

Labour Informality Among Professionals with Higher Education in Guayaquil Causes and Effects

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ABSTRACT

In Guayaquil, professionals with higher education face challenges accessing formal employment. Labour informality limits income stability and social protection. Key causes include economic instability and a mismatch between education and market needs. The objective of the Study is to analyse labour informality in people with higher education in the city of Guayaquil. A descriptive, mixed-method study was conducted. Surveys were applied to 384 professionals working informally, and interviews were conducted with three human resources experts. The research used non-experimental, cross-sectional design. Data were analysed using descriptive statistics and qualitative content analysis. Validity and reliability were ensured through expert review and internal consistency. The results show that 75.1% of professionals surveyed work informally. Most are aged 20–29 and earn \$301–\$400 per month, despite holding university degrees. Flexibility (85.3%) and low entry barriers (81.7%) are the main advantages of informality, while lack of social security (59.7%) and job instability are major disadvantages. Many respondents (53.2%) pursue further education to improve employability. Key obstacles to formal employment include corruption (35.1%), a saturated job market, and lack of experience. This study highlights that higher education alone does not ensure access to formal employment in Guayaquil. It sheds light on a neglected segment of informal workers—professionals—offering practical recommendations for training, policy reform, and entrepreneurship support. It contributes to academic discourse on the mismatch between education and labour market outcomes. Labour informality among educated professionals is a structural issue in Guayaquil. Despite their qualifications, many face precarious conditions due to market saturation, insufficient experience, and limited formal opportunities. Bridging this gap requires coordinated efforts from educational institutions, government, and the private sector. Promoting formal entrepreneurship and digital skills training is essential to improve employment quality and ensure sustainable development.

Keywords: Employment, Unemployment, Informal Labour, Higher Education, Labour Market

INTRODUCTION

The relationship between informal employment and higher education can also be analysed based on the representation of social security. Lack of access to social security is a common feature of informal employment, and the social security of highly skilled employees can be negatively affected in these situations (Abramo, 2021). Education to combat informality at work has been studied in several countries. According to UNESCO in its "Global Education Monitoring Report 2021/2", examined the relationship between the next generation of academic staff and the transition between formal and informal work, revealing the complex.

Worker informality is a serious problem in Ecuador, especially in areas such as agriculture, construction, and transportation. The concentration of informal employment remains a barrier to formalization, and poverty, which reached 27% in June 2023, contributes significantly to informal employment (Escobar, 2023). Ecuadorian culture normalizes these informal employment activities reducing people's enthusiasm for formalization. According to Peñafiel & López (2012), e-commerce has evolved rapidly, becoming a key tool for boosting trade in SMEs in Guayaquil's commercial sector. However, its effective implementation today requires a well-defined business strategy and market knowledge to maximize its impact and help formalize more jobs.

The current economic crisis, aggravated by the internal security crisis and previously by the pandemic, has had a more intense impact on the informal sector, contributing to its increase. In the Population and Housing Census conducted in 2022, an integral population of 16'938,986 people was recognized in Ecuador, according to updated data, the economically active population is 8,198,722 people; but only 35.8% have adequate employment, 21% of Ecuadorians are in underemployment and 28. However, an inequality gap can be noted when comparing the average income between genders, given that the average income of a man was \$319.3 while the average for a woman was \$266.3 (INEC, 2023).

According to the National Institute of Statistics and Census (INEC), services are in the sector with the highest employment with 33.9%, followed by agriculture and mining 33.5%, commerce is in third place below the first quarter, falling from 19.1% to 17.2%. In the first half of 2023, more than half of the workers in Ecuador, specifically 54.8%, worked in the informal sector, which represents an increase of 2.9 percentage points compared to the same period of the previous year. Approximately 4.4 million people in Ecuador are engaged in informal jobs, that is, they work in companies that are not registered in the Single Taxpayers Registry (RUC). One indicator that has shown improvement is underemployment, which has decreased from a rate of 22% in July of the previous year to 20.2% in July 2023. About 54% of workers aged 25 to 34 work in the formal sector, 77.9% of people aged 65 and older work in the informal sector and 58.6% of workers aged 15 to 24 work in the informal sector, and those aged 45 to 64 represent 51.9% (INEC, 2023).

The important of this research lies in the study on labour informality among professionals with higher education in Guayaquil, a group rarely examined in policy and academic debates. Combining quantitative data from 384 professionals and qualitative insights from HR experts, it exposes the mismatch between educational attainment and access to formal jobs. The study offers evidence-based recommendations to foster formal employment, promote legal entrepreneurship, and enhance digital and professional skills, providing practical value for policymakers, educational institutions, and the private sector. These contributions not only add to the academic literature but also have direct implications for labour market reforms in Ecuador and similar contexts in Latin America.

LITERATURE REVIEW

Higher Education and Labour Market

It is crucial to keep in mind that the labour market is constantly evolving and requires continuous training, which is why the choice of career and higher education institution by university applicants is fundamental for their subsequent professional performance (Nacipucha and Sanchez-Bayon, 2024; Sumba and Sanchez-Bayon, 2025). Employers seek professionals who are up to date with the latest trends in their fields. Therefore, higher education must adapt to the changing demands of the labour market by offering flexible and updated programs that prepare students for current and future demands (Espinoza, 2020).

Ecuador Employment's

Employment conditions, informality and unemployment are fundamental to national development. The current lack of adequate employment and the increase in informality in Ecuador is a result of the lack of economic development, but also of social problems. In terms of social security, unemployment is a threat. This is because the lower the number of affiliates, the greater the risk that the pay-as-you-go system will become unstable. There is little credibility in the system, and the willingness of employers to work without a legal contract increases informality and low contributions to the Ecuadorian institute of social security (IESS) (ACTUARIA, 2023).

Agriculture, the employment that generates the most jobs in the country, is also the industry with the highest unemployment rate, followed by construction and commerce, according to an analysis by the Technical Directorate of the Chamber of Industry and Production (CIP). The CIP aims to create programs that facilitate the evolution from informal to formal work, and to commit to labour laws related to economic and investment conditions, sustainable over time and considering the current needs of women, youth and minorities (CIP, 2023).

Thus, the general objective of this research is to analyse labour informality in people with higher education in the city of Guayaquil, and in order to obtain in-depth knowledge, the following specific objectives were developed: To identify the different dimensions of labour informality in people with higher education in Guayaquil; To examine the economic and social causes and consequences of labour informality in people with higher education in Guayaquil; To propose strategies for the improvement of the working conditions of the population with higher education in Guayaquil.

Motivation for Choosing Informal Employment

Informal employment is a common reality in many cities, including Guayaquil. Several factors motivate people to opt for this form of employment. A primary reason is the scarcity of formal job opportunities, either because of the limited availability of employment or because of the specific educational requirements demanded in the formal sector. Given this situation, informal employment becomes an accessible and flexible alternative for those seeking to generate income quickly and without so many restrictions (Nava & Valera, 2020).

Another motivation for choosing informal employment in Guayaquil is the possibility of enjoying greater autonomy and flexibility at work. Many people prefer to work independently, either selling products on the street, offering transportation services, or doing housework, among other activities. This autonomy allows them to set their own schedules, manage their business in their own way, and have greater control over their work life (Esparza, Martínez, & Sánchez, 2021), it was observed that this measure negatively affected the quality of life of private sector workers, increasing stress and decreasing work motivation, although productivity remained constant (León et al., 2024).

Legal and Regulatory Framework

The legal and regulatory framework for informal employment in Ecuador is governed by several laws and regulations. The Labour Code is the central document that governs relations between employers and workers throughout the country, establishing rights and responsibilities for both parties and applying to different work modalities and conditions.

Apart from the Labour Code, there are other laws and regulations that deal specifically with informal employment. For example, INEC, following the recommendations of the International Labour Organization (ILO), has developed statistical methods to measure and analyze employment in the informal sector. Public policies in Ecuador seek to promote the formalization of employment and the growth of quality employment. These policies aim to promote the creation of formal employment, improve working conditions and social protection, as well as provide training and skills development opportunities for informal workers (Alava & Valderrama, 2020).

METHODOLOGY

Study Design

This research adopted a descriptive, mixed-method, non-experimental, cross-sectional design. The descriptive approach was selected to allow an in-depth examination of the causes, characteristics, and consequences of labour informality among professionals with higher education in Guayaquil. The mixed-method design integrated both quantitative and qualitative techniques to provide a comprehensive understanding of the phenomenon, while the cross-sectional nature of the study enabled the collection of data at a single point in time.

Population of the Study

The target population comprised professionals residing in the city of Guayaquil who possess higher education qualifications (university degrees) but are currently engaged in informal employment. This group was chosen because it represents a segment of the workforce whose skills and qualifications are underutilized in the formal labour market.

Sample Size and Sampling Procedure

A total of 384 professionals working informally participated in the survey component, complemented by three human resources (HR) experts interviewed for qualitative insights. The sample size for the quantitative survey was determined using statistical parameters to ensure representativeness, with a confidence level of 95% and a margin of error of 5%. A non-probability purposive sampling technique was employed, focusing on individuals meeting the inclusion criteria (higher education and current engagement in informal work).

Instrument for Data Collection

For the quantitative phase, a structured questionnaire was developed, consisting of both closed end and scaled questions addressing sociodemographic characteristics, employment conditions, perceived advantages and disadvantages of informality, and barriers to formal employment. For the qualitative phase, a semi-structured interview guide was designed to elicit expert opinions on the structural causes of informality and potential strategies for its reduction.

Validity and Reliability

To ensure content validity, the questionnaire and interview guide were reviewed by subject-matter experts, including academics and HR professionals, to confirm the relevance and clarity of items. Pilot testing was conducted with a small group of respondents to refine wording and structure. Reliability of the quantitative instrument was assessed using internal consistency measures, with Cronbach's alpha exceeding the acceptable threshold of 0.70 for key scales.

Method of Data Collection and Analysis

Quantitative data was collected through face-to-face administration of the questionnaire to the 384 selected participants. Qualitative data were obtained via in-depth interviews with the three HR experts. The quantitative data were analysed using descriptive statistics (frequencies, percentages, and means) to summarise trends and distributions. Qualitative data were transcribed and subjected to thematic content analysis, identifying recurrent themes and patterns related to informality, its drivers, and mitigation strategies. The integration of both datasets facilitated triangulation, enhancing the robustness of the findings.

RESULTS

The surveyed data conducted on 384 people reveals interesting percentages; The average age of the respondents is 20-24 years old with a percentage of 29.5% followed by an age range of 25-29 years old with a percentage of 26.1%, these being the most selected by the respondents. In terms of gender, there is a slight majority of men with 52.5% compared to 47.5% of women. In terms of marital status, most respondents are single (58.9%), followed by those who are married (22.5%).

In addition, most respondents (40.1%) reside in the south of Guayaquil, which may indicate a specific geographic concentration of the sample. On the other hand, time in the informal sector obtained a percentage of 39.3 with a range of 1 to 2 years, which suggests that people with higher education in the city of Guayaquil have little time in the informal sector, considering that the age range of the respondents indicates a sample of young adults. Interestingly, the average monthly income obtained significant percentages - similar within the options provided; less than \$200 (15.5%), \$201-\$300 (22.5%), \$301 - \$400(28.4%), \$401 - \$500 (16.8%), \$501 or more (16.8%), with \$301- \$400 being the range with the highest percentage, however it can be considered a low average monthly income considering the predominant educational level, since 61% of the respondents have university education.

This finding suggests a discrepancy between education level and monthly income. Finally, the results showed an almost equal division between those who obtained their professional degree in a public university (58.1%) and those who obtained it in a private university (41.9%).



Figure 1. You work in.

Source: Author elaboration.

Figure 1 reveals that 53.7% of companies operate informally, which means that they are not registered with the Internal Revenue Service (SRI), thus avoiding paying taxes and complying with tax regulations. This situation is common in economies with high informality, which can affect tax collection and workers' social protection. On the other hand, 46.3% of the organizations are formal and have a RUC, but the data indicate that they maintain in their workforce personnel in an informal labour relationship.

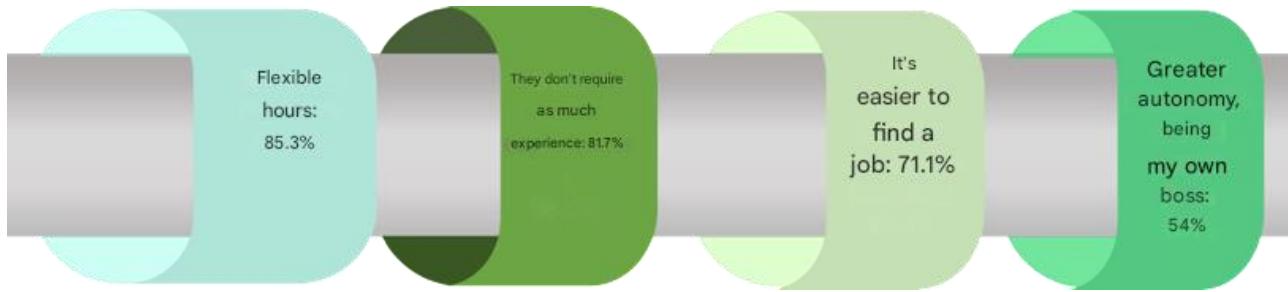


Figure 2. The three main advantages he has found in working informally are.

Source: Author elaboration.

Figure 2 shows that there is a high percentage of preference for flexible schedules of 85.3%. Following this, 81.7% are inclined towards the possibility of not requiring so much experience, since, to start a business, do odd jobs and so on, it is not necessary to have previous experience. On the other hand, 71.1% of the surveys see it as an advantage to get a job more easily, given that nowadays it is more common to enter formal employment through a third party within the company. However, only 54% believe that being your own boss is an advantage.

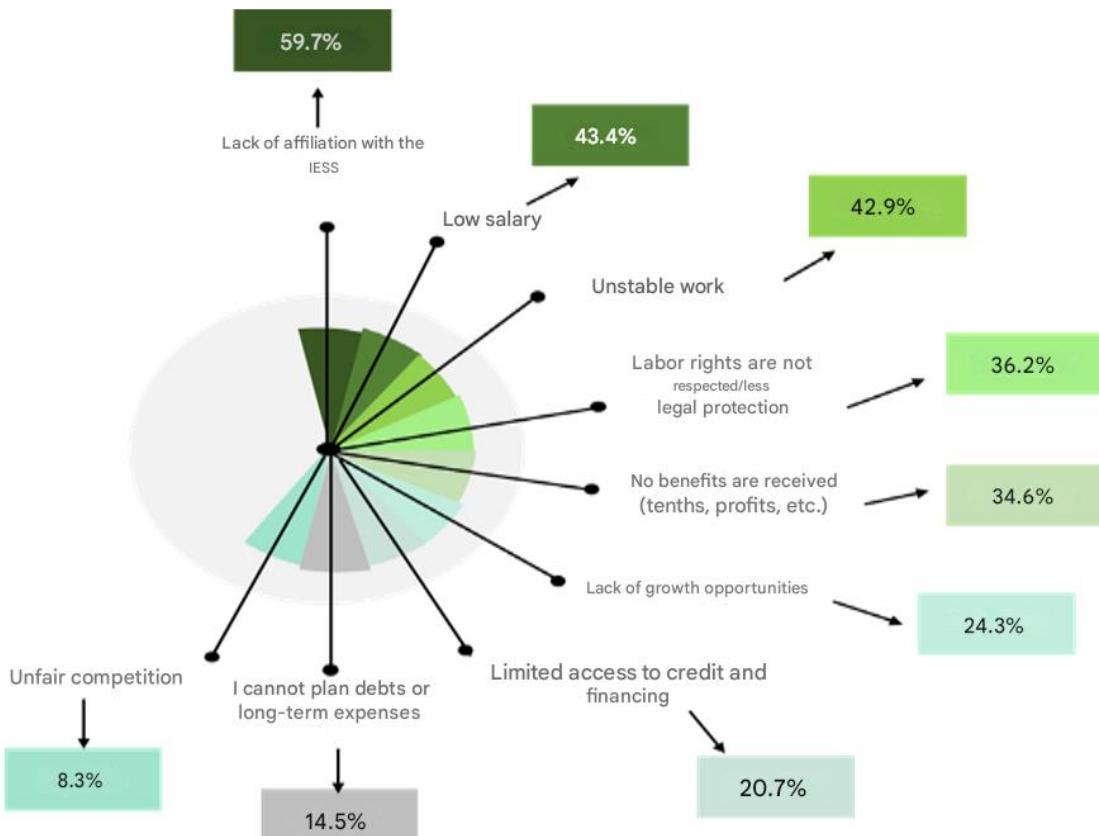


Figure 3. According to his criteria, the three most significant disadvantages of working informally are.

Source: Author elaboration.

Figure 3 shows that the majority of those surveyed consider the lack of affiliation to the IESS a major disadvantage, with 59.7%, which shows uneasiness due to the lack of social security and protection in case of emergency, accident, illness and even retirement. On the other hand, an additional disadvantage with a significant percentage is unstable work, since not having a formal contract and/or a formal place, there is the risk of leaving the job at any time, which can affect their financial and even emotional state. The disadvantages obtained

considerable percentages within the survey, however, only 8.3% consider that unfair competition is a disadvantage within labour informality.

There are several sectors within the informal sector in Guayaquil, among them the entrepreneurs (owners of their own business) stand out with 31%, which indicates that there is a preference for doing business on their own, starting their own businesses, seeking labour autonomy. There is not only informal labour in the streets, such as vendors (10.3%), drivers (4.4%), cab drivers (4.9%), on the other hand, we also have 14.5% of people who work informally in the administrative area, either because they do not have a formal contract, are not insured, among others. However, there are other sectors where labour informality is present, which were not included as options, but were reported by those surveyed, such as: contractors, technical support, cinematographic lighting technician, university teacher, personal trainer, mechanic, beauty services, design and networks, among others.

In the question, do you believe that the lack of formal jobs for professionals in the city of Guayaquil is due to? The surveyed mentions that 35.1% consider corruption to be an important factor affecting the business climate and hindering investment, which in turn limits the creation of formal jobs. In addition, 21.7% believe that uncertainty can hinder investment and business growth, which in turn can limit job opportunities. 22% believe that the lack of government policies and measures to encourage companies to hire more people may contribute to the lack of formal jobs. Finally, 20.4% believe that widespread poverty may limit the purchasing power of the population, which in turn may reduce demand for products and services, thus affecting businesses and job creation.

The most of those surveyed work in the commerce sector, since it is a common and general source of income in the informal labour sphere. Meanwhile, 26.4% work in the service sector since it can provide a wide variety of services, whether professional, personal or even private services. On the other hand, a percentage of 11.4% can be observed in manufacturing, industry, factories and a percentage of 6.5% in the construction sector, even though it represents a smaller proportion compared to commerce, it could be defined as independent workers. However, there is 2.8% in agriculture and 1.8% in mines, which suggests that having a significantly lower percentage is because they are not common sectors within the context of the survey conducted.

When asked about their previous work, the surveyed answered que that 42.6% of the people surveyed worked in the formal sector, which could be for various reasons, among them: economic scarcity and staff cuts, unsatisfactory working conditions, and lack of opportunities to continue growing in the formal sector, among others. On the other hand, it can be observed that a similar percentage, 42.4%, was working in the informal labour market before, which suggests that they were already in this labour sphere and are still working in it, but perhaps in different sectors. However, 15% of those surveyed indicate that this is their first job, which indicates that this percentage is entering the labour market for the first time, possibly young people who have recently completed their studies.

In the question, what measures have you implemented in your daily life to cover your needs with the remuneration you receive? most people, around 91.2%, take steps to improve their financial situation, such as seeking additional income like working overtime, finding another job or starting a side business. In addition, 86.8% focus on reducing unnecessary expenses and effectively managing the budget, which means avoiding impulse purchases and cancelling unused orders. Another important aspect is that 89.4% buy only what they need to stay within their budget, which includes comparing prices and looking for bargains when shopping. Finally, although to a lesser extent, 30.7% of people choose to live below their means, that is, they spend less than they earn and are more conservative with their spending, such as living in smaller homes or choosing more economical transportation options. Taken together, these strategies reflect people's great efforts to improve their financial situation and adapt to times of economic uncertainty or limited income.

According to a survey 12, 52.5% of respondents believe that the main obstacle to an official job search is lack of work experience. This shows that many recent graduates or people with little work experience have difficulty finding work in the field they study. In addition, 47.8% state that the labour market in Guayaquil is very competitive, with many people with higher education competing for a limited number of jobs. Finally, 39.3% stated that the lack of job opportunities is also a major problem, suggesting that the labour market in Guayaquil does not create enough jobs for people with higher education. En the Table 1 shows Results of analysis of the interviews conducted with HR experts.

Table 1. Results of analysis of the interviews conducted with HR experts.

<p>1. What do you recommend for professionals to find a formal job?</p>	<p>I1: Currently the company's personnel policy is very important; it is based on the recognition of employees as one of the most important assets for the achievement of the organization's objectives, so recruitment is one of the transcendental subsystems that part of the company.</p> <p>When a person applies for a job and hires a new colleague.</p> <ul style="list-style-type: none"> • Identify the positions for which he/she is qualified or interested in filling. • Identify potential companies that match your profile. • Plan how much time you will spend each day assessing offers, writing cover letters, adjusting your resume according to offers, etc. <p>I2: When looking for a job, they need to create a clear and sensible resume, review the companies they can apply to, and track results online so they can stay informed about their applications.</p> <p>During the interview, show your best attitude to getting into the company.</p> <p>I3: The most important thing if you have no experience is that you use a format that you enjoy reading and that really plays to your strengths, and you will make a great contribution to the company.</p> <p>The part of your skills must be spelled out very well so that they can also be considered some kind of specific job or coursework essential for any company.</p> <p>For example, if you are a talented person, have studied at university, have community projects in various professions, and so on. Good references from professionals in large companies.</p>
<p>2. What is required to improve the culture of being more formal and less informal in labour contracting?</p>	<p>I1: Informality is a symptom of low productivity and slow development in a country, often associated with unemployment, street work, lack of skills and social security, and negative consequences for tax revenues.</p> <ul style="list-style-type: none"> • Strengthen labour inspection. • Integration of rural areas with technology. • Improve national competitiveness. • Conduct exploratory studies to determine employment needs in the medium and long term. <p>I2: Have a selection procedure in place and enforce it.</p> <p>To avoid informality, review the exceptions in terms of processes to create policies on these issues. Informality often occurs when we fail to comply with a strict process.</p> <p>I3: People prefer informality so they cannot ask for too much, and many companies do not see investment in talent to make profits in companies because they believe that companies do not need too much human element, they consider them replaceable. To achieve this we need to hire professionals who have a vision for the future, who know how human capital will develop in the company and what strategies I should use to attract my human capital to be able to create more profit, more access to services, more innovation, more advertising, more work related to your individual advertising, sell by building employee loyalty and even sell benefits informally.</p> <p>A business that makes it attractive, that makes people think about it who may not even know it exists.</p>
<p>3. What role do you think educational institutions and companies can play in reducing labour informality among people with higher education in</p>	<p>I1: Strengthening inter-institutional agreements between universities and public and private companies to promote the integration of graduates will help reduce informal labour conditions.</p> <p>I2: Educational institutions should provide more flexibility for internships in more than one company, so that experience can be gained. The company could create seedbeds for new professionals; however, this will depend on labour laws that allow it.</p> <p>I3: Universities should train proactive and motivated professionals who are not</p>

Guayaquil?	only standardized for one type of work, but can reach different points, while create jobs or become a role model for others. In this way, to bring out sizes of spaces that exist in relation to labour.
4. What measures, actions or policies do you consider could contribute to reducing labour informality among people with higher education in Guayaquil	<p>I1: Giving greater control in the company helps to comply with labour laws such as IESS affiliation, payment of basic wages, labour stability, mandatory breaks to create a better work environment and higher productivity. Allowing foreign capital to enter the city, this will provide greater comfort for the establishment of new businesses, create new employment opportunities and contribute significantly to the reduction of informal entrepreneurship.</p> <p>I2: I believe that beyond getting a formal or dependent job, new professionals should be focused on being generators of employment, for this, universities should motivate new projects and public policies should give that push with greater investment. The banking sector should promote social responsibility projects to provide the financing that is required.</p> <p>I3: Universities should try to diversify their careers, with a diversification of careers or specializations there may be more job opportunities, which is something that now there are not.</p>

DISCUSSION

(Niama & Moyano, 2022) argue that there is a gap between the higher education system and the demands of the labour market for professionals, a situation in which a university graduate, for only receiving studies within a university (higher education) is not a specialist, he/she becomes a specialist only through practice and/or experience; this could be observed during the research since there is a high percentage of people with higher education who are in the informal sector and even believe that today a professional degree is not enough, but years of experience that they do not manage to obtain due to lack of job opportunities. On another hand (Ruiz, 2021), argues that there are people working in formal companies, but without any affiliation, which is considered labor informality, which during the research, in the survey could be evidenced by obtaining as a result a significant percentage, where respondents reported that they are working without any affiliation or benefits.

The use of ICTs plays a key role in reducing youth labour precariousness in Ecuador by improving employment opportunities and reducing the probability of insertion in the informal sector or in conditions of underemployment (Songor-Jaramillo, Moreno-Hurtado & Petter-Pérez, 2023). This finding complements the discussion on labour informality among professionals with higher education in Guayaquil, where the lack of access to formal jobs reflects not only structural limitations of the labour market, but also the need to develop digital competencies that facilitate labour market insertion. Evidence suggests that strengthening ICT training can be an effective strategy to mitigate informality and improve the employability of young professionals.

Gender labour discrimination in Ecuador is manifested not only in the wage gap, but also in informality and underemployment, especially affecting women (Posso, 2016). This phenomenon highlights the need for policies that promote labour equity, such as equal pay legislation and strategies to promote formal employment at home. In this context, labour informality among professionals with higher education in Guayaquil reflects not only structural labour market problems, but also persistent gender inequalities. Evidence suggests that education about the benefits of formal employment and labour regulation can be key tools to mitigate these gaps and improve women's inclusion in the labour market.

Despite, the dynamics of young people who neither study nor work in Peru show a progressive decrease, although with a higher incidence among women, many of whom wish to enter the labor market (Tavera, Oré & Málaga, 2017). In this sense, labor informality among professionals with higher education in Guayaquil can be seen because of these processes, as the lack of opportunities in the formal market drives highly qualified workers to be employed in precarious labor conditions.

CONCLUSION

Labour informality among professionals with higher education in Guayaquil is a multifaceted problem that affects the economic and social development of the city. Through this research, the objectives were met, providing a detailed analysis of the dimensions of informality, its causes, consequences and possible solutions. It was identified that, although higher education represents a competitive advantage, it does not guarantee access to formal jobs, since factors such as lack of experience, labour market saturation and the country's economic conditions limit the supply of stable work.

The results obtained show that 75.1% of those surveyed are in the informal sector, which confirms the existence of a significant gap between academic training and labour demand. The lack of opportunities in the formal sector has led many professionals to work in informal jobs, characterized by low income, lack of stability and absence of social benefits. This situation is aggravated by the structure of the labour market, where formal hiring faces multiple obstacles, such as rigid labour regulations and lack of incentives for employers.

On the other hand, the importance of promoting formal entrepreneurship is highlighted, offering training and access to financing so that professionals can develop their own businesses within a legal framework. Finally, the creation of continuous training programs in digital and technological skills is recommended, given that ICT knowledge has proven to be a key factor in reducing job insecurity.

In conclusion, reducing labour informality among professionals with higher education in Guayaquil requires a comprehensive approach that combines educational reforms, government incentives and greater participation of the business sector. Only through a joint effort will it be possible to generate quality jobs, improve working conditions and ensure sustainable development for the city and the country.

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