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| RESEARCH ARTICLE

Urban Entrepreneurship on the Fringe: Action Research on the Challenges of Street Vendors in Manila

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ABSTRACT

The presence of street vendors in metropolitan cities has been a cause for debate as vending provides these vendors with a source of livelihood but at the expense of regulatory oversight and urban order. Vending as a business emerged due to the lack of work opportunities available despite the growing demand. Vendors, however, remain crucial stakeholders of the informal economy as their existence fills a need for the minimum-income working class. As such, the objective of the study is to determine and understand the different factors that affect the business of street vendors and their coping mechanisms to these challenges and propose an action plan. This study is unique in its focus on the informal economy, specifically street vendors in Manila, an often overlooked yet vital part of urban livelihoods. By employing a qualitative approach, it delves deeply into the lived experiences of street vendors, uncovering the cultural, socioeconomic, and regulatory challenges they face in a highly urbanized Southeast Asian city. The study highlights human-centered narratives often missed in quantitative research and provides valuable insights into the dynamics between street vendors and government regulations. Its findings could influence inclusive policies that better support informal entrepreneurs, contributing to broader discussions on inclusive business practices. The results reveal that factors affecting street vendors relate to interpersonal dynamics, family dynamics and obligations, educational aspirations, financial vulnerability, market competition, operational challenges, supply chain dependency, health and labor, and enforcement of regulations. To manage these factors, vendors have adopted mechanisms to combat these issues through debt and financial management, operational adaptation, community assistance and support, adaptation to regulation, and emotional resilience. In the end, this research proposes a five-point agenda to support street vendors' adherence to social and legal norms, beginning with developing inclusive policies that formally recognize and regulate street vending, ensuring legal protection and designated vending zones. It then focuses on economic empowerment through improved access to financial services, microcredit, and financial literacy programs while introducing social security measures. Health and safety programs are implemented to enhance vendors' well-being, providing access to healthcare, ergonomic training, and sanitation standards. Governance improvements, anti-harassment initiatives, and transparent law enforcement to protect vendors from exploitation should also materialize. Finally, community engagement and public relations efforts aim to foster positive perceptions of street vendors, highlighting their contributions to the economy and encouraging cooperation with local businesses and authorities.

KEYWORDS

Street vendors, Informal economy, Regulatory challenges, Financial vulnerability, Economic empowerment, Inclusive policies, Community Engagement.

ARTICLE INFORMATION

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1. Introduction

Street vendors play a crucial role in shaping a country's informal economy, and their emergence as a phenomenon has increased over the years (Darmawan et al., 2022). Street vending provides a flexible link in the supply chain (Bhatt & Jariwala, 2018), and products they sell offer affordable and accessible goods and services to the general public (Mlambo, 2021), from food to garments

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to electronics and so on (Dhamodharan, 2019) that fill a public need, especially those in the lower middle class (Hermawati, 2017). However, these vendors did not come to be out of choice. Street vending emerged as a response to their inability to obtain regular employment due to the high unemployment rate and limited access to formal employment (Ni'am et al., 2024). And because these vendors needed a source of livelihood, they turned to vending as a response to their need for economic survival (Solidum, 2023; Mercado, 2018); this has now become a major source of employment for urban residents across the globe (Forkuor et al., 2017).

In developing Asian countries, including the Philippines, more than 50% of the city labor force is employed in the informal economy - that is 81% in South Asia and 65% in East and Southeast Asia (Vanek, Chen, Carr, Heintz, & Hussmanns, 2014). Among urban informal employment, street vending is seen as the most common form of livelihood (Brown & Mackie, 2017). But in the Philippines, where 75% of the labor force is engaged in the informal economy (World Bank, 2013), street vending is generally prohibited in public spaces. This is because despite their contributions to the economy, their business is seen as an "urban scourge" (Junaidi & Othman, 2021) and is overlooked and excluded in local development plans. This is because the legality behind vending, as an activity, is unclear (Solidum, 2023). Nonetheless, rather than targeting the issue and regulating street vending as a legal activity, local government authorities have resulted in eviction practices to make streets clean. This, however, only results in the vicious cycle of poverty as the livelihoods of street vendors are destroyed in the process (Mlambo, 2021).

With that said, vending as an activity is seen as a conflict between the different social groups on the use of public urban areas (Junaidi & Othman, 2021) as the main concern is their use of public space where vendors are often seen as problems that cause traffic and block sidewalks (Sharma, 2021). So their lack of recognition from local government authorities will make it difficult for them to acquire a permanent space. Furthermore, street vending can cause challenges to the social sustainability of public spaces. For instance, Otero and Fischer (2016) found that street vending in Ghana contributed to traffic congestion, litter, and other negative effects in the environment and public health. Arianto (2019) also expressed that vendors face a number of social issues and aspects (Arianto, 2019). The wages they earn are only meager despite working between 14 to 18 hours daily, they do not have access to loans from commercial banks, they are continuously exposed to harassment and violence inflicted by the police, and they have poor working conditions—just to name a few (Sharma, 2021). Street vendors, particularly women, often face exploitation and vulnerabilities due to harsh working conditions, including long hours, lack of proper facilities, and exposure to environmental hazards such as pollution. In many cases, women vendors are significantly impacted by the absence of basic amenities like toilets, which aggravates their health issues and contributes to the cycle of poverty (Singh, 2020). This is confirmed by Ugochukwu and Emenike (2020) who observed that street vending in Nigeria that operated in informal and unregulated environments led to conflicts with local authorities, other vendors, and residents. As such, street vending in urban areas such as Manila is not just an economic activity but is deeply intertwined with the spatial dynamics of the city. Vendors adapt to pedestrian flows, informal settlements, and transportation hubs, creating an assemblage that sustains both the informal economy and the urban poor (Dovey et al., 2022).

By definition, street vending is the act of selling, offering, and producing goods and services in public spaces, often without formal business permits. These activities usually occur in areas that are not officially regulated by law. As such, in the context of this study, it is essential to explore the various variables that interact with street vending. These include social, economic, and regulatory factors that affect street vendors' business operations. Understanding how street vending emerged as a livelihood strategy is vital, especially in cities with limited employment opportunities (Turner et al, 2021). As previously mentioned, the absence of formal employment and economic pressure push individuals into street vending. This view highlights how economic necessity influences the reason for street vending (Lata, Walters, & Roitman, 2019). One relevant perspective is the variety of strategies low-income urban residents use to sustain their livelihood, which includes street vending. This perspective considers all types of assets—financial, human, social, physical, and natural—that individuals can utilize. Within this perspective, street vendors rely on their social networks, personal skills, and physical capital to pursue their business (Wijaya et al., 2019). The impact of laws, rules, and enforcement practices would be critical in describing the situation of street vendors, who often suffer due to their ambiguous legal status and risk of eviction. This emphasizes the need for clear policies recognizing and regulating street vending (Chakunda, 2023). Also, recognizing the complicated nature of public spaces is crucial in understanding street vending, a worldwide trend that requires intervention in terms of governance (Bostic et al., 2016).

With this in mind, this study seeks to identify the factors affecting street vendor businesses within the City of Manila. In addition, the researchers aim to determine the challenges faced by street vendors, most especially access to bank loans and other sources of capitalization, understand how social and community relationships influence the success and challenges faced by street vendors, and investigate how the presence of street vendors impact the dynamics of the community they belong to.

The significance of studying business problems affecting street vendors in Manila can help us better understand the dynamics inside the street vending business. Understanding the economic contributions of street vendors can also lead to strategies that enhance their business environment. This can boost local economies, create jobs, and foster entrepreneurship - that will ultimately

lead to alleviating poverty and quality of life. Acquiring insights on how the local government unit can address the problems and challenges identified relating to street vendors in their locality can help create a more inclusive urban planning and equitable and well-functioning urban environment.

1.1 Research Questions

What are the primary factors (social, economic, and regulatory) affecting the street vendors' business? What are the coping mechanisms of street vendors amidst the challenges they face?

2. Literature Review

2.1 On Street Vending Business

Under MMDA Regulation 03-004, sidewalk vendors is any person vending any kinds of goods along sidewalks. Without adhering to any set vending or selling hours, vendors offer their goods in an unregulated and competitive market setting within the vicinity. It happens on an unlawful basis and most of the time, in violation of government rules. Vendors were part of small businesses with issues on licensing, taxes and operating locations with the local government (Menes et al., 2019).

According to Lomibao (2023), migration is one of the reasons for the growing number of street vendors because people from rural areas migrated to Metro Manila, hoping for and looking for better job opportunities. Residents from rural areas do such things because they see the National Capital Region as a place of opportunity, to alleviate their quality of living and sources of income. In this sense, urbanization refers to the growing population of the city caused by migration due to the job opportunities that Metro Manila is offering. This is very much true among rural migrants who do not have the required skills and education for formal-sector or corporate employment (Agnes, 2023).

Street vending, in general, is viewed as an indication of poverty and inadequacy of progress by countries that are eager to grow their economy. With this, a sign of progress in urban development is when street vending is minimized, if not eliminated. Although the government and the general public will benefit from this, street vendors are ever resilient because of their need for livelihood (Weng & Kim, 2016). The urban middle and low-income families in developing countries rely on the convenience and affordability of street vending systems for their daily necessities (Thanh et al. 2021; Thanh and Duong 2022).

There are generally two main types of street vendors: stationary and ambulant. Stationary vendors sell their goods from a fixed location, such as a stall or a specific spot on the street. In contrast, ambulant vendors sell their goods from place to place. Ambulant vendors can be further divided into peripatetic (those who carry their goods in person) and mobile (those who use a vehicle or cart to sell their goods) (Menes et al., 2019).

Due to the interest that the street vending business creates in public space, economic activity, and time, it is frequently the focus of academic study. Unlike professional trading, street vending is frequently seasonal or only occurs sometimes when it helps a family supplement their income (Street Vendors of Manila, n.d.).

2.2 Economic Factors and Challenges

The socio-economic significance of street vendors in driving economic growth, especially for the lower middle class, highlights their widespread presence, influenced by factors such as economic challenges, limited employment opportunities, and urbanization (Bakhri, 2021; Bantie et al., 2023; Verma et al., 2023). Most street vendors are women and migrants with low levels of education and technological skills (Martínez and Young 2022; Peprah, Peprah, and Ocloo 2023). They are often vulnerable to the effects of crises, and they generally lack adequate mechanisms to mitigate the adverse effects resulting from a crisis (Al-Jundi et al. 2020; Thanh and Duong 2022).

The street vending industry provides employment opportunities for less privileged workforce and contributes to social capital, helping to strengthen the local economy. Street markets and vendors serve as channels for distributing goods and services, often becoming the sole providers of essential goods for economically disadvantaged communities due to their accessibility and affordability (Panse & Raval, 2023).

For many street vendors, selling on the streets generates the main income for them and their families (Thanh and Duong 2022). Therefore, income shock on their street vending business, while lacking coping mechanisms, led to welfare loss, which might in turn cause mental health conditions such as stress or anxiety for both them and their families.

Economic factors play a crucial role in the sustainability of street vending. Vendors frequently face financial constraints, limited access to credit, and competition from large retailers. Economic downturns, such as recessions, worsen the vulnerabilities of street vendors, restricting their access to financial aid and services. Studies have shown that financial inclusion can significantly enhance

the financial well-being of marginalized street vendors by improving access to affordable financial services, which helps them overcome economic challenges (Nandru et al., 2021).

A common coping mechanism among older street vendors was borrowing money, which aligns with findings from other parts of the Global South (Guha, Neti, and Lobo 2021; Martínez et al. 2021; Martínez and Young 2022; Thanh and Duong 2022; Turner, Langill, and Nguyen 2021). About 39.4% of vendors reported borrowing from at least one source. Additionally, a small percentage (2.2%) reported selling assets, confirming the idea that vendors may resort to asset sale as a last resort during crises (Thanh and Duong 2022; Turner, Langill, and Nguyen 2021). Similar to borrowing from high-interest lenders, selling assets can negatively impact their short-term wellbeing and potentially lead to long-term poverty (Martinez and Rivera-Acevedo 2018; Thanh and Duong 2022; Turner, Langill, and Nguyen 2021).

Furthermore, Turner et al. (2020) illustrate the significant impact of the COVID-19 pandemic on street vendors. Many vendors struggled to make ends meet during economic uncertainty and reduced consumer spending. Street vending is often unpredictable and seasonal, forcing vendors to adapt to shifting demands constantly. Lata et al. (2019) emphasize that street vendors quickly adjust to changing customer preferences to stabilize their businesses. However, external shocks like the COVID-19 pandemic drastically altered demand dynamics, reducing foot traffic and shifting consumer behavior. Additionally, street vendors worldwide, particularly in India, faced restricted access to vending spaces and increased harassment during the pandemic (Ahmad, 2021).

Tipon et al. (2023) show that senior street vendors are especially vulnerable to health risks, including mental health issues, due to the physically demanding nature of their work. The lack of access to healthcare and financial support worsens the difficulties. The pandemic severely disrupted their operations, leaving many without social security or financial aid, underscoring the urgent need for targeted support measures (Elbeyoğlu & Sirkeci, 2021).

Regarding economic empowerment, street vending as an informal entrepreneurial activity has given women in emerging economies opportunities to expand their decision-making abilities. However, this empowerment is often constrained by structural barriers and limited resources (Duque et al., 2022). Further research indicates that informal entrepreneurs frequently choose to remain in the informal economy, favoring flexibility and autonomy, contributing to their overall well-being (del Giudice et al., 2023).

In addition, informal retail vendors, such as street vendors, attract consumers with lower prices, convenience, and the emotional connections they build with them. These vendors often offer unique products and personalized services (Sarker et al., 2024). Despite the regulatory challenges, street vendors in developed and developing countries employ similar strategies to resist exclusionary policies and maintain their livelihoods in urban spaces (Recchi, 2021; (Thanh & Duong, 2024).

The supply chain plays a critical role in street vending, directly impacting the availability and cost of goods sold. Turner et al. (2020) found that during the COVID-19 pandemic, vendors struggled with disruptions in their supply chains and faced increased difficulties in obtaining their usual goods, forcing them to seek alternative suppliers or adjust their inventory. Vendors often rely on informal product-sourcing networks, which can serve as both a strength and a vulnerability. Lata et al. (2019) note that while these networks help sustain operations, they are often unstable and prone to exploitation.

In addition to these challenges, street vendors face significant hurdles, particularly in conflict-affected regions like Afghanistan. They are affected by economic issues and exposed to exploitation, including bribery and pressure from criminal organizations, which further complicates their ability to sustain their livelihoods (Karaağaçlı, 2020). Vendors must also contend with competition from both formal and informal retail outlets. As large retail chains increasingly integrate with informal supply sources, the competition intensifies, driving up costs for street vendors. Ray et al. (2019) emphasize that vendors feel pressured to compete on the high street against well-established retailers and fellow street vendors selling similar products at lower prices.

To cope with these challenges, street vendors diversify their product offerings, form alliances, and provide personalized services that large retailers cannot match. Many vendors also establish informal arrangements with local authorities and brokers to secure operating spaces and protect their livelihoods. Though these arrangements can be exploitative, they often buffer against more severe disruptions (Lata et al., 2019).

2.3 On Spatial Policy and Governance

As the sole entity that formulates laws, the government also has the sole obligation of enforcing them as a means to maintain order and security in a society. Because of this, it has the right to impose administrative penalties in the form of fines against individuals who violate the law (Ni'am et al, 2024). However, part of the government's responsibility is to create business-friendly regions within the country not only to entice foreign investors but also to establish a country's integration into the global market. As a result, this has created a distinction between the existence of regulated global cities and the informal and marginalized areas

surrounding it (Recio, 2022), as the act of street vending is seen as "harmful to the image of an ordered city" (Peimani & Kamalipour, 2022). Street vendors are often criticized for contributing to an untidy and disorganized environment while using public spaces. This situation shows the lack of careful planning and regulation in urban development, leading to the unregulated and continuous growth of street vending (Higuera et al., 2023; Liu & Liu, 2022; Rosales et al., 2023; Yanuasri, 2015).

The policy environment on vending is constantly changing and there is a disparity between the enactment of national and local policies (Peimani & Kamalipour, 2022). While there are laws present that support the creation of vending, such as the 1987 Philippine Constitution and the Local Government Code of 1991, there are also policies that render the act as illegal. Because of this, the legality of street vending as an entrepreneurial activity is not clear with vendors; some are even unaware of policies that declare street vending as illegal (Solidum, 2023). To demonstrate this, Recio (2022) reported that there is at least one case that has reached the Philippine Supreme Court relating to the contradicting provisions of Metropolitan Manila Development Authority (MMDA) regulations and the Philippine Civil Code. In Chile, while street vendors are given temporary permits to allow the private use of public space, it becomes problematic as only a third of the country's vendors are given permits at a time, which portrays of the government's limited knowledge and understanding towards the complexity of vending as an activity (Ojeda & Pino, 2019); Kiran & Babu (2019) suggest that the best way to fix this issue is to grant street vendors with business licenses to give them room within the legal structure. Aside from this, Adama (2020) states that the growing eviction and demolition activities in Abuja, Nigeria, targeting informal commercial activities, are related to the government's desire to attract investment and formalize commercial activity in the city. This is because street vendors are seen as a nuisance that deprives pedestrians of public space and causes traffic jams (Bhatt & Jariwala, 2018). As such, the lack of formal or legal recognition from the government is evident, as vendors are not given permits to operate, lack specific policies regulating street vending, and do not have an office that can cater their concerns (Solidum, 2023).

To combat the informalization of major cities worldwide, local governments turn to violent eviction and clearing operations. In India, eviction, seizure, harassment, and displacement are part of the vendors' daily lives, most especially during elections and major events occurring in the area (Sharma, 2021). Bribing and extortion have also become part of their occupational hazards (Dhamodharan, 2019). In Zimbabwe, vendors are subjected to hostile raid operations where they are chased and arrested and their goods confiscated. Police officers even demand sexual favors from women vendors in exchange for their arrest, while some are tortured and even killed in the process (Mlambo, 2021). In the Philippines, confrontations with the MMDA demolition team were also reported to have caused physical injuries for some vendors (Recio, 2016). The Zimbabwe government has even gone as far as mobilizing the military's help to deal with vendors (Chakunda, 2023). Several developing countries such as India, Vietnam, and Mexico have also reported that evictions were conducted through the use of bulldozers, the dismantling of vending stands, and the confiscation and destruction of goods, all of which were seen as necessary to establish the power and strength of its regulators, remove street obstructions, and restore order within the city (Forkuor et. al, 2017).

With that, vendors understood that navigating local political dynamics was key to their survival. Milgram (2011) reported that vendors in Baguio City leveraged their votes as negotiating tools during the elections as city councilors were too hesitant to implement policies that would aggravate vendors and cost them their re-election chances. In Baclaran, local vendors use their numbers as leverage to local officials who seek political support from their network as their success in the elections results in tolerance of street vending (Recio, 2022). This is further supported by Boonjubun (2017), who mentioned that vendors in Bangkok are seen as mere voters and would have been removed from the streets if not for this fact. In Bangladesh, an organization was formed that has close relations with a ruling political party that helps them pursue their concerns. The local police who control the area also act as "unofficial landlords", giving consent and access to these places (Lata et al., 2019). Malasan (2019) further provides that evictions have been repelled by involving the presence of influential individuals in negotiations. Aside from this, street vendors have adopted the 'Ready-to-Run' (RtR) tactic to evade approaching enforcement agents (Adama, 2020). Others have resorted to bribing enforcement officials into informing them of eviction operations in advance (Hermawati, 2017). Thus, one of the main challenges is finding a balance between the interests of the community, the rights of the vendors, and the enforcement of the law by government units (Tama et al., 2019).

3. Methodology

3.1 Research Design

This action research aims to develop an action plan from the generated themes and factors related to the business problems affecting street vendors in Manila. This approach is appropriate because it allows for a thorough understanding of the complex perspectives involved, making it easier to identify essential variables that may not be clear through quantitative methods alone. This method encourages open-ended questioning and adaptability, ensuring that occurring themes can be thoroughly explored and contextualized (Busetto et al., 2020). Moreover, exploring the multifaceted challenges of street vendors, including social, economic, and regulatory factors, requires a flexible and detailed approach that qualitative methods provide.

3.2 Research Participants

Twenty street vendors from flea and street markets in Divisoria, Quiapo, and Pritil participated in this study. These areas provide a diverse and representative sample of street vendors (Chakunda, 2023). Six barangay officials from these areas were also interviewed on how street vendors cope with their situation.

This study focuses exclusively on stationary street vendors in Manila to understand their specific challenges in their fixed locations. These vendors primarily sell food, clothing, and other essential goods. Personal information, including family and educational background, will also be considered to provide a comprehensive profile of the street vendors' socio-economic conditions.

3.3 Data Gathering and Analysis

Before data gathering, the research proposal and the interview questions were submitted to an Ethics Review Board at a University. Modifications to the proposal and interview questions were made following the recommendations of the Board. Then, the approval of the local Barangay officials of each location for the interview was sought. The researchers then facilitated one-on-one interviews with each street vendor. Interviews were conducted in August 2024. The interview questions were written based on existing studies designed to address or answer the research questions. Questions are open-ended to allow open discussions, follow-up questions, and further input from the respondents. The whole interview process was recorded through a voice recorder and was transcribed into writing for reference and further analysis. Consent will also be asked before the recording proper. The interviews were conducted in Filipino and were translated into English for consistency.

Thematic analysis was utilized to generate themes from the texts of the interview transcripts (Christou, 2023). Vaismoradi and Snelgrove (2019) pointed out that thematic analysis is reliant on the personal interpretation of the researcher about the developed themes. NVIVO software was used to help perform the qualitative data analysis. However, necessary textual analysis was further conducted to validate the results generated by the software

4. Results

4.1 Social Factors Affecting Street Vendors' Business

The data below highlights the primary social factors affecting the street vendors' business:

A. Theme	B. Codes	C. Excerpt
Interpersonal Dynamics	Competition among vendors	"That's up to the customer. Where he wants to buy, that's it."
	Stolen location	"It's because Muslim stole it."
	Lack of family support	"I can't count on them anymore."
	Conflicts with family members "My son's wife is bad."	
Family Dynamics and Obligations	Children's inability to help	"I can't expect them to help me."
	Supporting children's education	"This is where I got the money to send them to school. Mother and children just helping each other out."
	Providing for family	"Of course, there is the house rent, food for my children and I."

	Desire for children to finish school	"I told them, study while I'm still working on the sidewalk because we really have nowhere to go."
Educational Aspiration		
	Education as a means to a better future	"Study hard so you can get a good job if I die they have an ace, right?"

4.2 Interpersonal Dynamics

This theme highlights how the street vendors relate to each other in business terms. The researchers inquired about how the respondents see competition within them in the same area and results show that the respondents still respect each one's patron or frequent customers. They refrain from appropriating for one's self another vendor's regular client so as to avoid conflict. However, due to lack of permanency, there are instances where other vendors are usurping their place, especially the new ones. The respondents have to resolve this in the most diplomatic way possible. They either compromise and come into agreement or adjust accordingly, and look for another place of business. As to all forms of businesses, interpersonal skill is important in growing and making your business thrive.

4.3 Family Dynamics and Obligations

This theme presents how street vendors showcase the classic Filipino trait of being family-oriented. This particular trait shows how the street vendors' close family ties affect them as business people. It is important to note that family dynamics affect the street vendors either positively or negatively. Family support – physical and emotional ones – are determined to have an impact on the respondents' way of doing business. Conflicts within the family also affect the street vendors in general as these add to the physical and emotional toll that they experience every day. Another crucial facet of this theme is the street vendors' motivation to provide for their families. The results show that all of the respondents use their street vending business to support their family's basic needs, including education for their children and grandchildren. Family support and dynamics play a big role in a street vendor's emotional and mental well-being.

4.4 Educational Aspiration

This specific theme reflects how education is being viewed by the street vendors and how it affects the way they do their business. Since all of the respondents use their business to provide for their family, they know how difficult it is to sell goods in the street for a living. They see education as an important tool to alleviate the quality of their life, it may not be their own life, but at the very least, their children's lives. They have the desire for their children to finish school and get a good-paying job, something that they were not able to do for themselves. Education is seen as a tool to raise them from poverty, that is why sending their children to school is a great motivation for the respondents, propelling them to persevere despite challenges.

4.5 Economic Factors Affecting Street Vendors' Business

The data below highlights the primary economic factors affecting the street vendors' business:

Theme	Codes	Excerpt
Financial Vulnerability	Capital from 5-6	"I borrow money in 5-6, a bombay. This means that for every Php500 peso debt, we pay Php600 back."
	Debt obligations	"I haven't saved anything since I started selling because I've been sending my two children to school."
	Income fluctuations	"There is a time when there is nothing. There is a time when there is."
	Rent increases	"Here? 12,000 never mind 13,000. But it's going to be renovated, we're only here until the end."
Market Competition	Competition among vendors	"You can't call. Someone is buying over there, then you call them over? You will have an enemy."

	Customer loyalty	"To each their own loyal customer."
Operational Challenges	Clearing operations frequency	"Sometimes. It's not like there's no clearing. Since January, I think it happened only once."
	No rent assistance	"We have not been paying rent here. We are not being driven out here, they just tell us in advance."
Supply Chain Dependency	Product sourcing location	"Sometimes, I go to Urdaneta, Pangasinan. Sometimes, I go to Divisoria to get my goods."
	Impact of weather	"Before the storm, the price will drop slightly. When the storm comes, it will rise."
Health and Labor	Health concerns	"In God's mercy, I'm not easily getting sick. I can say that I am still healthy."

4.6 Financial Vulnerability

This theme illustrates the unstable financial situation of street vendors, marked by reliance on high-interest informal loans, ongoing debt burdens, and fluctuating income. Street vendors often turn to borrowing from 5-6 lenders, who pay back more than the principal amount, making it difficult to save or invest in their business. Rent increases also add to their financial burden, limiting their ability to improve their operations or living conditions. These economic pressures create a cycle of financial insecurity, where vendors struggle to make ends meet and sustain their businesses. The theme stresses a need for better access to affordable credit and financial support systems to help vendors stabilize and develop their livelihoods.

4.7 Market Competition

This theme focuses on the competitive dynamics among street vendors, emphasizing the importance of customer loyalty and the challenges posed by competition. Vendors operate in a saturated market where customer attraction is critical for survival. The vendors respect each other's regular customers, understanding that stealing customers could lead to conflicts and disrupt vendor unity. However, the lack of fixed vending spots occasionally leads to conflicts over selling spaces, especially with newer vendors encroaching on established spots. Despite these challenges, the vendors strive to maintain good relationships with one another, recognizing that cooperation is essential in a competitive market.

4.8 Operational Challenges

This theme addresses street vendors' logistical and regulatory challenges, particularly the impact of government-led clearing operations and the absence of rent assistance. Vendors are occasionally displaced by these operations, which can disrupt their ability to sell and earn income. Although some vendors are notified in advance, allowing them to prepare, the uncertainty and disruption caused by these operations are significant challenges. Additionally, the lack of rent assistance means that vendors must endure the total cost of their selling spaces, further straining their limited financial resources. This theme highlights the need for more supportive policies and interventions to help vendors navigate these operational challenges.

4.9 Supply Chain Dependency

This theme highlights the dependency of street vendors on external factors such as supply sources and weather conditions, which directly impact their business operations. Vendors often source their products from distant locations, such as provincial markets or major trading hubs like Divisoria. This dependency on external suppliers can significantly affect their costs and product availability when transportation or supply chains are disrupted. Weather conditions, such as storms, also play a significant role in determining the price and availability of goods, leading to fluctuations in income. This theme underscores vendors' vulnerability to factors beyond their control and the need for more reliable supply chain solutions.

4.10 Health and Labor

This theme explores the physical demands of street vending and the impact of health concerns on the vendors' ability to sustain their business. Street vending is a physically demanding job requiring long-standing, lifting, and exposure to the elements. Despite these challenges, many vendors continue to work even in old age, driven by the need to support their families. Health concerns, however, pose a significant risk to their ability to work, especially as they age. The vendors' strength in these challenges highlights the importance of access to healthcare and support services that can help them manage their health and continue their work.

4.11 Regulatory Factors Affecting Street Vendors' Business

The data below highlights the primary regulatory factors affecting the street vendors' business:

Theme	Codes	Excerpt
Enforcement of Regulations	City ordinance enforcement	"There is a city ordinance in Manila, which is that the vendors, especially those on the sidewalks, are arrested, they are really taken away."
	Prohibition adherence	"It is prohibited to sell or do anything on the sidewalk. That's a national ordinance."
	DILG memorandum compliance	"So what we are following now is the DILG's memorandum number 2024-053 which talks about road clearing."
	Implementation of advisories	"We just followed to implement such a law, and advisories from above."
	Presidential directive influence	"Because what President Marcos wants is to have a new Philippines, for the Philippines to be clean."
	Cleanliness regulations	"When the people from the city hall get angry because it's messy, there are many vendors, there are obstacles in the road, things like that."
	Mandate enforcement	"But we can't do anything if we don't correct what should be done."

4.12 Enforcement of Regulations

This theme highlights the impact of strict adherence of the barangay to city ordinances and national directives, subjecting these vendors to policies without much recourse leading to operational restrictions on their ability to conduct their businesses. Although alternative solutions are provided by barangay officials, such as the advance notice to clearing operations, vendors may feel marginalized, with little to no say in the regulatory process that strictly impacts their business. This can lead to social tension between vendors and local authorities as vendors may perceive such enforcement as unfair. Furthermore, as vendor income fluctuates on a daily basis, temporary displacement due to clearing operations not only affects their income potential, but may also have an effect on their ability to build a stable customer base. In addition, as the places they sell at are government-owned, there is no guarantee that they will be allowed to sell in these areas permanently as government plans and regulations may change with the change of authority. As a result, vendors are forced to navigate the regulatory environment with flexibility to allow the continued operations of their livelihoods.

4.13 Coping Mechanisms of Street Vendors

The table below presents themes and codes based on how street vendors cope with their challenges:

Themes	Codes	Excerpts
Debt and Financial Management	5-6 debt	"The capital for this, is this also from 5-6? That's why I have a debt."
	Income management	"It's just enough. The thing is, I was able to buy a jeep that can be used for business as well."
	Variable earnings	"There is a time when there is nothing. There is a time when there is When sales are good, yes. Sometimes none at all."

Operational Adaptations	Delegating tasks	"I ask my nephew to pick it up. I can't do it myself at my age."
	Early start, late finish	"I'm up by four o'clock I'll be home around 11, of course you'll still eat then."
Community Assistance and Support	Mayor's help	"This is Mayor's help They couldn't evict us because they felt sorry for us because we're from Manila, we're voters."
	Government support	"Mayor's office helped us a lot here."
	Community mediation	"Whenever there is a problem, the president of our association will mediate between us."
	Respect for competition	"It can't be that the customer is buying over there, then you call him over. Well, you're going to have a problem."
Adaptation to Regulation	Compliance with clearing	"When they clean, they clean, operation, a real operation. Real clean. That's how it is."
	Return after clearing	"When it's clean, we'll come back. We will really clean it because sometimes a visitor comes."
	Advance notice	"Because when they clear, they say 'Tomorrow, —' or something."
Emotional Resilience	Emotional resilience	"I cry whenever I think about my struggles and how difficult it is to sell goods in the street."
	Acceptance and perseverance	"I have already accepted my life to be like this. I think that I will just sell goods in the street until I die."

4.14 Debt and Financial Management

The theme highlights how the street vendors manage their limited resources and earnings. With little or no capital to start their chosen street vending business, they resort to borrowing money from 'bombays' or commonly known as 'five-six'. They usually repay the debt back on a daily basis - coming from the sales they got for the day. The street vendors are also experiencing variability of income on a daily basis, thus, they think of other ways to generate income. One of which is to invest gradually in an income generating asset such as transportation equipment (e.g. jeepney).

4.14 Operational Adaptations

This theme mentions how street vendors transform to be business-minded in order to maximize their profit and fill the gaps of their operations because of their own limitations. Street vendors start their selling activity early in the morning and finish late at night to maximize their sale potential during the day. They also seek help from relatives and friends to cover some tasks they cannot do on their own. This shows how driven street vendors can be in attaining their goals.

4.15 Community Assistance and Support

This theme presents how the street vendors were able to create a sense of community. They were able to form associations with the purpose of mediating and resolving conflicts as may arise. They were also able to seek and get support from the local government unit they belong to, specifically the city of Manila. The help came in the form of allowing them to use the location where they are currently selling their goods.

4.16 Adaptation to Regulation

The theme presents the dynamics present between the vendors and the government officials in managing the street vending business and situation in Manila City. The street vendors are in compliance with the advance notice given to the street vendors about the clearing operations to be conducted the following day. They stop their business for that specific day and return to work

the next day. This set-up may seem beneficial for both parties but the identified root problem that the government is trying to address may not be resolved. Such is a short-term solution, a sustainable and long-term solution is still best.

4.17 Emotional Resilience

This theme reflects how street vendors handle their personal problems and struggles in relation to their street vending business. Despite the emotional and physical toll on them, they still manage to show up and persevere not only for themselves but also for their families. Most of the street vendors have the mentality of just accepting their situation, something that they have accepted to do until they die.

5. Conclusion

Street vendors often rely on public spaces as a means of livelihood to support their family and daily needs. For this purpose, however, vendors are vulnerable to a wide-range of challenges, such as clearing operations and the risk of having their goods confiscated, high interest loans, fluctuating income caused by market dynamics, and long operating hours. Financial strains further complicate their situations, leaving them exposed to endless debt renewal and little to no room for personal savings. Nevertheless, vendors remain resilient by relying on community associations and the occasional assistance from the barangay who are proactive in educating these vendors of the regulations.

Resolving this issue will, nonetheless, require more than forceful enforcement of the law as a balance between legal requirements and socio-economic realities must be met. Thus, there is a need for systemic change. The existence of street vendors is undeniably crucial in the informal economy, and so permanent solutions and improved communication between vendors and authorities will result in a more stable community.

6. Limitations of the Study

This study is limited by its focus on street vendors in specific areas of Manila, namely Divisoria, Quiapo, and Pritil. Vendors' experiences in other regions of Manila or the Philippines may differ due to varying local policies and economic conditions. The sample size is relatively small, with only 20 street vendors and six barangay officials interviewed. A larger sample might have provided more varied perspectives, and the exclusion of ambulant vendors limits the scope to stationary vendors only.

While insightful, the study's qualitative nature limits the ability to generalize findings to a broader population. Incorporating quantitative data could have offered a more balanced analysis. Additionally, the study focused mainly on social, economic, and regulatory factors. It did not explore other potentially relevant influences, such as technological changes or environmental factors. Lastly, the data was collected during the non-peak season. The situation during peak season from the months of November to January may present different conditions not captured in this inquiry.

7. Action Plan Agenda

Based on the results of the qualitative study, a five-point action plan agenda is therefore recommended to address the issues set forth:



Figure 1. Action Plan Agenda for Urban Entrepreneurship in Manila

7.1 Agenda 1: Policy Development and Legal Integration

The first phase centers on creating a legal framework that formally recognizes and regulates street vending as a legitimate entrepreneurial activity. Governments should start by conducting thorough consultations with stakeholders, including street vendors, local authorities, urban planners, and civil society organizations, to understand the complexities of street vending. These consultations will reveal the current gaps in legal frameworks and help design policies that grant vendors legal status through formal licensing and permitting processes. This formal recognition would mitigate issues like harassment, forced evictions, and bribery, which often arise due to the informal nature of street vending. Additionally, designated vending zones should be established, balancing the use of public spaces with vendors' needs. These zones should be carefully selected to reduce congestion in busy urban areas while allowing vendors to maintain customer accessibility. Simplifying the process of acquiring business licenses, particularly for vulnerable groups such as women, migrants, and those with limited education, is crucial to encouraging compliance with legal norms and integrating vendors into the formal economy.

7.2 Agenda 2: Economic Empowerment and Financial Inclusion

The second phase focuses on improving street vendors' financial resilience and economic stability. Street vendors often face financial barriers, such as limited access to credit and a lack of savings mechanisms, which makes them vulnerable to economic shocks. This phase should introduce tailored financial products, such as microcredit programs, low-interest loans, and savings schemes designed specifically for street vendors. Collaborating with financial institutions and non-governmental organizations (NGOs) can help develop these services. Financial literacy programs are also essential, equipping vendors with the knowledge to manage their earnings, save for emergencies, and reinvest in their businesses. In addition, governments should introduce social security initiatives that provide affordable health insurance, pension schemes, and protection against income loss, particularly in times of economic downturns. Training programs should also focus on helping vendors diversify their income streams, especially during off-seasons, by offering skills training in alternative business models or digital commerce to expand their market reach and increase financial security.

7.3 Agenda 3: Health, Safety, and Welfare Programs

The third phase emphasizes improving the health, safety, and overall welfare of street vendors. Many street vendors work in challenging conditions with limited access to healthcare and face physical risks due to long hours in outdoor environments. Governments should implement public health campaigns that promote hygiene and safety standards, particularly for vendors handling food and perishable goods. These campaigns can be conducted in collaboration with public health agencies to ensure vendors meet health regulations while minimizing public health risks. Access to affordable healthcare services should be expanded, with special attention to mental health support, as vendors often suffer from stress and anxiety due to economic instability. Physical safety measures, such as the provision of designated weather shelters and ergonomic training to reduce work-related injuries, can also be introduced. In addition, programs should promote social welfare through better access to essential services such as education, child care, and housing support, which will improve the overall quality of life for vendors and their families.

7.4 Agenda 4: Governance, Law Enforcement, and Anti-Harassment Initiatives

The fourth phase focuses on strengthening governance mechanisms, fostering better enforcement of regulations, and reducing the harassment and exploitation of street vendors. Governments need to establish clear and transparent communication with street vendors about the rules and regulations that govern their activities. This includes making legal information readily available and ensuring vendors understand their rights and obligations. Anti-harassment initiatives should be a priority, with the introduction of accountability mechanisms to monitor the behavior of law enforcement officers and protect vendors from exploitation and abuse. Governments can also foster cooperation between vendors and law enforcement through dialogue and joint training sessions emphasizing fair enforcement and respectful treatment. Grievance redressal systems should be created where vendors can report misconduct and seek resolution without fear of retaliation. By building trust and promoting transparency, this phase aims to create a more supportive and fair environment for vendors to operate.

7.5 Agenda 5: Community Engagement and Public Relations

The final phase involves fostering greater community engagement and improving public perceptions of street vendors. Street vending often faces negative stereotypes, particularly regarding the use of public spaces and perceptions of disorder. Governments should work with local communities and vendors to change these perceptions by highlighting the economic and cultural contributions that vendors bring to urban life. Public relations campaigns can be launched to promote the positive role of street vendors in providing affordable goods and services, especially to underserved communities. Community-based programs that involve vendors in urban planning processes can also help reduce conflicts between vendors and other stakeholders, creating a sense of shared ownership and responsibility for public spaces. Additionally, local governments should encourage collaboration between formal businesses and street vendors, allowing both sectors to coexist and complement each other. This phase aims to foster a harmonious relationship between street vendors, authorities, and the broader community, ensuring that vendors are valued contributors to the urban economy while adhering to social and legal norms.

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