

# HUMAN DEVELOPMENT CREDIT, SUPPORTED BY WORLD BANK'S SOCIAL SAFETY NET PROJECT



## BASIC PROGRAM INFORMATION

COUNTRY

Ecuador

REGION

Latin America & Caribbean

LEAD IMPLEMENTING AGENCY

Ministry of Economic and Social Inclusion

TYPE LEAD IMPLEMENTING AGENCY

National govt

START DATE

01/01/2007

END DATE

Open-ended

P-CODE (WB PROGRAMS)

P167416

GLOBAL PRACTICE (WORLD BANK)

Social Protection & Jobs

## PROGRAM OBJECTIVES

### MAIN OBJECTIVES

|                 |                        |                               |                        |
|-----------------|------------------------|-------------------------------|------------------------|
| Wage employment | Food security          | Financial inclusion           | <b>Self-employment</b> |
| Market access   | <b>Social services</b> | <b>Income diversification</b> | Women's empowerment    |
| Social cohesion | Productivity           | Social inclusion              | Climate resilience     |

## PROGRAM DESCRIPTION

The Human Development Credit aims to support the generation of productive entrepreneurship through a lump sum transfer and complementary trainings, technical guidance, and coaching.

## PROGRAM COMPONENTS



TRANSFER



COACHING



BUSINESS CAPITAL



FINANCIAL SERVICES FACILITATION



WAGE EMPLOYMENT FACILITATION



MARKET LINKS



SKILLS TRAINING



CLIMATE RESILIENCE SUPPORT

## AVERAGE PROGRAM DURATION FOR PARTICIPANTS

|                |                                    |                       |
|----------------|------------------------------------|-----------------------|
| Under one year | <b>Between one and three years</b> | More than three years |
|----------------|------------------------------------|-----------------------|

DO PARTICIPANTS ACCESS COMPONENTS IN A SPECIFIC SEQUENCE?



## DIGITIZATION

### COMPONENTS DELIVERED DIGITALLY

|                                 |                 |                  |
|---------------------------------|-----------------|------------------|
| TRANSFER                        | COACHING        | BUSINESS CAPITAL |
| FINANCIAL SERVICES FACILITATION | MARKET LINKS    | SKILLS TRAINING  |
| CLIMATE RESILIENCE SUPPORT      | WAGE EMPLOYMENT |                  |



## COUNTRY INFORMATION

LENDING CATEGORY (WB ONLY)

IBRD

FCV COUNTRY (WB FY24 LIST)

No

TOTAL POPULATION (MILLION)

17.80

POVERTY HEADCOUNT (NPL) (%)

33.00%

POVERTY HEADCOUNT (\$2.15/DAY (2017 PPP)) (%)

6.50%

POVERTY HEADCOUNT (MPI) (%)

2.09%

NO. ECONOMIC INCLUSION PROGRAMS IN THE COUNTRY

8

NO. BENEFICIARIES (DIRECT & INDIRECT) OF ECONOMIC INCLUSION PROGRAMS IN THE COUNTRY

133,499



## PARTICIPANT PROFILE

TARGETED POVERTY GROUPS

Poor

Extreme poor

Ultra-poor

PRIORITY VULNERABLE GROUPS

Women

Youth

Older people



## ELIGIBILITY CRITERIA

Behavioral attributes

Other eligible criteria



## PARTICIPANT IDENTIFICATION METHODS

Proxy Means Test

Other targeting method



## PLANNED RESEARCH AND EVALUATION

### EVALUATION/RESEARCH TYPES

Impact evaluation

### IMPACT EVALUATION TOPICS

Overall impact  
Cost effectiveness  
Dynamics over time  
Optimal combination of components  
Impact for different population groups

### NAME RESEARCH PARTNERS

Ministry of Economic and Social Inclusion

### DATE WHEN IMPACT EVALUATION RESULTS AVAILABLE

December 2024

Data submitted as of 04/24/2023, through PEI's Landscaping Survey.

For more information on the survey

[click here.](#)

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### PROGRAM COVERAGE

| DIRECT PARTICIPANTS                       | DIRECT & INDIRECT BENEFICIARIES | PERCENTAGE FEMALE PARTICIPANTS |
|---|---------------------------------|--------------------------------|
| 36,015                                    | 129,654                         | 76-99% of participants         |
| Share of country population (%)           | : 0.73                          | Area/s                         |
| Share of poor (national poverty line) (%) | : 2.21                          | Geographic coverage            |
|   |                                 | : Mix (urban & rural)          |
|   |                                 | : National coverage            |

### INSTITUTIONAL ARRANGEMENTS

| ORGANIZATIONS                 | INVOLVED IN IMPLEMENTATION | PROVIDING FINANCING |
|-------------------------------|----------------------------|---------------------|
| National/central government   | ●                          | ●                   |
| Regional/district government  | ●                          | ●                   |
| Local/municipal government    | ●                          | ●                   |
| Non-governmental organization | ●                          | ●                   |
| Community                     | ●                          | ●                   |
| Financial Service Provider    | ●                          | ●                   |
| World Bank                    | ●                          | ●                   |
| Multilateral (not WB)         | ●                          | ●                   |
| Bilateral organization        | ●                          | ●                   |
| Private sector organization   | ●                          | ●                   |

### COMMUNITY ENGAGEMENT

| COMPONENTS DELIVERED THROUGH COMMUNITY | COMMUNITY STRUCTURES LEVERAGED FOR PROGRAM DELIVERY |
|--|---|
| ● Transfer                             | ● Informal community groups                         |
| ● Business capital                     | ● Formal community groups                           |
| ● Wage employment facilitation         | ● Local governance groups                           |
| ● Skills training                      | ● Community individuals                             |
| ● Coaching                             | ● Other community structures                        |
| ● Financial services facilitation      |   |
| ● Market links                         |   |
| ● Climate resilience support           |   |

### LEARN MORE

[www.peiglobal.org](http://www.peiglobal.org)

### CONTACT US



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