

Financial control and RIMPE in microenterprises of the popular and solidarity economy: a theoretical analysis for the design of optimization projects in Guayas, Ecuador

Control financiero y RIMPE en microempresas de la economía popular y solidaria: un análisis teórico para el diseño de proyectos de optimización en el Guayas, Ecuador

<https://doi.org/10.47606/ACVEN/PH0384>

Carlos Efraín Vásquez Fajardo^{1*}

<https://orcid.org/0000-0001-7938-696X>
cvasquezf1@unemi.edu.ec

Xavier Fernando Ortega Haro¹

<https://orcid.org/0000-0003-3273-778X>
xortegah@unemi.edu.ec

Carolina Denisse Barros Gavino¹

<https://orcid.org/0000-0003-1535-6061>
cbarrosg@unemi.edu.ec

Ana Luisa Carvajal Salgado¹

<https://orcid.org/0000-0003-4639-129X>
acarvajals1@unemi.edu.ec

Recibido: 08/07/2025

Aceptado: 16/09/2025

ABSTRACT

The Popular and Solidarity Economy (PSE) represents a key sector for productive inclusion and local development in Ecuador, particularly in provinces with strong commercial dynamism such as Guayas. This article presents a scholarly review on the optimization of financial control and the impact of the Simplified Regime for Entrepreneurs and Popular Businesses (RIMPE) on microenterprises within this sector. The methodology was based on a documentary review of academic literature, current tax regulations, and technical studies published between 2012 and 2025, aimed at identifying the main advances and limitations in the financial management of microenterprises. The results of the review show that the implementation of adequate financial control systems contributes to improving business sustainability, facilitates compliance with tax obligations, and strengthens the competitiveness of productive units. Likewise, challenges were identified related to administrative training, the digitalization of accounting processes, and the normative simplification of RIMPE. It is concluded that the optimization of financial control, in coordination with an inclusive and flexible tax regime, constitutes a strategic axis to enhance the development of microenterprises in the Popular and Solidarity Economy in the province of Guayas.

Keywords: Financial control; RIMPE; Popular and Solidarity Economy.

1. Universidad Estatal de Milagro (UNEMI)- Ecuador

* Autor de correspondencia: cvasquezf1@unemi.edu.ec

RESUMEN

La economía popular y solidaria representa un sector clave para la inclusión productiva y el desarrollo local en el Ecuador, especialmente en provincias con fuerte dinamismo comercial como Guayas. Este artículo presenta una revisión académica sobre la optimización del control financiero y el impacto del Régimen Simplificado para Emprendedores y Negocios Populares (RIMPE) en las microempresas de este sector. La metodología se fundamentó en la revisión documental de literatura académica, normativa tributaria vigente y estudios técnicos publicados entre 2012 y 2025, orientados a identificar los principales avances y limitaciones en la gestión financiera de las microempresas. Los resultados de la revisión evidencian que la implementación de sistemas de control financiero adecuados contribuye a mejorar la sostenibilidad empresarial, facilita el cumplimiento de obligaciones tributarias y fortalece la competitividad de las unidades productivas. Asimismo, se identifican desafíos relacionados con la capacitación administrativa, la digitalización de procesos contables y la simplificación normativa del RIMPE. Se concluye que la optimización del control financiero, en articulación con un régimen tributario inclusivo y flexible, constituye un eje estratégico para potenciar el desarrollo de las microempresas de la economía popular y solidaria en la provincia del Guayas.

Palabras claves: Control financiero; RIMPE; Economía popular y solidaria

INTRODUCTION

The Popular and Solidarity Economy (PSE) constitutes a strategic axis for economic and social development in Ecuador, as it integrates historically marginalized sectors into productive processes that promote inclusion, sustainability, and social cohesion (Constitution of the Republic of Ecuador, 2008; Law of Popular and Solidarity Economy, 2011). In provinces with significant commercial dynamism, such as Guayas, the PSE and its microenterprises contribute substantially to job creation and productive activity, consolidating themselves as key actors in strengthening local development (National Secretariat of Planning, 2024).

Within this framework, financial control becomes an essential pillar to guarantee the sustainability and competitiveness of microenterprises. Proper accounting management allows for resource optimization, improved decision-making, compliance with tax obligations, and, consequently, greater trust from clients and suppliers (Carbajal et al., 2021). However, several studies reveal that many Ecuadorian microenterprises present shortcomings in income and expense recording, lack of financial education, and limited access to digital management tools (Pino, 2023; Espinosa-Jaramillo et al., 2023).

To address these limitations, the Ecuadorian State implemented in 2022 the Simplified Regime for Entrepreneurs and Popular Businesses (RIMPE), as a replacement for the former microenterprise regime. This system seeks to simplify tax obligations and promote the formalization of small businesses through a

progressive tax scheme and more accessible administrative processes (Organic Law for Economic Development and Fiscal Sustainability, 2021; Internal Revenue Service, 2022). Recent studies indicate that RIMPE has reduced bureaucratic burdens, though challenges remain regarding dissemination, regulatory understanding, and institutional support (Santillán, 2022; Urgilés, 2023).

In this sense, the relevance of financial control and RIMPE aligns with the priorities of public policy established in the Development Plan for the New Ecuador 2024–2025, which identifies the need to strengthen PSE organizations as generators of employment, competitiveness, and social cohesion (National Secretariat of Planning, 2024). Likewise, international organizations such as the OECD (2022) have emphasized that simplified tax systems in developing countries should aim not only at revenue collection but also at fostering formalization, equity, and sustainable development.

The literature agrees that the formalization of popular businesses through inclusive tax mechanisms, accompanied by financial education strategies and effective financial control, constitutes a decisive factor for local economic development (Garzón Campos, Radwan & Peñaherrera, 2018; CIAT Observatory, 2025). Moreover, international experiences demonstrate that accounting training and access to technological tools improve competitiveness and reduce the risk of informality among microenterprises (Taxis, Ramírez & Aguilar, 2016; Carbajal et al., 2021).

In this context, the province of Guayas constitutes an ideal setting to reflect on the articulation between financial control and RIMPE within the framework of the PSE, given its business dynamism and the challenges faced by popular businesses in terms of formalization and sustainability. This article aims to conduct a theoretical documentary review on the optimization of financial control and the impact of RIMPE on PSE microenterprises, identifying progress, limitations, and possible strengthening strategies applicable to the design of optimization projects in the region.

Methodologically, this article corresponds to a documentary review of a descriptive and analytical nature, aimed at systematizing the main theoretical, normative, and empirical contributions related to financial control and the Simplified Regime for Entrepreneurs and Popular Businesses (RIMPE) in the Ecuadorian context. The review included:

- National and international academic literature published in journals indexed in databases such as Scielo, Redalyc, and Latindex, with emphasis on research on microenterprises, financial control, and simplified tax regimes (Garzón Campos, Radwan & Peñaherrera, 2018; Santillán, 2022; Taxis, Ramírez & Aguilar, 2016).
- Current regulations in Ecuador, such as the Constitution of the Republic (2008), the Law of Popular and Solidarity Economy (2011), the Organic Law for Economic Development and Fiscal Sustainability (2021), and the Regulation for the Application of the Internal Tax Regime Law (2010).

- Institutional reports, including those of the Internal Revenue Service (2022), the National Institute of Statistics and Censuses (INEC, 2023), the Central Bank of Ecuador, and the National Development Plan 2024–2025.
- Technical and community engagement studies prepared by Ecuadorian universities, focused on the accounting management of PSE microenterprises (Carchi, Juca, Romero & Orellana, 2021).

The review process was conducted in three phases:

1. **Search and selection of documents:** texts published between 2012 and 2025 were collected, ensuring thematic relevance and source reliability.
2. **Classification of information:** the documents were organized into three categories of analysis:
 - Financial control in PSE microenterprises.
 - Characteristics, scope, and limitations of RIMPE.
 - Optimization strategies and challenges for sustainability.
3. **Reflective analysis and synthesis:** findings were integrated based on relevance and applicability criteria, allowing for the structuring of a theoretical perspective on the progress and limitations of financial control and RIMPE in the sector.

This methodological approach ensures that the article provides a comprehensive and critical perspective, grounded in academic and regulatory evidence, which may serve as an input for the design of optimization projects in microenterprises in Guayas.

DEVELOPMENT

The documentary review made it possible to identify progress, limitations, and opportunities regarding financial control and the Simplified Regime for Entrepreneurs and Popular Businesses (RIMPE) in microenterprises of the Popular and Solidarity Economy (PSE). The findings are organized into three main axes:

1. Financial control in Popular and Solidarity Economy microenterprises

Financial control constitutes a fundamental instrument for the sustainability of microenterprises, as it allows for reliable recording of income and expenses, facilitates planning, improves decision-making, and guarantees transparency (Carbajal, Márquez, Garduño & Ramírez, 2021). However, the literature shows that a large part of popular businesses in Ecuador face limitations in their accounting management due to:

- Limited accounting and financial training of owners, which leads to incomplete or non-existent records (Pino, 2023).
- Economic restrictions that prevent them from hiring professional advisory services or investing in management software (Carchi, Juca, Romero & Orellana, 2021).

- Difficulties in accessing credit due to lack of validated financial information (Taxis, Ramírez & Aguilar, 2016).

At the territorial level, studies indicate that in the province of Guayas these deficiencies directly affect the competitiveness and sustainability of microenterprises, limiting their capacity to grow and generate quality employment (INEC, 2023).

2. RIMPE: Characteristics, scope, and limitations

RIMPE, created in 2021 through the Organic Law for Economic Development and Fiscal Sustainability, came into effect in January 2022 as a mechanism for tax simplification aimed at entrepreneurs and popular businesses with annual gross income of up to USD 300,000 (Internal Revenue Service, 2022). Its main characteristics are:

- Annual payment of income tax under a progressive scale.
- Automatic inclusion in the regime upon obtaining the RUC.
- Replacement of the previous microenterprise regime.

Several studies have shown positive effects of RIMPE in terms of reducing administrative burdens and increasing levels of formalization (Santillán, 2022; Urgilés, 2023). However, limitations have also been identified:

- Lack of knowledge of the regulations by taxpayers, leading to non-compliance and penalties (Espinosa-Jaramillo, Vargas & León, 2023).
- Lack of institutional support to train beneficiaries.
- Exclusion of specific sectors, such as construction or professional services, which must pay taxes under the general regime (IRS, 2022).

In summary, RIMPE has represented progress toward tax simplification, but its impact has been heterogeneous, particularly among microenterprises with low educational levels or operating in informality.

3. Optimization of financial control and articulation with RIMPE

The review reveals that optimizing financial control is a key factor for microenterprises to fully benefit from RIMPE. In particular, three strategic lines were identified:

- **Administrative and financial training:** community engagement projects promoted by Ecuadorian universities have demonstrated that training in accounting records and tax obligations improves compliance and sustainability (Carchi et al., 2021).

- **Digitization of processes:** the adoption of low-cost technological tools facilitates the issuance of electronic invoices, the recording of operations, and tax filing, reducing errors and operating costs (OECD, 2022).
- **Regulatory simplification and institutional support:** organizations such as CIAT (2025) recommend that simplified regimes include pedagogical mechanisms and technical assistance to strengthen tax culture.

In the case of Guayas, a province characterized by high commercial dynamism, these strategies are fundamental to enhance the competitiveness of popular businesses, reduce informality levels, and contribute to tax collection and local economic development (National Secretariat of Planning, 2024).

The findings of this review reflect that financial control and RIMPE are interdependent elements that determine the sustainability of PSE microenterprises. While the former ensures proper resource management and transparency, the latter seeks to simplify tax obligations and foster formalization. However, the effectiveness of both depends on the entrepreneurs' ability to understand, apply, and optimize these mechanisms.

As noted by Carbajal, Márquez, Garduño, and Ramírez (2021), financial control should not be understood solely as an accounting technique but as a comprehensive process that contributes to strategic decision-making and permanence in competitive markets. However, its effectiveness in Ecuador is limited by the lack of training and the scarce adoption of digital tools (Pino, 2023). This situation coincides with international experiences showing that microenterprises in developing countries face similar difficulties, limiting their access to financing and growth capacity (Taxis, Ramírez & Aguilar, 2016).

Regarding RIMPE, the literature indicates that this regime has had a positive impact in terms of tax simplification, reduction of administrative burdens, and formalization of small businesses (Santillán, 2022; Urgilés, 2023). Nonetheless, challenges persist related to regulatory comprehension and the lack of institutional support (Espinosa-Jaramillo, Vargas & León, 2023). These limitations coincide with observations in other countries of the region, where simplified tax regimes face similar obstacles due to insufficient dissemination and low financial literacy (CIAT Observatory, 2025).

The articulation between financial control and RIMPE gains greater relevance in the province of Guayas, a territory characterized by commercial dynamism and a high concentration of microenterprises. In this context, optimizing financial control not only contributes to tax compliance but also strengthens the culture of formalization and trust in institutions, which are key factors for consolidating an inclusive economic ecosystem (Garzón Campos, Radwan & Peñaherrera, 2018).

Moreover, international organizations such as the OECD (2022) highlight that tax systems in developing countries should be designed not only for revenue collection but also as instruments of equity and development. In this regard, RIMPE constitutes an important step, but it must be complemented by public policies on training, technical assistance, and digitalization, enabling microenterprises to fully benefit from it (National Secretariat of Planning, 2024).

Finally, the discussion shows that the implementation of optimization projects based on financial education, regulatory simplification, and institutional support can become a strategic axis to enhance the competitiveness and sustainability of PSE microenterprises in Ecuador. This also implies the need to strengthen linkages between the State, academia, and the productive sector, in order to generate solutions adapted to territorial realities.

CONCLUSIONS

The documentary review carried out allows us to affirm that financial control and the Simplified Regime for Entrepreneurs and Popular Businesses (RIMPE) are determining factors in the sustainability of microenterprises within Ecuador's Popular and Solidarity Economy (PSE), particularly in the province of Guayas.

First, it is concluded that financial control constitutes a pillar for efficient resource management, strategic planning, and access to financing. However, limitations persist, associated with the lack of financial education, the incipient use of digital tools, and the absence of professional advisory services, which restrict the competitiveness and permanence of microenterprises.

Second, RIMPE represents progress in tax simplification by reducing the administrative burden and fostering the formalization of popular businesses. Nevertheless, its effectiveness is diminished by taxpayers' lack of knowledge of the regulations, limited training, and insufficient articulation with institutional support policies.

Third, the review highlights that the optimization of financial control, combined with an inclusive and flexible tax regime, is essential to consolidate the PSE as a driver of local development. The digitalization of accounting processes, administrative training, and regulatory simplification are key strategies that must be prioritized in projects aimed at strengthening this sector.

Finally, it is recommended that public policy and university engagement efforts focus on:

- Strengthening financial education and tax culture training.
- Promoting the use of low-cost digital tools for accounting management.
- Designing technical support programs for RIMPE microenterprises.
- Establishing coordination mechanisms between the State, academia, and the productive sector.

In summary, the articulation between financial control and RIMPE not only supports business sustainability but also contributes to formalization, fiscal equity, and inclusive development in the province of Guayas and in the country as a whole.

REFERENCES

Carbajal, M. P., Márquez, J. O., Garduño, Y. K., & Ramírez, H. (2021). Impact of internal control in micro and small enterprises in the State of Mexico.

- International Journal of Educational Policy Research and Review*, 8(5), 192–199.
<https://doi.org/10.15739/IJEPRR.21.021>
- Carchi Arias, K. L., Juca Maldonado, F. X., Romero Lalangui, M. A., & Orellana Arévalo, B. L. (2021). Los proyectos de vinculación una estrategia de mejora en la gestión contable del sector microempresarial. *Horizontes. Revista de Investigación en Ciencias de la Educación*, 5(20), 1084–1097.
<https://doi.org/10.33996/revistahorizontes.v5i20.272>
- Constitución de la República del Ecuador. (2008). Registro Oficial 449.
- Espinosa-Jaramillo, M. T., Vargas, I., & León, R. (2023). Economic impact of the transition from RISE to RIMPE on microenterprises in the province of Cotopaxi. *Salud, Ciencia y Tecnología – Serie de Conferencias*, 2, 546.
<https://doi.org/10.56294/sctconf2023546>
- Garzón Campos, M., Ahmed Radwan, A., & Peñaherrera Melo, J. (2018). El sistema tributario y su impacto en la Economía Popular y Solidaria en el Ecuador. *UNIANDÉS Episteme: Revista de Ciencia, Tecnología e Innovación*, 5(1), 52–63.
<https://doi.org/10.26807/uniandes.episteme.v5n1.2018.80>
- Instituto Nacional de Estadística y Censos (INEC). (2023). *Registro Estadístico de Empresas – 2023*. https://www.ecuadorencifras.gob.ec/documentos/web-inec/Estadisticas_Economicas/Registro_Empresas_Establecimientos/2023/Semestre_I/Principales_Resultados_REEM_2023.pdf
- Ley de Economía Popular y Solidaria. (2011). Asamblea Nacional, Ecuador. Registro Oficial 444.
- Ley Orgánica para el Desarrollo Económico y Sostenibilidad Fiscal. (2021). Asamblea Nacional, Ecuador. Registro Oficial Suplemento 587.
- Observatorio del CIAT. (2025). *Observatorio de reformas fiscales y fortalecimiento de regímenes tributarios: Ecuador*. Centro Interamericano de Administraciones Tributarias. <https://www.ciat.org>
- Organización para la Cooperación y el Desarrollo Económicos (OCDE). (2022). *OECD Responsible Business Conduct Policy Reviews: Ecuador*. OECD Publishing.
<https://doi.org/10.1787/4f695af4-en>
- Pino, M. (2023). Escasa educación financiera en la juventud de hoy. *Revista E&N*, 8(2), 34–42.
- Santillán Silva, M. D. (2022). El impacto del RIMPE popular en los contribuyentes de Riobamba. *Ciencia Latina: Revista Multidisciplinar*, 6(5), 1445–1460.
<https://doi.org/10.37811/clrcm.v6i5.3039>
- Secretaría Nacional de Planificación. (2024). *Plan de Desarrollo para el Nuevo Ecuador 2024–2025*. Quito: Gobierno del Ecuador.
- Servicios de Rentas Internas (SRI). (2022). *Régimen Simplificado para Emprendedores y Negocios Populares (RIMPE)*. <https://www.sri.gob.ec>
- Texis, M. C., Ramírez, H. E., & Aguilar, E. (2016). La gestión financiera y su impacto en la competitividad de las microempresas de base social. *Revista Global de Negocios*, 4(3), 15–28.
- Urgilés, B. C. L. (2023). Implementación del Régimen RIMPE y su adaptación. *Tesla. Revista de Investigaciones de la Facultad de Ciencias Administrativas y Económicas*, 2(1), 85–98.
<https://tesla.puertomaderoeditorial.com.ar/index.php/tesla/article/view/158>