

INCLUSIÓN ECONÓMICA DE ADULTOS MAYORES: ANÁLISIS DE OPORTUNIDADES Y PROGRAMAS DE APOYO PRODUCTIVO MEDIANTE EL EMPLEO Y EMPRENDIMIENTO EN EL CANTÓN ALAUSÍ, PROVINCIA DE CHIMBORAZO

ECONOMIC INCLUSION OF OLDER ADULTS: ANALYSIS OF OPPORTUNITIES AND PRODUCTIVE SUPPORT PROGRAMS THROUGH EMPLOYMENT AND ENTREPRENEURSHIP IN ALAUSÍ CANTON, CHIMBORAZO PROVINCE

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RESUMEN: La inclusión económica de los adultos mayores representa un desafío creciente en contextos caracterizados por el envejecimiento poblacional y la persistencia de desigualdades estructurales, la presente investigación tuvo como objetivo analizar las oportunidades de inclusión económica de los adultos mayores en el cantón Alausí, provincia de Chimborazo, mediante la evaluación de programas de apoyo productivo orientados al empleo y al emprendimiento, el estudio se desarrolló bajo un enfoque cuantitativo, con alcance descriptivo-correlacional y diseño no experimental de corte transversal, la información fue recolectada a través de encuestas estructuradas aplicadas a adultos mayores, utilizando una escala tipo Likert para medir dimensiones como participación en empleo, emprendimiento, acceso a financiamiento, capacitación, redes de apoyo y autonomía económica, los datos fueron analizados mediante estadística descriptiva e inferencial, incluyendo correlaciones para determinar la relación entre las variables, los resultados evidencian que la inclusión económica presenta un nivel moderado y un comportamiento multidimensional, se identificaron mayores niveles en variables asociadas a factores personales y sociales, como la autonomía económica y las redes de apoyo, mientras que las dimensiones relacionadas con el acceso a recursos institucionales, como financiamiento y programas de apoyo productivo, mostraron niveles bajos, Se encontró una relación positiva y estadísticamente significativa entre la participación en programas de apoyo y la inclusión económica, evidenciándose que los beneficiarios presentan un incremento promedio del 18% al 25% en sus niveles de ingresos y acceso a oportunidades productivas, en comparación con quienes no participan en dichos programas, aunque condicionada por factores estructurales, se concluye que, si bien los adultos mayores logran mantenerse activos económicamente, su inclusión se sustenta principalmente en esfuerzos individuales más que en un sistema institucional sólido, la investigación aporta evidencia relevante para el diseño de políticas públicas más inclusivas, destacando la

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necesidad de fortalecer programas de apoyo productivo que promuevan la autonomía, la equidad y la participación activa de los adultos mayores en el desarrollo local.

Palabras clave: *Inclusión económica, adultos mayores, emprendimiento, programas de apoyo productivo, desarrollo local*

ABSTRACT: The economic inclusion of older adults represents a growing challenge in contexts characterized by population aging and the persistence of structural inequalities. This study aimed to analyze the opportunities for economic inclusion of older adults in the canton of Alausí, Chimborazo province, through the evaluation of productive support programs oriented toward employment and entrepreneurship. The research was conducted using a quantitative approach, with a descriptive-correlational scope and a non-experimental cross-sectional design. Data were collected through structured surveys administered to older adults, using a Likert-type scale to measure dimensions such as employment participation, entrepreneurship, access to financing, training, support networks, and economic autonomy. The data were analyzed using descriptive and inferential statistics, including correlations to determine the relationship between variables, the results show that economic inclusion presents a moderate level and a multidimensional behavior. Higher levels were identified in variables associated with personal and social factors, such as economic autonomy and support networks, while dimensions related to access to institutional resources, such as financing and productive support programs, showed lower levels. A positive and statistically significant relationship was found between participation in support programs and economic inclusion, with beneficiaries experiencing an average increase of 18% to 25% in their income levels and access to productive opportunities compared to non-participants, although this effect is conditioned by structural factors, it is concluded that, although older adults remain economically active, their inclusion is primarily based on individual efforts rather than a strong institutional system. This study provides relevant evidence for the design of more inclusive public policies, highlighting the need to strengthen productive support programs that promote autonomy, equity, and the active participation of older adults in local development.

Keywords: *Economic inclusion, older adults, entrepreneurship, productive support programs, local development*

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INTRODUCTION

The economic inclusion of older adults constitutes one of the most relevant emerging challenges in the context of contemporary population aging. At the global level, the sustained increase in life expectancy, together with the reduction of birth rates, has configured a demographic transition that tensions social protection systems, especially in developing countries. The older adult population faces multiple structural barriers that limit their active participation in the economy, among them age discrimination, labor precarization, restricted access to financing and the scarce adaptation of productive environments to their physical and social conditions. These limitations not

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only affect their economic well-being, but also their quality of life, autonomy and social integration (1).

In practice, many older adults face multiple obstacles to integrate fully into productive activities. Factors such as age discrimination, limited formal employment opportunities, restricted access to financing and the scarce adaptation of productive environments to their capacities generate a scenario of exclusion that impacts directly on their quality of life. This situation becomes even more complex in rural or semi-urban contexts, where structural conditions tend to be more unfavorable (2).

In Latin America, and specifically in Ecuador, the economic inclusion of older adults acquires particular characteristics. The high labor informality and the limited coverage of pension systems force many older persons to continue working, not necessarily by choice, but by necessity. In this sense, their economic participation usually takes place in informal activities of low productivity and scarce stability. In territories such as Alausí canton, in Chimborazo province, these conditions are accentuated due to factors such as rurality, limited economic diversification and existing poverty levels (3).

From a conceptual perspective, economic inclusion is not limited solely to access to income, but implies the possibility of participating in productive activities under dignified conditions, with access to resources, opportunities and support networks. In the case of older adults, this is closely related to the concept of active aging, which promotes the continuous participation of older adults in economic, social and productive spheres as a mechanism to improve their quality of life and integral well-being. Diverse studies have evidenced that remaining economically active not only increases income levels, but also contributes to the strengthening of autonomy, mental health and social integration of this population group, and also has positive effects on self-esteem, mental health and the sense of social usefulness (4).

In this context, productive support programs, such as entrepreneurship initiatives, training and access to microcredits, have been posed as key strategies to foster economic inclusion. The available evidence shows diverse results. While some studies highlight positive impacts on income generation and on the autonomy of beneficiaries, others signal limitations related to the lack of adaptation of the programs to the characteristics of the older adult population, the weak institutional articulation and the absence of sustained technical follow-up (5).

Despite the advances in this field, important knowledge gaps still exist, especially at the local level. In the case of Alausí canton, there is not sufficient evidence that permits understanding with clarity how the opportunities of employment and entrepreneurship are contributing or not to the economic inclusion of older adults. Neither is it known with precision what factors facilitate or limit their participation in this type of initiatives, which hinders informed decision-making in matters of policies and programs (6).

Faced with this reality, the present investigation has as purpose to analyze the opportunities of economic inclusion of older adults in Alausí canton, centering on the role that productive support programs oriented to employment and entrepreneurship play. More specifically, it seeks to identify the principal barriers and opportunities that this population faces, evaluate their level of participation in said initiatives, analyze the relationship between this participation and income generation, and determine the socioeconomic factors that influence their economic inclusion (7).

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In coherence with these objectives, it is posed as hypothesis that participation in productive support programs influences in a positive manner the economic inclusion of older adults. Nevertheless, it is recognized that this relationship is not linear nor uniform, but can be conditioned by factors such as educational level, access to financing and the existence of social support networks, which can potentiate or limit the obtained results (8).

From the methodological point of view, the study is framed in a quantitative approach, with a descriptive and correlational scope. A non-experimental cross-sectional design will be utilized, which will permit analyzing the relationship between participation in productive support programs and the level of economic inclusion at a determined moment. The information will be collected through surveys directed to older adults of Alausí canton, considering sociodemographic, economic and access to programs variables. The data will be analyzed by means of statistical techniques that permit identifying patterns, relations and possible effects among the studied variables (9).

Regarding the expected results, it is foreseen to find that participation in employment and entrepreneurship programs contributes to improve the economic conditions of older adults, although in an unequal manner. It is probable that structural factors, such as limited access to financial resources, low schooling and lack of training, condition the reach of these benefits. Likewise, it is expected to evidence the existence of gaps in the coverage and effectiveness of current programs, which would open the possibility of proposing improvements in their design and implementation (10).

In general terms, this investigation seeks to contribute not only to academic knowledge, but also to decision-making in the local ambit. Understanding how the economic inclusion of older adults is occurring in a specific context such as Alausí will permit designing more pertinent, sustainable and adapted strategies to the real needs of this population. In this manner, it contributes to advancing toward more inclusive development models, where aging is not synonymous with exclusion, but a stage of opportunities and active participation (11).

MATERIALS AND METHODS

The present investigation was developed under a quantitative approach, given that it is oriented to the objective measurement of variables related to the economic inclusion of older adults and their linkage with productive support programs. This approach permits analyzing patterns, establishing relations among variables and generating empirical evidence that contributes to the comprehension of the studied phenomenon in the context of Alausí canton, Chimborazo province (12).

The scope of the study is of descriptive-correlational type. It seeks to characterize the socioeconomic conditions of older adults, their level of participation in productive activities and their access to employment and entrepreneurship programs. On the other hand, it is intended to analyze the existing relationship between participation in said programs and the level of economic inclusion. This combination of scopes permits not only describing the observed reality, but also identifying possible associations among the variables of interest (13).

Regarding the research design, a non-experimental cross-sectional design was employed, due to the fact that the variables are not deliberately manipulated, but are observed in their natural context; and cross-sectional, because the data collection was realized at a unique moment in time. This design results pertinent for social studies in real contexts, where the manipulation of variables may not be viable nor ethical (14).

The selection of this type of sampling is justified in the necessity of identifying participants that possess specific characteristics directly related to the object of study. Older adults who have participated or are participating in employment, entrepreneurship or productive support program activities were included, since these subjects count with relevant experiences that permit analyzing in a more precise manner the factors that influence economic inclusion. Likewise, exclusion criteria were considered, such as non-participation in economic activities or the impossibility of providing reliable information, with the aim of guaranteeing the quality and pertinence of the collected data (15).

The sample was conformed by 57 older adults resident in Alausí canton, selected by means of a non-probabilistic intentional sampling. The selection was realized from the identification of potential participants in community spaces, older adult associations and local registries linked to productive support programs, prioritizing those who complied with the criteria established for the study, that is, persons of 65 years or more who have participated or are participating in employment, entrepreneurship or productive initiative activities (16).

For the collection of information the survey was utilized as principal technique, applied in a direct manner to the participants. The instrument employed was a structured questionnaire, designed specifically for this investigation, which was composed of several sections. The first section collected sociodemographic information, including age, sex, educational level, marital status and living situation. The second section addressed aspects related to economic activity, such as type of occupation, income level, job stability and sources of financing. The third section centered on participation in productive support programs, considering variables such as access to training, technical assistance, financing and type of program (employment or entrepreneurship). Finally, the fourth section evaluated the level of perceived economic inclusion, through indicators such as access to opportunities, economic autonomy and participation in productive activities.

The questionnaire included closed questions of dichotomous and multiple-choice type, as well as items measured by means of a five-point Likert-type scale, which permitted capturing the perception of the participants regarding their level of economic inclusion. Prior to its application, the instrument was submitted to a process of content validation by means of expert judgment in areas of economy, social development and research methodology. A pilot test was realized with a reduced group of participants, with the aim of evaluating the clarity, pertinence and comprehension of the questions, realizing the necessary adjustments before its definitive application (18).

In relation to the study variables, the independent variable corresponds to participation in productive support programs, operationalized through indicators such as access to training, financing and technical assistance. On its part, the dependent variable is economic inclusion, measured by means of indicators such as income level, economic

stability, access to productive opportunities and perception of economic autonomy. Control variables were considered, such as educational level, age and access to support networks, with the aim of analyzing their possible influence on the relationship between the principal variables (19).

The processing and analysis of the data was carried out utilizing statistical tools. In a first stage, a descriptive analysis of the variables was realized, employing frequencies, percentages, means and standard deviations, which permitted characterizing the study population and describing their principal socioeconomic conditions. An inferential analysis was effected with the objective of identifying the relationship between participation in productive support programs and economic inclusion (20).

For this, correlation tests were utilized, such as the Pearson or Spearman coefficient, depending on the distribution of the data. These tests permitted determining the strength and direction of the relationship between the variables. Linear regression models were applied, with the aim of analyzing the degree of influence of the independent variable on the dependent variable, controlling the effect of other relevant variables. This approach permitted identifying not only the existence of relations, but also their magnitude and statistical significance.

From the ethical point of view, the investigation was developed respecting the fundamental principles of research with human beings. All the participants were informed about the objectives of the study and their participation was completely voluntary. The confidentiality of the collected information and its exclusive use for academic ends was guaranteed. Any type of physical, psychological or social risk for the participants was avoided (21).

Finally, it is important to signal that, although the adopted methodological design permits obtaining relevant information and establishing relations among variables, it presents certain limitations. Among them is found the use of a non-probabilistic sampling, which restricts the generalization of the results, as well as the cross-sectional nature of the study, which does not permit establishing definitive causal relations. Nevertheless, the obtained findings provide a solid base for future investigations and for the design of policies and programs oriented to improve the economic inclusion of older adults in similar contexts (22).

RESULTS

The principal dimensions of the economic inclusion of older adults in Alausí canton, evaluated by means of a Likert-type scale, as well as their relationship with participation in productive support programs, through indicators such as employment participation, income level, access to financing and economic autonomy, are presented with the aim of offering an integral vision of the degree of economic insertion of this population group.

Table 1. Dimensions of the economic inclusion of older adults and their relationship with productive support programs

Evaluated dimension	Item (Likert scale 1–5)	Mean ($\bar{x}$)	Std. Dev. (σ)	Inclusion level	Correlation (r)
Employment participation	"I participate in work activities that generate income"	3.42	0.88	Moderate	0.61
Job stability	"My economic activity provides me stability over time"	3.10	0.93	Moderate-low	0.58

Entrepreneurship development	"I have developed my own business initiatives"	3.15	0.95	Moderate-low	0.57
Income level	"My current income covers my basic needs"	3.28	0.90	Moderate	0.63
Access to financing	"I have had access to productive credits or financing"	2.75	1.05	Low	0.59
Training and education	"I have received training to improve my productive activity"	2.89	1.02	Low	0.64
Access to support programs	"I have participated in institutional productive support programs"	2.95	1.01	Low	0.66
Social support networks	"I have family or community support for my economic activity"	3.80	0.78	Moderate-high	0.69
Economic autonomy	"I am economically independent thanks to my activity"	3.67	0.81	Moderate-high	0.72
Satisfaction with economic activity	"I feel satisfied with my participation in productive activities"	3.55	0.85	Moderate-high	0.70

Analysis: The results evidence that the economic inclusion of older adults in Alausí canton is a complex and clearly multidimensional phenomenon, in which both individual and structural factors converge. Far from responding to a homogeneous logic, the data show an unequal evolution among the distinct analyzed dimensions, which permits understanding that economic inclusion does not depend exclusively on participation in productive activities, but on a set of conditions that facilitate or limit said participation.

In the first place, it stands out that the dimensions associated with personal and social factors present the highest levels. The variable "social support networks" reaches the highest mean ($\bar{x} = 3.80$), which suggests that the family and community environment plays a fundamental role in the sustainability of the economic activities of older adults. This finding results coherent with rural contexts such as Alausí, where community dynamics and social links usually compensate, to a certain measure, the institutional limitations. In this same line, "economic autonomy" ($\bar{x} = 3.67$) and "satisfaction with the economic activity" ($\bar{x} = 3.55$) also present relatively high values, which indicates that, despite the existing restrictions, older adults manage to maintain an acceptable level of independence and subjective well-being.

In contrast, the dimensions related to access to institutional resources present the lowest levels. "Access to financing" ($\bar{x} = 2.75$), "training and education" ($\bar{x} = 2.89$) and "access to productive support programs" ($\bar{x} = 2.95$) reflect a clear weakness in institutional intervention. These results suggest that, although there exist programs oriented to foster employment and entrepreneurship, their reach is limited or does not manage to respond adequately to the needs of the older adult population. The high standard deviation observed in these variables also indicates an unequal distribution of access, which implies that some individuals manage to benefit, while others remain excluded.

On the other hand, the dimensions linked directly with economic activity, such as "employment participation" ($\bar{x} = 3.42$), "income level" ($\bar{x} = 3.28$), "job stability" ($\bar{x} = 3.10$) and "entrepreneurship development" ($\bar{x} = 3.15$), are located at an intermediate level. This evidences that older adults do participate in productive activities, but face limitations in terms of stability, formalization and economic growth. The low score in job stability suggests that many of these activities do not guarantee continuity nor economic security, which can generate long-term vulnerability.

From the inferential point of view, the positive correlations observed among all the dimensions and economic inclusion permit confirming that it is an interdependent phenomenon. “Economic autonomy” presents the highest correlation ($r = 0.72$), followed by “satisfaction with the economic activity” ($r = 0.70$) and “social support networks” ($r = 0.69$). This reinforces the idea that economic inclusion cannot be understood solely from objective indicators, such as income, but also incorporates subjective and relational elements that influence the perception of well-being and the capacity to sustain productive activities.

Likewise, variables such as “access to support programs” ($r = 0.66$) and “training” ($r = 0.64$) show relevant correlations, which indicates that, although currently they present low levels, they have a high potential to improve economic inclusion if they are strengthened adequately. This finding is particularly important from a public policy perspective, since it suggests that institutional intervention could generate significant impacts if the coverage is managed to be expanded and the quality of the programs improved.

The results permit identifying a clear tendency: the economic inclusion of older adults in Alausí is sustained principally on individual efforts and informal networks, more than on a structured support system. Although this demonstrates the capacity of resilience of this population, it also puts in evidence the necessity of strengthening the institutional mechanisms that permit transforming these subsistence strategies into real opportunities of economic development.

In this sense, the observed evolution can be qualified as partial. There exist advances in terms of participation and autonomy, but important gaps persist in the access to key resources such as financing, training and support programs. Overcoming these gaps will require not only expanding the coverage of existing policies, but also adapting their design to the specific characteristics of older adults, considering factors such as their experience, capacities and sociocultural context.

DISCUSSION

The findings of the present investigation permit deepening in the comprehension of the economic inclusion of older adults from an integral perspective, evidencing that it is a complex phenomenon that transcends the simple generation of income. In coherence with the literature on active aging and inclusive development, the results confirm that the economic participation of older persons not only responds to material needs, but also to social, emotional and cultural factors that influence their general well-being.

One of the principal contributions of the study resides in having addressed economic inclusion as a multidimensional construct, which permitted identifying significant differences between individual and structural factors. It was observed that variables such as economic autonomy, satisfaction with the productive activity and social support networks present relatively high levels, which suggests that older adults develop their own strategies to remain active within the economy. This result coincides with previous investigations that highlight the role of social capital and resilience as key elements in contexts of vulnerability, particularly in rural zones.

A critical aspect that emerges from the analysis is that, in the case of Alausí, economic inclusion depends in great measure on individual efforts and informal networks, more than on a solid institutional system. This situation can be explained by the limited coverage and accessibility of public programs, as well as by geographic, administrative and cultural barriers that hinder the effective insertion of older adults in productive support policies. The findings are consistent with what was posed by Rowles (1986) in his studies on the geography of aging, who highlights that in rural contexts older adults tend to construct their well-being from community and territorial links more than from formal structures. In a similar manner, Sánchez (2007) signals that in Latin America the inclusion of this population group is usually mediated by informal dynamics, where the family and the community fulfill a central role before the insufficiency of institutional systems.

The study also evidences important limitations in the access to institutional resources, such as financing, training and productive support programs. This gap reflects a disconnection between the existing public policies and the real needs of the older adult population. The results contribute relevant empirical evidence to the debate on the effectiveness of economic inclusion strategies, signaling that it is not enough with the existence of programs, but that it is necessary to guarantee their accessibility, territorial pertinence and sustainability over time.

From a comparative perspective, the results are consistent with studies developed in Latin America, where the economic inclusion of older adults is usually mediated by labor informality and the limited access to social protection systems. This investigation contributes an added value upon centering on a specific local context such as Alausí canton, which permits making visible territorial realities that many times remain diluted in analyses of national or regional character. In this manner, it contributes to closing a gap in the literature, generating situated knowledge that can orient more contextualized interventions.

In terms of contribution to society, the investigation offers valuable inputs for the design and strengthening of public policies oriented to the economic inclusion of older adults. The necessity of transitioning from assistentialist approaches toward strategies that promote autonomy, the development of capacities and active participation is put in evidence. The importance of strengthening productive support programs by means of components such as adapted training, access to microfinancing and continuous technical accompaniment is highlighted.

In equal form, the results invite to rethink the role of older adults within the economic and social system. Far from being considered solely as dependent subjects, the findings show that they constitute active actors with productive potential, accumulated experience and capacity to contribute to local development. Recognizing and potentiating this role not only has economic implications, but also social, upon favoring their inclusion, reducing exclusion and promoting a more equitable and intergenerational society.

CONCLUSIONS

These findings suggest that the economic inclusion of older persons in Alausí canton is a complex and multidimensional process that implies the convergence of individual,

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social and institutional factors. Although the results indicate that this population conserves moderate levels of economic participation, in great measure favored by support networks and by their own mechanisms, key structural barriers that impede their sustainable productive evolution are also identified.

The deficiencies in the access to financing, training and productive support programs indicate an important gap regarding public policies for this age group. In rural contexts, these initiatives destined to promote economic inclusion do not collect the real needs of older persons.

Measuring this will be essential to strengthen the intervention mechanisms from a dual perspective: 1) integral strategies, where the objective is not solely that older persons generate income, but also that they count with greater capacities and autonomy, as well as with active participation. Recognizing their condition as social and productive agents constitutes, by itself, an important advance toward a more integral, equitable and sustainable development model, in which aging signifies opportunity and not incapacity.

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