The objective of our research is to try to understand why Chad has not been able to take off economically compared to similar countries, despite its proven natural wealth and oil exploitation since 2003. Our assessment of policies from 1960 to 2017, two years after the end of the Millennium Development Goals (MDGs), which were supposed to reduce poverty by 50% in Chad, ended in a failure. Chad is lagging behind similar countries and the country has not been able to take advantage of its oil resources to improve the living conditions of its population. A critical diagnostic of the causes of this failure has led us to analyze the constraints, failures and
bottlenecks that continue to hinder economic development. More specifically, we examined the impacts of political governance, institutions, human capital, public administration and the role of banking and financial institutions in financing development. The standard of living of the population is appreciated through economic and social indicators and compared to comparable African countries and to Least Developed Countries (LDCs). In the third part, we consider that it is possible to build an economy of opportunity, that thrive without poverty, since poverty is a transitional situation in any life cycle and an economy with a frictional poverty rate of 3%, can be considered as non-poor. This work would like to further open the space for creative thinking on Africa in general and on Chad in a specific way: How to achieve inclusive growth, sustainable development and build an economy without poverty.

KEYWORDS

Growth, Conflicts; Politics, Wealth, poverty, population, governance, institutions, structural transformation, Bank, Financing, development, inclusion.

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