

## Government supporting self-employment and microfinance

Ecuador / Ministry of Industries and Productivity (MIPRO)

By providing high-level support and access to financial services and by creating a bridge between persons with disabilities and institutions, Ecuador's Productive Inclusion programme empowers persons with disabilities to develop their own business ideas, to become entrepreneurs, and to ultimately earn their livelihoods. From 2013 to 2016, more than 4,385 entrepreneurs with disabilities were trained.

### IN BRIEF

As part of a broader plan, Ecuador's Productive Inclusion for Persons with Disabilities Programme of 2013 increases entrepreneurship of persons with disabilities by providing assistance to them and their families to develop their own business. Productive Inclusion became a model to generate economic independence of people with disabilities, enabling the creation of opportunities for self-employment. From 2013 to 2016, Productive Inclusion assisted 1,330 entrepreneurs with disabilities or their relatives to develop, or improve, their business.

### FACTS & FIGURES

- Initial year: 2013. Operating in all 24 provinces.
- From 2013-2016, 4,385 entrepreneurs with disabilities or their relatives were trained about entrepreneurial and productive topics.
- USD 6.27 million preferential credit for entrepreneurs with disabilities
- Entrepreneurs' participation in 85 exhibitions and 7 business roundtables.
- In 2015, the first International Productive Inclusion Meeting was held, with 2,000 participants.

### INNOVATIVE ASPECTS

#### Sustainable self-employment

It enables the formalization of entrepreneurships through innovative strategies that include financial products and preferential support services focused on persons with disabilities.

#### Monitoring and consultancy

It stretches from business plan design to market research, financial viability confirmation, enterprise brand design, and the creation of relevant competencies.

#### Privileged access to finance

With the development of a specific credit line, entrepreneurs with disabilities get a preferential interest rate in the public bank.

## CONTEXT

In Ecuador, opportunities for persons with disabilities of self-employment were rare, financial services were difficult to access, and consultancy services weren't specialized in disability. To address these issues, Productive Inclusion became part of national policy when Ecuador adopted the Organic Law on Disability in 2012. It was first coordinated by the Vice-Presidency, then by SETEDIS in 2015 until it closed and, through Ministerial Agreement No. 1653 of 2016, it became part of the programme Strengthening Inclusive Services and Support Networks for Persons with Disabilities, coordinated by the Ministry of Social Development (MCDS) and supported by Ministry of Industries and Productivity (MIPRO).

## QUOTE

"Technical assistance and economic aid is not enough. We need productive inclusion and we will continue to support these endeavors." – Mr. Jorge Glas Espinel, Vice President of the Republic of Ecuador

## KEY FEATURES

Productive Inclusion for Persons with Disabilities Programme of 2013, implemented by MIPRO, overseen and evaluated by MCDS, is promoting business ventures to include people with disabilities and their families. As of 2016, 33 analysts of national and local MIPRO offices provide advice on the development of business ideas in priority sectors such as manufacturing, agribusiness, trade and tourism, help to prepare the business plans and to attain funding, and supervise the implementation. BanEcuador grants credits for people with disabilities and the National Service of Government Procurement has incorporated "persons with disabilities" among the state suppliers. Entrepreneurs with disabilities promote their business during International Productive Inclusion Meetings.

## OUTCOME, IMPACT AND EFFECTIVENESS

- Productive Inclusion received the General Rumiñahui Recognition of Good Practices in Social Responsibility and Design For All for Good Practice Award in Universal Accessibility 2014 & 2015.
- In 2015, Ecuador pledged to the Microcredit Summit Campaign to support 500 entrepreneurs with disabilities.

## TRANSFERABILITY, SCALABILITY AND COST-EFFICIENCY

It is highly replicable and a cost-effective model. A number of Latin American countries conducted technical visits and signed international cooperation agreements. The programme's key elements are management capability to engage actors in productive inclusion networks and human resources for implementation.

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## POLICY

Productive Inclusion for Persons with Disabilities Programme of 2013, part of Strengthening Inclusive Services and Support Networks for Persons with Disabilities in Ecuador

Ministry of Industries and Productivity (MIPRO) & Ministry of Social Development (MCDS), Ecuador

## SOURCES

MIPRO, website: <http://www.industrias.gob.ec/>; SETEDIS, Report 2014-2015: <http://bit.ly/2eDct5l> ;

SETEDIS, Article, 2014: <http://bit.ly/2eKGxQN> ; SETEDIS, Video: <http://bit.ly/2fbp7yD>