives for wooing key administrators are important; overseas training trips and attendance at special conferences can play a large role in building awareness of the issues and problems, as well as making individuals more open to new activities. Women administrators must be targetted for these activities as well as men.

- 3) At the Prefecture/Chief of Medicine level, incentives for addressing women's issues and projects targetted to women must be instituted. Administrators must be aware of the importance placed by the project on addressing issues specific to women. Special training on constraints faced by women should be conducted for all staff, including project staff.

h. Abrogation of law prohibiting contraceptive sales

Nothing to further this effort in the scope of this study has been determined.

3. Targets Common to Agricultural Marketing and Health Delivery Projects

- a. **Private sector management capacity increase**
- b. **GOC continues civil service reform in selected ministries and capacity building in management throughout the government**
- c. **Chad increases the number of people able to plan, manage and evaluate health and marketing programs**

Recommendations:

- 1) All project activities sponsored by AID should require a minimum of 30% participation of women in training, new hiring and capacity development. Some areas, such as enumerators to be hired under the market information systems project activity, might be almost wholly women, as it is the opinion of some AID staff that women will be less

threatening to merchants. Analysis of the variability in gathering of valid information should be performed before making a sweeping decision in this area, however.

It is highly recommended that USAID go out of its way to require contractors to hire women in positions of animation and management. While recognizing that completely qualified women may be few and far between, the author recommends that USAID commit to ensuring the capacity-building of women who are in such positions, including training and attendance at special workshops and conferences that will improve their ability to perform the functions required. Though this activity may require commitment of additional funds, it is the opinion of the author that one of the largest limitations to women being addressed in any sector is the lack of qualified women addressing their issues. A major contribution to the overall problems of women's development in Chad would be served by making this commitment.

- 2) USAID/Chad should look at its scholarship and short training courses programs to see if the level of female participation can be increased, especially in the areas of business administration/management, medical training and computer/data analysis/economic research.

4. Other Recommendations for the Project Portfolio not Specific to Targets as Listed Above

- 1) Continuous monitoring of the AMTT project should occur at regular intervals in areas of effects upon farmers. The assumption stated for this project sub-goal is that:

Agricultural production responds to improved marketing systems.

While this may indeed prove to be true, evidence must be sought to prove or disprove its validity, as if it is not the case, then the marketing project is premature. Assuming, then, that some monitoring of target indicators will continue at intervals throughout the project, and not merely at the beginning, mid-point and end, issues regarding women should also be included.

Specifically, these are as follows:

- a) How is the market information system affecting women's production activities? Are they being pulled off their own crops to labor in the cash crops of their husbands?
 - b) What affects are there on family income distribution, nutrition? Is the woman retaining the cash crops, and if so, is she retaining any part of the revenues from these sales?
 - c) If "women's" crops have been identified and targetted by the market information system, what affect is this having on producers of these crops? Do women still dominate? Have men taken over in areas where women used to dominate? How have wholesaling activities been changed, if at all?
- 2) Use the ASC to promote women's transformational (value-added) technologies. If entrepreneurs come to ASC for assistance in identifying a product, technologies specific to women's industries should be promoted. Many of these technology designs are (as stated earlier) are available through ATI and no doubt other organizations, and are manufactured using locally obtainable materials. Similar manufacturies have been opened in other parts of Africa and are profit-making businesses. Working with VITA programs and the above-recommended groupement activities, loans to women can be made available for their purchase.
 - 3) Women's groupements must be handled very carefully so that they learn how to function as independent, decision-making, profit-oriented groups. Training in simple management techniques, non-literate bookkeeping and technical training for the projects they embark upon is necessary.
 - 4) All projects should be required to have female staff at all levels of the organization, but especially those levels where interaction with the beneficiaries is a basic job function. Professional women working with men in Chad do not appear to have an unduly difficult time if they are capable and dynamic, and having women in this position provides the extra understanding and ability to deal with female clients and

beneficiaries, as well as getting men used to seeing women acting in a professional capacity.

Special training should be given to all field staff working with women on women's constraints, their activities and the contribution they make to Chad, and the emphasis that these projects are putting on capacity building and meeting the needs of women. More will be said about training of staff under Section VI.

- 5) Agribusinesses started under the ASC portion of the AMTT project should be discouraged from being of a nature which will **displace** women's activities, where possible (unless the benefits to society as a whole are greater than the loss to women's activities). Transformational activities traditionally managed by women and yielding a large portion of their discretionary revenue may be made obsolete by a large industrial activity which replaces locally processed items. An example of such an activity is a drying plant for tomatoes; this could radically undercut a major source of income for many women throughout the country. Areas where technologies are few or new technologies can be introduced should be promoted first.

New agribusinesses should also be encouraged to hire female labor, quoting statistics on the hard work of women and their often meticulous labor. (Women in other countries are often sought to do the most delicate of jobs as they are thought to be more detail-oriented and perfectionist than men working the same jobs. Jobs include many of the high-tech micro-chip industries, pharmaceutical companies, delicate rug weaving, and many others.)

- 6) The institution of incentives is critical to making a program addressing women work. There are few **natural** incentives accompanying these programs; they are usually low on the scale of resources and importance, and are paid lip service to accommodate those uncomfortable pressures coming from the outside. If AID is to seriously promote these activities, some resources must be committed that will encourage project staff and counterparts to understand the importance being placed on this issue. Creativity on the part of staff will be important. Some ideas come to mind:

- Early successes should be well publicized and the individuals responsible for them publicly recognized, perhaps on radio-spots or at least within the organization;
- Power, to a government official, is having knowledge that others do not have. If a GOC official can be kept up-to-date on interesting, little-known facts (such as statistical data regarding amount of dried onions sold by women in the Ndjamena market vs. men), they have step-up on their counterparts and a way to shine before their superiors. Frequent briefings, especially regarding women and the knowledge gained from studies, experience and market analysis, can be a good method of getting a government official "bought into" the project.

Early successes especially should be well-publicized and brought to the attention of the higher levels of administration as quickly as possible. This promotes a feeling of accomplishment and creates a positive atmosphere for morale and effort to continue to expand. Care, of course, must be taken not to publicize activities whose results are not completely known, but even small successes (i.e., a group raising the purchase price of a grain mill from their own efforts) can be publicized to good benefit, in spite of the fact that it is too early to tell if operationally it will work or not. It will still give confidence to others that these activities can be accomplished, confidence being a key characteristic that needs to be developed when working with women.

- 7) Build on projects that are already in existence, which are successful and in the realm of the Mission's portfolio. CARE, for example, has a recently-started pilot project working with women's groupements in Ndjamena to help them acquire VITA micro-enterprise grants. This program could be used to reach these women with a

larger agenda, of training, guidance in transformational activities, and possibly even the health activities at some future point.

ORT's activity of working with women in the Kanem to teach them methods of preparing unknown food would also be a potential pilot program that might be interesting to support as an experimental effort. The program, if successful, not only improves and diversifies the nutritional base of the population, it also develops a larger domestic market for food items currently only used in some regions. Consideration must not only be paid to the transportation and market issues of distribution, but also to expanding the demand for these commodities.

VI. Program Management and Implementation

A. Inputs Needed for Achievement of Above Recommendations

Programs in Chad have not yet attempted to specifically address the needs of women in the sectors that have been targetted. The results have been that women have perhaps benefitted peripherally from activities that were being conducted, but usually the projects did not affect and may as often have unwittingly harmed women in the course of the project. These results stem from two factors: 1) the role of women in Chad is not sufficiently known or recognized to be able to isolate the specific effects that given actions will have on their activities, and 2) program and project staff at the USAID and implementing organization levels are not familiar with the complex web of relationships and questions that must be addressed in developing programs that do not ignore women's issues.

Thus, as USAID attempts to directly address this topic certain inputs will improve the implementation of whatever activities are determined necessary, and will improve the understanding of all parties involved. They may also lead the way for identification and elaboration of an initiative that would play a greater role than any mentioned so far. Too little is still known, and the base of concrete experience based on USAID's project implementation strategies is too limited in Chad to be able to recommend more than complementary activities at this time. However, as the foundation of experience and knowledge increase, and the main projects in the portfolio contribute to the overall pool of information about working with women in Chad, a second look should be taken at the needs and possibilities for programming.

B. Recommendations and Resources

Following are some recommendations that will assist the USAID Mission in implementing its commitment to working with women:

- 1) Baseline data gathering prior to project implementation should be done for identified target populations and target regions where the projects will take place (in the case of the Child Survival project this is already previewed for the Moyen Chari and Salamat, but not for the Chari Baguirmi/Ndjamena area). These need not be grandiose, lengthy research activities, but should be comparative studies of men's and women's roles, cultural constraints, revenue and income generation patterns and activities in the

targetted area. The studies should be conducted prior to implementation, at mid-term, and at the end of the project, enabling mid-course adjustment to recur if necessary.

Resources: There is an anthropologist living in Ndjamena who already has enormous experience in working with the women of Chad and would be available for some of this kind of work, the French Canadian Luce Cloutier-Pichet (fluent in English and French). Other well-qualified individuals are already known to the Mission, or are available through PPC/WID and the IQCs and projects.

2) Discussions with USAID and implementing organization (PVO) staff, showed that though most felt that consideration of gender in their programs was important, there was often no clear sense of the complexity of issues involved or how to go about operationalizing the issue. Thus, it is recommended that a training program be conducted for all staff involved in programming and implementation, including Chadian counterparts in Ministries or other collaborating organizations. The training would:

- sensitize staff to the issues of gender;
- build skills and assist staff to apply what they have learned about gender analysis to their portfolios;
- assist them in defining benchmarks and performance indicators for their projects; and
- help staff to prepare action plans to incorporate gender concerns in their programming and project design/implementation.

Resources: PPC/WID has the capability of providing training through their contracts and internal staff as well. The Mission may want to consider augmenting this capability with one or two other individuals very knowledgeable about women's issues specific to Chad who work for other organizations. Ashta Djibrine

Sy/OXFAM, Luce Pichet/Anthropologist, Ellen Brown/Anthropologist, Rachel Saradimadji/DEFPA, Aziza Ismayel/PNUD are a few that would contribute useful country-specific insights.

- 3) One of the major constraints facing programs attempting to address women is the lack of qualified female professionals at the animation and management levels. Activities designed to work with women or integrated projects have often failed due to the scarcity of this resource and the subsequent use of solely male staff. Therefore, it is highly recommended that USAID/Chad commit the necessary resources to have contractors and PVO-grantees hire women (obviously as highly qualified as can be found) and train them, sending them to conferences, short courses, and encouraging on-the-job training so that this capacity is built in Chad. Without such personnel, few projects will succeed in addressing the target population.

- 4) USAID Mission staff have heavy portfolios and are involved in following many subprojects. From personal experience, the author knows it is difficult (and unpopular) to be requested to add another activity to one's already stretched program, and impossible to expect it to be given the attention needed. Therefore, three options below are recommended with appropriate discussion:
 - A Gender Issues Coordinator (PSC or other; see "Resources" below) be hired to work for no more than two years in the issues of incorporating women's issues in the project portfolio. The PSC would be assisted by a Chadian who would be in training to fill the role of the PSC once his/her contract is finished. These individuals would 1) work with appropriate GOC Ministries to identify areas of needed intervention and collaboration, 2) identify with project staff the need for specific studies and assist in supervising their contracting, 3) work with project staff to inject the lessons learned into project activities, 4) conduct primary research and become familiar with all other donor and private activities in the realm of

women in development in Chad to build the knowledge base of successful/unsuccessful strategies, 5) help monitor performance of projects in improving their addressing of women's issues, and 6) act as the focal point and liaison for activities and concerns regarding integration of women in the development process for the Agency. (See Annex D: Scope of Work)

- The second option is to hire only a Chadian, and have a USAID direct-hire staff act as the initial on-the-job trainer in the above areas. The disadvantages to this option are of course the time constraints on the direct-hire staff, as well as the need to have someone familiar with gender issues and experienced in incorporating gender considerations in programming in the role of coordinator/advisor for the activities.
- The final option is to schedule several (minimum 4) buy-ins per year for technical assistance of an individual to come to Chad to conduct training, review the portfolio and in-the-field projects, and provide counsel to project officers and implementors.

Resources: The Coordinator could be hired as a PSC or could also potentially be contracted through the GENESYS project with PPC/WID. Buy-ins could occur through GENESYS project, or, if specific to health or marketing issues, through other centrally funded projects such as GEMINI.

VII. Conclusion

The impetus for USAID/Chad to directly deal with gender issues and women's development in Chad is growing, and has come at a time in their programming when much can be done to begin the process. With the development of new programs, new explorations of economic relationships and productivity factors, and with interest on the Chadian side growing and evolving, achieving the integration of women into the development of Chad can be undertaken seriously. Clearly, much remains to be learned about the differential aspects of gender in Chad, as they relate to opportunity, access, control of resources, and impact and appropriateness of activities. Working to incorporate women in all sectors of development goes beyond equity issues; it is

necessary to achieve long-term development goals and sustainable benefits.

This document should be seen as the first in a series -- an exploration of the broad horizon of gender issues in Chad which will be narrowed as experience expands and knowledge deepens. Some questions have been raised which can only be answered over time, as projects implement their activities, and are carefully watched for the impacts they will have. These kinds of experiences will greatly aid in improving understanding of the complexity and variety of Chadian society, and with continual analysis and monitoring, will guide the Mission in meeting its commitment to bringing women into the development process.

ANNEXES

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Annex B

Methodology

Research for this study was conducted in three ways. First, a literature review of existing available documents at USAID/Ndjamena was performed, and documents from other organizations as contacted were also sought and utilized. Second, interviews were conducted with secondary sources; that is, individuals who work with programs addressing women and health or agriculture. This latter category was especially useful for gaining insights into what has caused the success or failure of programs in different areas, and the stumbling blocks that have been faced as programs move from working solely with men, to working with special or integrated programs with women. Finally, interviews were conducted with women agriculturalists, food vendors and entrepreneurs themselves, as well as some individuals working in the health sector. From all of these primary data sources a variety of cultural, religious and economic information was gathered.

This study should not be considered a baseline data study. Field data from region to region was gathered only inasmuch as individuals in Ndjamena come from or know about these different regions and ethnicities or from prior personal experience in the field, and the lack of statistical supporting documentation argues against the study being considered as a baseline data study. However, it should be used as guidance to help determine questions to be asked as baseline data studies are conducted, and especially the issues that need continual monitoring if women are not, in fact to be penalized by the projects. It gives the broad degrees of difference which exist in this country, and it specifically attempts to apply these to the USAID Mission portfolio and program objectives and goals.

LIST OF PERSONS INTERVIEWED

Government of Chad

Mme Mariam Mahamat Nour	Secrtaire d'Etat pour le Ministere du Plan et Cooperation
Mme Ashta Gossingar Tone	Secrtaire d'Etat pour La Promotion Feminine au Ministere de la Sante Public
Ms Kassadoih Kanika Loli	Directrice de la Legislation, Secrtaire Generale du Gouvernement
Mme Rakia Kaba	Agent dans le Service de Legislation
Mme Ruth Romba	Ex-Ministre des Affaires Sociales et de la Promotion Feminine; actuellement Magistrat
M. Abdelaziz Mahamat Ahmat	Professeur, ENAM
M. Moussa Daggo	Directeur General, Radio-Tchad
Mme Rachel Saradimadji	Agent Formatrice, DEFPA/Ministere de l'Agriculture
M. Nanth Naipadja	Agent Formateur, DEFPA/Ministere de l'Agriculture
<u>Private Sector</u>	
Mme Nicole Froud	Proprietaire et Directrice, Pharmacie du Canal
Mme Amane Khaltouma Tone	Proprietaire et Directrice, Ecole Primaire Thilam Thilam
Mme Khalil Diabzak	Co-Gerant et Co-Proprietaire, Societe Generale d'Electricite et d'Electronique
Mme Fatime Adoum	Micro Commerce/Kousseri
M. Isseini Mahamat	Proprietaire, Boulangerie Pain du Jour

Female Onion Vendor	Marche de Diguel
Female Vegetable Vendor	Marche Central
Female Basket Vendor	Marche Central
Female Okra/Lettuce Vendor	Marche Central
Female Fish Vendor	Marche Central
Female salt/piment vendor	Marche Central

Organizations

Mr. Iven Ose	Director, VITA
Mr. Richard Slacum	Small/Micro Enterprise Expert, VITA/Washington
M. Goni Malloum Moustapha	Loan Officer, VITA
Mr. Tom Friedeberg	Director, CARE-Tchad
Ms. Carrell Laurent	Deputy Director for Administration, CARE-Tchad
Ms. Shoa Asfaha	Economist and Project Leader, CARE-Tchad
Ms. Nicole Mouguelta	Women's Cooperative Project, CARE-Tchad
Mr. Bill Stringfellow	Director, ORT
Mr. Roger Vinita	Director, ACDI
Mr. John (Bic) Riley	Country Representative, AFRICARE
M. Al Hassana Idriss Outman	Assistant Administrator, AFRICARE
Ms. Mary Dean Purves	Communications Officer, UNICEF
Mr. Nobongar Dono	Administrator, SNV
Mr. Sven Asyee	Civil Engineer, SNV
Ms. Miriam Ariessen	Social Economist, SNV
Ms. Silvia Donnini	Agronomist, ACRA

Mr. Tom Mathison	Associate Director for Rural Development, Peace Corps
Ms. Sarah Westcott	Director, OXFAM
Mme Ashta Djibrine Sy	Formatrice and Animator, OXFAM
Ms. Anna Martella	Assoc. Expert/Sociologist, FAO
Mr. Didier Allely	Micro-Enterprise Spec./VITA
Mme Marielle Carlier	Administrator, CILONG
M. Norbert Briant	Representant, A.I.C.F.
M. Hippolyte Sakor	Assistant Coordinator, Division of Social Affairs and Promotion Feminin, SECADEV
M. Jacques Djoumaldingar	Infirmier, Dispensaire de Ouallia, SECADEV
Mme Mariam Pangah	Charge de Programme FNUAP, PNUD
M. Pierre Mazars	Health Program Director, UNICEF

Agency for International Development

Mr. Bernard Wilder	AID Representative
Ms. Carole Palma	Assistant AID Representative
Mr. Bill Deese	Project Development Officer
Mr. Samir Zoghby	Human Resources Officer
Ms. Virginia Paine	Family Planning Advisor
Dr. Haoua Kriga	Health Specialist
Mr. Kurt Fuller	Agricultural Development Officer
Dr. Noubassem Namde	Agricultural Development Assistant Officer
Mr. Charles Baker	Private Sector Specialist

Other

Mme Luce Pichet	Anthropologist
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SAMPLE SCOPE OF WORK

Gender Issues Coordinator

This Personal Services Contract (PSC) position is located in the Agency for International Development in Chad, Africa. The duration of the contract is two years.

Duties and Responsibilities

The Coordinator will:

- 1) Work with appropriate Ministries and USAID officials to identify areas of needed intervention and collaboration in integrating women into the development process in Chad;
- 2) Identify with Project Staff and implementing organizations the specific studies needed to improve USAID's understanding of the role of women in Chad in particular target groups and regions;
- 3) Coordinate and manage the process of contracting for studies or experts as needed and identified in collaboration with appropriate USAID staff;
- 4) Work with Project Staff and implementing organizations to interpret studies and inject the lessons learned from this research and on-going experience into the programs and projects of USAID;
- 5) Conduct some primary research on topics to be identified with the Mission staff, and become conversant with documentation and activities of other donor, private and GOC activities in the sector of women in development to help build the knowledge base for programming;
- 6) Help monitor the performance of projects as they seek to improve the way in which gender issues are addressed;
- 7) Train the Chadian counterpart who will eventually fill this position in all aspects and responsibilities of the job; and
- 8) Act as the Agency representative and liaison for gender-related activities and programs.

Qualifications

- 1) The incumbent must have an advanced degree in a social or economic/business science and have a minimum FSI 3 in French.

- 2) The incumbent must have worked in Africa, preferably in the Sahel, and have experience in working on policy reform, program design/evaluation/monitoring and project management and implementation. Experience in working with women's issues is required. It is highly recommended that s/he have some experience or educational background in organizational development and in community development activities.

SCOPE OF WORK OF THIS STUDY

Objective and Overview

The objective of this scope of work is to contract for a study on Women in Development in Chad as part of the USAID Mission's development of its Country Program Strategy Plan. The contractor will perform the study in Chad and produce a report satisfactory in form and substance to USAID/Ndjamena.

In 1990 USAID/Chad included a WID Action Plan in the ABS. The objective of that plan was to assure that the mission program and projects reflected the distinct role and functions of women. The mission has begun to implement this objective by developing some explicit targets for benefitting women and incorporating the collection of sex-disaggregated baseline data in the new Agricultural Marketing and Technology Transfer Project. Nonetheless, there is still much to do. The mission needs to examine how all of our ongoing activities have directly affected women's lives and based on this data, alleviate any biases against women.

USAID/Chad's program logframe identifies two strategic objectives: improve the efficiency of agricultural marketing and improve the health status of infants, children and women of child-bearing age. If we are to be held responsible for achieving these objectives we must know much more about women's access to and control over resources in the agricultural marketing system, small/medium enterprises, and health care delivery in Chad. To ensure that this information is incorporated into the Mission's overall program, mission management targets and benchmarks will be developed to measure performance.

Specific Duties and Responsibilities

The consultant will:

1. Conduct a thorough literature review of documents on the role of women in Chad. This review should include but not be limited to: the social, political, economic, religious and legal role of women in Chad.
2. Analyze these documents and provide a general overview of the status of women in this country. This should include a discussion of where, why and to what extent actual practice differs from the established legal status.
3. Determine the potential and constraints on women in three specific areas: agricultural marketing, small and medium businesses, and health care. Discuss what effect education

or lack thereof has on women's participation in these sectors.

4. Interview leading women in the political, civil service and private sector on how they perceive the role of women in the development process.
5. Interview representatives of the donors present in Ndjamena to determine their policies, programs and specific objectives regarding improving the status of women in Chad.
6. Develop a mission management plan for implementing the WID strategy. This plan should include specific objectives and benchmarks for achieving these objectives. The WID mission management plan must be integrated with the mission program logframe. It should look at women as the participants or providers of services as well as the beneficiaries of AID activities.
 - A. The management plan should include ways to incorporate gender issues into every aspect of the mission program. Clearly defined targets should be identified which can lead to improved mission performance.
 - B. Benchmarks for each management target must be specific enough to show measurable progress over time. The mission is interested in not only what actions need to be taken to integrate women into our program and project activities, but also what affect these actions will have on women's lives.

Deliverables

No later than one week after arrival in Chad, the contractor shall present to USAID a detailed outline of the report. A complete first draft of the report shall be presented two weeks before departure from Chad. The final two weeks shall be spent responding to Mission concerns about the report, and a final report shall be produced before departure from Chad.

Total time in Chad will be approximately six weeks.

Advantages and Disadvantages of Three Methods of Including Women in Projects

Type of Project	Advantages	Disadvantages
Women-only	<p>Women receive all of the project's benefits. Beneficiaries may acquire leadership skills and greater self-confidence in gender-segregated environment. Skills training in nontraditional areas may be much easier without male competition.</p>	<p>These projects tend to be small scale and resources and underfunded. Implementing agencies often lack technical expertise in raising productivity or income. WID-specific income-generating projects rarely take marketability of services into account and thus fail to generate income. Women beneficiaries may be required to contribute their time and labor with no compensation. Women become further marginalized or isolated from mainstream development.</p>
Women's Component	<p>These projects as a whole enjoy more resources and higher priority than WID-specific projects, which can benefit the WID component. Women are ensured of receiving at least part of the project's resources. Women can "catch up" to men through WID components.</p>	<p>The WID component usually receives far less funding and priority than do the other components. These components have tended to respond to women's social roles; thus, domestic activities may be emphasized to the exclusion of any others. Awareness of the importance of gender in the project's other components may be missing.</p>
Integrated	<p>Women can take full advantage of the resources and high priority that integrated projects receive. If women form a large proportion of the pool of eligibles, their benefits will probably be high even without detailed attention given WID issues.</p>	<p>Unless information on women's activity and time use is introduced at the design stage, projects may inadvertently exclude women through promotion mechanisms, location, and timing of project resources, etc. If women form only a small proportion of the eligibles, they may not be included in the project. Women may be competing with men for scarce project resources and lose out because of their lack of experience in integrated group settings and their relatively low status in the family and community.</p>