

Research Article

Highlighting a Segment of the Informal Economy in Agusan Del Sur: A Multiple Case Study on The Local Street Vendors

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Abstract

Street vending remains a critical yet understudied segment of the informal economy in the Philippines, particularly in provincial contexts. This qualitative multiple case study examines the business practices and coping strategies of local street vendors operating in Agusan del Sur. Five vendors representing diverse product categories—vegetables, rattan products, fish, fruits, and prepared food—were selected through maximum variation sampling. Data were collected through in-depth semi-structured interviews and triangulated using supplementary interviews with family members and close associates. The data were analyzed using thematic analysis, supported by within-case and cross-case comparisons. Findings revealed six core business practices: organizing work schedules and routines, adapting product offerings, sourcing supplies, setting prices strategically, engaging customers, and operating as family enterprises. In response to persistent challenges, vendors employed seven coping strategies, including adjusting finances and capital, managing supplies and sourcing, coping with weather and environmental conditions, handling competition and location issues, complying and negotiating with regulations, engaging and retaining customers, and relying on family and community support. Despite operating under conditions of limited capital, regulatory uncertainty, and environmental vulnerability, vendors demonstrated resilience through adaptive decision-making, flexible operations, and strong social networks. Grounded in Resilience Theory and Informal Economy Theory, this study contributes to the literature by providing context-specific insights into how informal micro-entrepreneurs sustain livelihoods in provincial settings. The findings offer practical implications for local policymakers, development practitioners, and researchers seeking to support inclusive and sustainable informal economies.

Keywords: informal economy; street vendors; business practices; coping strategies; resilience; multiple case study; Philippines

1. Introduction

The informal economy plays a significant role in providing employment and livelihood opportunities, particularly in developing countries where formal job markets remain limited. Globally, a substantial proportion of the workforce relies on informal economic activities, including street vending, to sustain daily living. Despite its economic significance, the informal economy is often associated with precarious working conditions, limited legal protection, low productivity, and persistent social and economic inequalities (Chen & Carré, 2020; Floridi et al., 2020; Williams, 2015). As a result, informal workers—especially street vendors—frequently operate under conditions of vulnerability shaped by regulatory pressures, environmental risks, and market uncertainty. Street vending represents one of the most visible and dynamic forms of informal economic activity. International studies have documented how street vendors navigate challenges such as restrictive urban policies, competition, limited access to credit, fluctuating demand, and exposure to environmental hazards (Crush & Young, 2019; Raj, 2017; Maniktala & Jain, 2021). In many urban and semi-urban settings, vendors are perceived as obstacles to modernization, leading to exclusionary policies and periodic displacement. Despite these constraints, vendors continue to adapt their practices in response to changing socio-economic and environmental conditions, highlighting the resilience embedded in informal livelihoods.

In the Philippine context, street vending remains a vital source of income for many households, particularly in provincial areas where employment opportunities are scarce. Existing studies have highlighted challenges faced by street vendors, including unstable income, lack of social protection, limited access to financial services, and regulatory ambiguities (Almaden & Veloso, 2017; Mercado, 2018; Amper, 2023). Vendors are often compelled to rely on informal loans, family labor, and flexible operational strategies to sustain their businesses. While these studies provide valuable insights, much of the existing literature focuses on urban centers or specific market settings, leaving provincial contexts relatively underexplored. Moreover, prior research has tended to emphasize the vulnerabilities of informal workers, with comparatively limited attention given to their adaptive business practices and coping strategies. Scholars have noted a gap in empirical studies that examine how street vendors actively organize their work, adjust to risks, and sustain livelihoods through everyday decision-making processes (Horodnic et al., 2022; Raj, 2017). Understanding these adaptive strategies is essential for developing inclusive policies that recognize informal workers not merely as marginal economic actors but as resilient micro-entrepreneurs contributing to local economies.

Guided by Resilience Theory (Holling, 1973) and Informal Economy Theory (Hart, 1973), this study addresses this gap by examining the business practices and coping strategies of local street vendors in Agusan del Sur, Philippines. Using a qualitative multiple case study approach, the research explores how vendors across different product categories organize their operations, respond to challenges, and sustain their livelihoods within the informal economy. Specifically, the study seeks to answer the following questions: (1) What business practices do local street vendors in Agusan del Sur

employ? (2) How do they cope with the challenges encountered in their business operations? and (3) What explains the similarities and differences across cases? By focusing on a provincial setting, this study contributes context-specific insights that extend existing scholarship on informal entrepreneurship, resilience, and livelihood sustainability.

Research Questions

1. What are the business practices of local street vendors in Agusan del Sur?
2. How do this local street vendors cope with the challenges of their business practices?
3. What explains the similarities and differences of each case?

2. Materials and Methods

2.1. Research Design

A qualitative multiple case study design was adopted to allow an in-depth investigation of several bounded cases and to facilitate comparison across cases. Case study research enables the exploration of real-life, contemporary phenomena within their natural contexts, particularly when the boundaries between the phenomenon and context are not clearly evident (Yin, 2003, 2009). A multiple case approach strengthens analytical robustness by enabling both within-case and cross-case analysis, allowing patterns of convergence and divergence to be systematically examined (Creswell, 2013; Creswell & Poth, 2016). Qualitative research is appropriate for this inquiry because it seeks to understand meanings, motivations, and coping behaviors rather than quantify variables or test hypotheses. Qualitative designs are particularly suitable for addressing “how” and “why” questions and for capturing participants’ perspectives through open-ended inquiry (Tenny, Brannan, & Brannan, 2017). The approach aligns with Creswell’s (2012, 2013) assertion that qualitative inquiry is effective for exploring how individuals or groups interpret social phenomena in natural settings. Furthermore, qualitative research facilitates the examination of processes and patterns underlying human behavior that are not readily measurable through numerical indicators (Myers, 2019). All data are treated as symbolic representations requiring contextual interpretation, with meaning understood as subjective and socially constructed (Twining et al., 2017). Consistent with Turale (2020), this study required methodological skill in qualitative data collection, abstract conceptual thinking, and systematic analysis to ensure analytic depth and scholarly rigor.

2.2 Research Participants

The study consisted of five case units involving local street vendors operating in the province of Agusan del Sur. A maximum variation sampling strategy was employed to capture a broad range of experiences across differences in age, gender, educational background, product type, and length of engagement in street vending (Suri, 2011). This strategy enhances analytical richness by documenting both unique case characteristics and shared patterns that emerge across heterogeneous cases. Participant selection followed purposive sampling principles commonly applied in case study research (Merriam, 1998; Merriam & Tisdell, 2016). Inclusion criteria required that participants: (a) operate as local street vendors within Agusan del Sur, and (b) have at least two years of

continuous street vending experience to ensure sufficient exposure to the phenomenon. Five vendors selling vegetables, rattan products, fish, fruits, and prepared food were selected. Each participant was assigned a pseudonym and color code to protect anonymity while preserving case distinctiveness.

2.3 Data Collection

Data were collected primarily through in-depth, semi-structured interviews. Prior to data collection, approval was obtained from the Dean of Graduate Studies, followed by ethics clearance from the University of Immaculate Conception Research and Ethics Committee. All procedures complied with the Data Privacy Act of 2012 (Republic Act No. 10173). Participants received a written informed consent form, which was verbally explained in Bisaya to ensure full comprehension. Participation was voluntary, and participants were informed of their right to withdraw at any point without consequence. Interviews were scheduled at times and locations convenient to participants, including their homes or vending areas, to promote comfort and rapport. A brief orientation preceded each interview to clarify the study's objectives, procedures, and confidentiality measures. Open-ended interview questions were developed in advance to guide discussion while allowing flexibility for participants to elaborate on their experiences. Interviews were audio-recorded with permission and supplemented by field notes to capture non-verbal cues and contextual observations. To enhance data credibility, supplementary interviews were conducted with individuals connected to the participants, such as family members or close associates. These additional sources supported triangulation, a key strategy in case study research for verifying information across multiple perspectives (Patton, 2015; Merriam & Tisdell, 2016). Interviews, observations, and documentary notes collectively formed the qualitative evidence base (Creswell, 1995; Wolcott, 1992).

2.4 Data Analysis

Data analysis followed a systematic, multi-stage process involving transcription, coding, thematic analysis, and cross-case synthesis. Audio recordings were transcribed verbatim, and transcripts were reviewed repeatedly to ensure accuracy and researcher immersion in the data. Initial familiarization involved reading transcripts, annotating preliminary notes, and identifying meaningful segments. Coding and categorization were conducted to reduce data volume while preserving substantive meaning. This process involved identifying significant statements, grouping similar codes, and organizing them into categories. Coding followed Patton's (2002) guidance on data reduction, pattern identification, and meaning making. Thematic analysis was conducted within each case to identify patterns related to participants' experiences, perceptions, and coping strategies. Thematic analysis was guided by Braun and Clarke's (2006) framework for identifying, analyzing, and reporting themes within qualitative data. Subsequently, cross-case analysis was performed to compare themes across cases, facilitating the identification of shared patterns and contextual variations (Yin, 2003). This analytic strategy enabled the synthesis of evidence across cases and the articulation of explanatory insights grounded in comparative analysis.

2.5 Trustworthiness of the Study

The trustworthiness of this study was established through the criteria of credibility, transferability, dependability, and confirmability (Ghafouri & Ofoghi, 2016). Credibility was ensured through prolonged engagement with participants, consistent use of semi-structured interview protocols, triangulation of data sources (interviews, field notes, and supplementary informants), and iterative verification of interpretations against the raw data, consistent with the recommendations of Yin (2003) and Suter (2012). Transferability was supported by providing thick, context-rich descriptions of the research setting, participant characteristics, and methodological procedures, enabling readers to assess the applicability of the findings to comparable contexts. Dependability was strengthened through systematic documentation of research processes, use of a code–recode strategy, and peer review of coding and thematic decisions to ensure analytic consistency over time (Ngulube, 2015). Confirmability was addressed by maintaining audit trails, reflexive notes, verbatim transcripts, and audio recordings, ensuring that the findings were grounded in participants’ accounts rather than researcher bias (Carcary, 2009).

2.6 Role of the Researcher

The researcher served as the primary instrument for data collection and analysis, responsible for participant recruitment, interviewing, transcription, coding, and interpretation. Reflexivity was maintained throughout the research process to acknowledge and manage potential biases. Follow-up interviews with individuals within participants’ social contexts were conducted to validate and corroborate primary data, strengthening analytical rigor.

3. Results and Discussion

3.1. Cross-Case Analysis

This study examines the personal experiences of local street vendors regarding their street vending activities within the informal economy in Agusan del Sur. Five main participants who qualified as the informants in accordance with the inclusion criteria set in this study. Their profile is reflected in Table 1.

Table 1. Profile of the Participant in In-depth Interview

Profile	Vegetable Vendor (Case-A)	Ratan Products Vendor (Case B)	Fish Vendor (Case C)	Fruit Vendor (Case D)	Food Vendor (Case E)
Age	39	57	26	35	43
Sex	Female	Male	Female	Male	Female
Educational Attainment	High School Level	Elementary Level	Senior High School graduate	College Level	College Graduate

Street Vending Experience	20 years	3 years	3 years	10 years	4 years
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Aside from the profile stated in the table above, each of these five participants has a unique situation in their personal lives. The vegetable vendor is married and a mother of three children. She is currently the leader of their purok and chapel Basic Ecclesial Community (BEC) Coordinator of their chapel. The second participant, on the other hand, is also married and a father of two lovely daughters. He loves music and playing guitar. The fish vendor is a single and the family's second born. She is a proud member of LGBTQIA+ and enjoys traveling and online gaming.

Furthermore, the fourth participant, who is a fruit vendor, is a father of two kids. He is currently employed in the private sector. He enjoys playing basketball during his spare time. Lastly, the fifth participant is a mother, an active parishioner of their parish and officer of a registered organization. Before selling foods, she was an online seller selling clothes and beauty products. She also loves and enjoys travelling in her spare time.

Business Practices of Local Street vendors in Agusan del Sur

The cross analysis of the five study cases revealed six common themes: organizing work schedules and routines, adapting product offerings, sourcing supplies, setting prices strategically, engaging customers, and operating as family enterprises. As shown in Table 2, there are four to five core ideas underscoring each of the themes. Core ideas sometimes termed as thematic statements are condensed overview of the common meanings that recur throughout the data where patterns are identified in coming up with themes. These themes are reflected on the next page:

Table 2. Business Practices of Local Street Vendors in Agusan del Sur

Themes (Practices)	Core Ideas	Cases
Organizing Work Schedules and Routines	Long workdays with continuous presence at stall	A, B, C, D, E
	Flexible scheduling / no fixed routine	A, B, D
	Early preparation to meet morning demand	E, C
	Regular inventory and weekly restocking	E, D
Adapting Product Offerings	Adjust products by season and demand (rainy/summer/holidays/trends)	A, B, C, D, E
	Maintain staple bestsellers (e.g., bangus, mangoes, signature soups)	A, C, D, E
	Drop slow movers / expand fast sellers	A, E, B

Sourcing Supplies	Customize for specific customers (students, seniors)	E, C
	Obtain from regional hubs/wholesale markets (Davao, Tagum, Bangkerohan)	A, C, D, E
	Use multiple sources to secure supply	B, C, D, E
	Buy wholesale from suppliers	A, D, E
	Direct-from-sea or own supply line	C
Setting Prices Strategically	Choose sourcing location based on price/availability	E
	Cost-based pricing with modest markups	A, B, C, D, E
	Keep prices affordable for locals/students	A, B, D, E
	Adjust based on competitor prices	A, B, D
	Provide discounts to move stock or attract bulk buyers	A, C, D, E
Engaging Customers	Adjust for scarcity or transport distance	A, D
	Offer discounts or freebies (bulk orders, students, bargaining accepted)	A, B, C, D, E
	Build loyalty through quality, taste, cleanliness, and trust	E, D, C, A
	Add value with services (cleaning fish, grilling, short orders)	C, E
	Maintain attractive product display	D
Operating as Family Enterprises	Actively approach and welcome customers	A
	Family-run with spouse, siblings, or children helping	A, B, C, D, E
	Decision-making shared within family/team	A, B, C, D, E
	Clear division of roles (e.g., cooking, display, logistics)	D, E
	Dependence on trusted family labor for continuity	E, C

The local street vendors of Agusan del Sur demonstrate a wide range of business practices that ensure the continuity of their livelihoods despite limited resources and unstable conditions. First, vendors practice organizing work schedules and routines by sustaining long work hours, often from dawn until late

evening, with some even ready to serve 24/7. Their schedules are flexible, without strict routines, but early preparation and regular inventory are emphasized to keep operations smooth and to meet early customer demand. As claimed by Case B:

We don't really have fixed hours, we're open twenty-four hours. (P02_CQ1.S1)

Also, the Case E stated that:

We start preparing by 4 a.m., and the store opens by 5:30 a.m. because many travelers stop by at that time. (P05_CQ1.S1)

Second, they practice adapting product offerings by aligning their goods with the season, demand, and customer preferences. They retain staple bestsellers such as bangus, mangoes, or signature dishes, while dropping slow-moving items and expanding those in demand. Some vendors also diversify their offerings to cater to specific groups, such as students and senior citizens. In fact, Case D demonstrated this by emphasizing:

During Christmas, the fast-selling ones are the round fruits. (P04_CQ1.S2)

Also, the Case C gladly shared that:

Especially the senior citizens, [...] we buy fish for soup. (P03_CQ1.S2)

Third, they engage in sourcing supplies from multiple regional hubs such as Davao, Tagum, and Bangkerohan. Vendors combine wholesale buying with flexible sourcing, shifting to different towns or suppliers depending on price and availability. Others maintain direct-from-sea supply lines. This adaptability reduces the risk of shortages and keeps costs manageable. Case D, for instance, mentioned that:

In Davao, there is a fruit market there, and in Tagum. (P04_CQ1.S4)

Case B also shared that:

This lechon tray and sungkaan come from Libertad. Others, like the covers, come from Manat [...]. The nito comes from Cotabato. (P02_CQ1.S3)

Fourth, they implement strategic pricing practices to balance affordability with sustainability. Vendors typically use cost-based pricing with modest markups, while adjusting prices based on competition, scarcity, transport distance, and customers' affordability, especially students and senior citizens. Discounts are commonly provided to encourage bulk buying or to move stock quickly, reflecting a customer-centered approach to pricing. Case A enthusiastically conveyed:

We mark it up when it's far because we have to add expenses. We just add another five pesos. (P03_CQ1.S4)

Case E also shared that:

We always consider what people can afford [...] We also consider the students. (P05_CQ1.S4)

Fifth, they adopt customer engagement practices such as offering discounts, freebies, and personalized services. Loyalty is cultivated through consistent quality, cleanliness, and friendly service. Some vendors also add value by offering services such as cleaning fish, grilling, or preparing short orders. Merchandising through neat displays and proactive greetings is another way vendors attract and retain buyers. As gladly shared by Case C:

We offered fish grilling. So now, instead of customers buying from the other stall, they would say, "Let's just go there because they offer grilling". (P03_CQ1.S5).

Also, the Case E gladly shared that:

The taste and cleanliness of the food are also factors. Many people choose (to buy) because of that. (P05_CQ1.S5)

Finally, they sustain their operations by functioning as family enterprises. Labor is largely family-based, with spouses, siblings, and children sharing responsibilities. Decision-making is collaborative, and role specialization such as cooking, arranging displays, or managing logistics is common. Trust in family members ensures the continuity of the business and reduces labor costs. Case B illustrates this by putting emphasis on the following:

The two of us plan together. We need to unite our plan [...] (P02_CQ1.S7).

As such, Case C mentioned that:

Whenever I need to make a decision for the business, I approach him first (referring to her father) (P03_CQ1.S7).

Coping Strategies of Local Street Vendors in Agusan del Sur

As for the coping strategies of local street vendors for every challenge that they encountered, as shown in the last column of Table 3, seven themes are presented: adjusting finances and capital; managing supplies and sourcing; coping with weather and environment; handling competition and locations issues; complying and negotiating with regulations; engaging and retaining customers and relying on family and community support. Each one of the case has been successful in overcoming the challenges they have encountered without suffering any loss in terms of productivity or performance. There was a wide range of responses from the five informants regarding their experiences and methods of coping, which were converted into core ideas as shown in Column 2 of Table 3 on the next page. These core ideas resulted to seven themes as earlier mentioned.

Table 3. Coping Strategies of Local Street Vendors in Agusan del Sur

Themes	Core Ideas	Challenges Addressed	Cases
Adjusting Finances and Capital	Careful budgeting (buying in smaller amounts, prioritizing essential stocks)	Rising costs of goods, limited capital, seasonal price hikes	A, D, E
	Borrowing money, taking loans, or buying on credit from suppliers	Capital shortages, unexpected expenses	C, D
	Recovering gradually from losses	Loss of capital, spoiled stocks	B, E
Managing Supplies and Sourcing	Maintaining multiple suppliers, sourcing from alternative towns	Scarcity of fish or fruits during typhoons/lean seasons	C, A
	Borrowing supply from other vendors when stock is unavailable	Shortages of native/rattan products	B
	Limiting inventory to prevent spoilage	Perishable stocks (fish, food, fruits)	A, C, E
Coping with Weather and Environment	Using tarps, adjusting opening hours, or laughing off difficulties	Rain, storms, extreme heat	A, B, D
	Bringing goods directly to customers when they can't come	Flooded/rainy days limiting customer mobility	C
	Preparing smaller amounts during crises	Preventing spoilage when demand is low	E
Handling Competition and Location Issues	Practicing patience, humility, and not fighting competitors	Competition from other vendors and peddlers	C, D, E
	Adjusting prices or giving promos to retain buyers	Customer loss during competition	D, E
	Moving stalls/looking for better selling spots	Road widening, parking/access issues	B, C
Complying and Negotiating with Regulations	Negotiating with authorities for exemptions (e.g., cellophane bags)	Local regulations affecting selling practices	A
	Following barangay rules to maintain permission to sell	Risk of penalties or stall closure	C, D
	Smiling, patience, and friendliness even with difficult customers	Customer complaints, rude or demanding buyers	A, C, D, E

Engaging and Retaining Customers	Offering discounts, freebies, or promos during slow sales	Low demand, weak sales periods	A, D, E
	Providing alternative products when stock is unavailable	Meeting customer needs despite shortages	E
Relying on Family and Community Support	Family members helping with decisions and daily work	Managing stress, workload, and decision-making	A, B, C, D, E
	Relying on trusted workers / addressing betrayal issues	Trust and reliability challenges in workforce	C

Local street vendors in Agusan del Sur confront numerous challenges in their everyday operations, ranging from limited capital and unstable supplies to unfavorable weather, regulations, competition, and demanding customers. Their coping strategies reveal a high degree of resourcefulness, adaptability, and resilience. First, vendors practice adjusting finances and capital through careful budgeting, such as buying in smaller quantities and prioritizing essential products. When capital falls short, they borrow from relatives, take small loans, or buy on credit from trusted suppliers. Losses are gradually recovered by tightening spending and maximizing profitable sales. Case D, for instance, stated:

There are times when I run out of capital, and that's when I have to take out a loan. (P04_CQ2.S1)

Also, the Case C stated that:

I swallowed my pride and asked our fish supplier to let me buy on credit. (P03_CQ2.S1)

Second, they cope by managing supplies and sourcing more strategically. Vendors maintain multiple suppliers across towns and provinces to ensure steady access to products despite scarcity. They also borrow goods from fellow vendors when stocks are unavailable, while some deliberately limit their inventory to avoid spoilage of perishable items like fish, fruits, or cooked food. Case A firmly conveyed that:

Just adjust. Manage the products you bought so that everything will be complete. (P01_CQ2.S2).

Additionally, Case B shared that:

What we do is borrow from others, even if it's just a little. (P02_CQ2.S2).

Third, they adopt various ways of coping with weather and environmental conditions. Tarps and makeshift shelters protect goods from the

rain, and operating hours are adjusted depending on the weather or customer flow. Some vendors go further by bringing their products directly to customers during heavy rains, while others prepare smaller amounts of food during crises to minimize waste. Case C illustrates this by putting emphasis on the following:

Sometimes, we would go around the community. You know, we only had a stall, just one fixed spot. (P03_CQ2.S3)

Also, Case A shared that:

When it rains, you get wet but we use a tarp as our shelter. (P01_CQ2.S3)

Fourth, vendors face competition and location issues with patience and practical adjustments. Instead of confronting competitors, they remain humble, lower prices, or introduce promotions to retain customers. When displaced by road widening or faced with parking difficulties, they relocate their stalls to safer or more strategic selling spots. Case B, for instance, stated:

That area (referring to road) will be destroyed and debris piled up on the other side, so we're not here anymore. So we're looking for a spot again, but still along the highway. (P02_CQ2.S4)

As such, Case C mentioned that:

We were already prepared (referring to relocation because of road widening) [...]. As long as you follow the rules, there's no problem. (P03_CQ2.S4)

Fifth, they deal with rules through complying and negotiating with regulations. Some negotiate exemptions, such as being allowed to continue using cellophane for small-value goods, while others follow barangay regulations closely to avoid penalties or losing their stalls. As shared by Case E:

We had to get the sanitary permit so that our business wouldn't be illegal. (P05_CQ2.S5)

Also, Case D mentioned that:

We abided the law because it's better to follow the rules even if it's hard. (P04_CQ2.S5)

Sixth, vendors maintain customer engagement and retention despite difficulties. They face rude or demanding customers with patience and friendliness, understanding the importance of customer loyalty. Smiling, greeting, and listening to complaints help retain buyers. Discounts, freebies, and alternative products are also offered during low sales periods to encourage continued patronage.

Case D illustrates this by putting emphasis on the following:

Handle them well, don't fight back or get angry. (P04_CQ2.S6).

Also, the Case A stated that:

Oh, you really need to smile. [...] Just keep smiling and don't talk back, Sir, because they are customers. (P01_CQ2.S6)

Finally, they rely heavily on family and community support. Family members provide labor, share in decision-making, and help with customer service, while trusted workers also play key roles in sustaining operations. Although trust issues sometimes arise, vendors emphasize the importance of cooperation and support in managing stress, workload, and business continuity.

Case E enthusiastically said this:

The people I hire to work are also my family. They have a huge role for me, because if they weren't here, I wouldn't have a business. Because they're the ones who are hands-on with my business. (P05_CQ2.S7)

Case A also shared that:

It's just me and my husband [...] just the two of us. My siblings also help. (P01_CQ1.S7)

3.2 Similarities and Differences of Business Practices

The business practices of local street vendors in Agusan del Sur exhibit clear commonalities alongside context-specific variations, reflecting shared survival strategies adapted to differences in products, customers, and resources (see Table 4). Across cases, vendors similarly organized work schedules by extending daily operating hours to maximize sales and maintain a consistent market presence. Long working hours emerged as a common response to income uncertainty and customer demand.

However, scheduling practices varied depending on product type, labor availability, and buying patterns. Vendors dealing with perishable goods tended to open earlier or close sooner to prevent spoilage, while those selling non-perishable items or supported by helpers sustained longer or staggered shifts. These differences indicate how vendors tailor time management strategies to operational constraints and market conditions. All vendors also demonstrated adaptability in product offerings by adjusting goods according to seasonality and customer demand. This shared flexibility helped minimize losses and maintain relevance in fluctuating markets.

Nonetheless, product adaptations differed according to specialization and target clientele. Vendors prioritized goods aligned with their niche—such as seasonal produce, holiday-related items, or meals suited to students and daily consumers—illustrating how a common adaptive strategy is operationalized through differentiated market positioning. In terms of sourcing supplies, vendors consistently relied on external markets and regional suppliers, underscoring their dependence on broader trade networks for business continuity.

This shared reliance ensured product availability and responsiveness to demand. Differences emerged in supplier choice, shaped by product perishability,

distance, and logistical needs. Vendors selling perishable goods favored nearby or coastal sources to preserve freshness, while those handling non-perishable or specialty items sourced from larger or more distant hubs. These variations highlight adaptive supply strategies grounded in product characteristics and location-specific considerations. Pricing practices further reflected both convergence and divergence. All vendors employed cost-based pricing with modest markups to keep goods affordable and competitive. Affordability was universally prioritized to attract and retain customers in price-sensitive informal markets. However, pricing adjustments varied according to perishability, competition, and cost structures. Some vendors modified prices to reduce losses from unsold perishable goods, while others monitored competitors, varied markups by product, or maintained stable prices unless input costs increased. These differences demonstrate how vendors balance profitability and accessibility under distinct operational pressures. Customer engagement practices were likewise shared yet differentiated. All vendors recognized customer service as central to sustaining sales, employing friendliness, patience, discounts, and small incentives to encourage loyalty. While this emphasis formed a common foundation of business sustainability, engagement styles varied according to personal disposition, type of goods, and market competition. Some vendors relied on proactive greetings and warmth, others on value-added services or attractive displays, and others on food quality, cleanliness, or small tokens of appreciation. These variations suggest that customer engagement, though universally valued, is shaped by individual business contexts. Finally, all cases operated as family enterprises, relying on relatives for labor, decision-making, and operational support. Family involvement reduced labor costs, enhanced trust, and ensured continuity without dependence on external workers. However, the extent of family influence and role distribution differed based on household structure and business type. Some vendors depended primarily on spouses or siblings, others consulted parents for major decisions, while some relied heavily on relatives for cooking or front-line service. These differences reveal how family labor is flexibly organized in response to manpower availability, trust relations, and business demands, affirming family involvement as a shared foundation of resilience expressed in varied forms.

Table 4. Similarities and Differences on Bank Managers' Experiences in Managing Multigenerational Teams and Coping with Managerial Challenges

Theme	Similarities Across Cases	Differences Across Cases	Explanation
Organizing Work Schedules and Routines	All vendors (A, B, C, D, E) work long hours daily, often from early morning until evening.	Case B operates 24/7, while Cases A, D, and E adjust schedules flexibly. Case C strictly follows fixed hours with helpers.	Similarity: All vendors extend working hours to maximize sales and meet customer demand. Difference: Variations in scheduling depend on the type of product sold,

			available labor, and customer buying patterns.
Adapting Product Offerings	Vendors (A, B, C, D, E) adjust products according to season and demand.	Case A emphasizes vegetables/fruits in rainy season; Case B focuses on rattan/baskets during holidays; Case C prioritizes fish varieties; Case D offers trendy fruits like dragon fruit; Case E maintains soups and adapts dishes for students.	Similarity: Vendors adapt their offerings to ensure sales and prevent spoilage. Difference: The specific products vary because each vendor specializes in different goods and caters to different customer segments.
Sourcing Supplies	All vendors (A–E) rely on external markets or suppliers for stocks.	Case A sources from Davao wholesalers; Case B relies on Libertad/Cotabato; Case C uses Tagum/Zamboanga landing sites; Case D buys wholesale in Davao/Tagum; Case E shifts between Tagum and Trento.	Similarity: All seek external supply chains to sustain operations. Difference: The choice of suppliers reflects the nature of products (fish, fruits, rattan, food) and proximity to supply hubs.
Setting Prices Strategically	All vendors (A–E) use cost-based pricing with modest markups.	Case A adjusts by distance and affordability; Case B varies by product; Case C applies ₱30–40 markups; Case D surveys competitors; Case E keeps stable prices unless costs rise.	Similarity: All aim to keep prices affordable to attract and retain customers. Difference: Pricing approaches differ because of product perishability, competition, and capital structure.
Engaging Customers	All vendors (A–E) provide discounts, freebies, or loyalty practices.	Case A actively greets customers; Case B is passive (“we just wait”); Case C adds grilling service; Case D uses neat displays and bulk discounts; Case E focuses on taste, cleanliness, and student-friendly freebies.	Similarity: Vendors recognize customer service as essential for sustaining sales. Difference: Engagement methods vary according to personal style, type of goods, and market competition.

Operating as Family Enterprises	All cases (A–E) involve family members in daily operations and decisions.	Case A relies on siblings; Case B collaborates with spouse but makes final say; Case C consults father for major moves; Case D shares roles with wife; Case E depends on family members for cooking and frontline work.	Similarity: Family involvement reduces labor costs and builds trust in operations. Difference: The degree of influence and role assignment differs depending on household composition and business type.
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Similarities and Differences of Coping Strategies

The coping strategies of local street vendors in Agusan del Sur reveal both shared resilience practices and differentiated responses shaped by resources, product types, and personal circumstances (see Table 5). While vendors face common constraints inherent in informal livelihoods, their coping mechanisms vary in form and intensity. Across cases, vendors shared a fundamental challenge of limited capital, prompting careful budgeting, reduced stock purchases, and daily cost control. These practices reflect a common need to manage financial vulnerability caused by slow sales or unexpected expenses. However, approaches to financial adjustment differed depending on access to credit and household needs. Some vendors borrowed from suppliers or took small loans, while others relied on incremental daily adjustments or consciously avoided repeating past financial mistakes. These variations demonstrate that although capital scarcity affects all vendors, coping strategies are shaped by available financial options and family responsibilities.

In managing supplies and sourcing, vendors similarly adjusted inventory levels and diversified suppliers to maintain continuity of operations. Limiting stock reduced the risk of spoilage, while borrowing supplies or sourcing from alternative vendors helped address shortages. Differences emerged based on product perishability and supplier availability, with some vendors developing wider supplier networks and others relying on temporary borrowing or substitution. These strategies highlight adaptive sourcing as a response to unstable supply conditions. Weather and environmental conditions constituted a universal challenge, disrupting customer mobility and sales. Vendors responded by modifying routines through the use of protective coverings, adjusting operating hours, reducing production, or adopting more mobile selling practices. However, responses varied according to product type and operational flexibility. Vendors selling cooked food reduced preparation to avoid waste, while those selling mobile or perishable goods delivered directly to customers. These differences indicate product-sensitive adaptation to environmental risks.

In handling competition and location issues, vendors shared a non-confrontational stance, viewing competition as inevitable. Rather than engaging in disputes, they emphasized patience, service quality, and price adjustments to retain customers. Differences arose from varying levels of competition and infrastructure changes, such as road widening or access limitations. Some vendors modified prices or promotions, while others relocated

stalls or prepared alternative selling spaces, reflecting context-driven spatial adaptation. Compliance with regulations emerged as another shared coping strategy, as vendors recognized adherence to local rules as essential for business continuity. While all acknowledged the importance of compliance, responses varied depending on regulatory strictness and relationships with authorities. Some vendors negotiated practical arrangements, others adhered strictly to regulations to avoid penalties, and some benefited from supportive barangay leadership. These variations underscore uneven regulatory environments within informal markets. Customer engagement remained central to coping across all cases. Vendors relied on friendliness, patience, and incentives to sustain loyalty during difficult periods. Although all valued good customer service, engagement styles differed according to personality, product type, and customer demographics, ranging from proactive greetings and discounts to more passive or service-based approaches. Finally, family and community support underpinned all coping strategies. Vendors relied on family members for labor, decision-making, and emotional support, reducing reliance on paid workers and strengthening trust. Differences in the extent and nature of family involvement reflected household structure and trust dynamics, illustrating how kinship functions as a flexible but universal foundation of resilience.

Table 5. Similarities and Differences of Coping Strategies among Local Street Vendors in Agusan del Sur

Theme	Similarities Across Cases	Differences Across Cases	Explanation
Adjusting Finances and Capital	Vendors (A, C, D, E) cope by budgeting carefully and reducing stocks.	Case A manages by buying smaller quantities; Case C borrows from suppliers; Case D takes loans; Case E balances through small daily adjustments; Case B emphasizes avoiding repeat mistakes in losses.	Similarity: Careful budgeting is common because limited capital is a shared constraint. Difference: Approaches differ depending on credit access, household financial needs, and the severity of capital shortage.
Managing Supplies and Sourcing	Vendors (A, B, C, E) diversify suppliers or adjust stock sizes.	Case A reduces purchases during crises; Case B borrows supply from other vendors; Case C builds multiple supplier networks; Case E provides alternatives when stocks run out.	Similarity: Vendors diversify or adjust sourcing to maintain continuous operations. Difference: Specific coping varies based on product perishability and the availability of alternative suppliers.

Coping with Weather and Environment	All vendors (A–E) experience weather as a major challenge and adapt operations accordingly.	Case A uses tarps and laughs off hardship; Case B observes low sales during rain; Case C delivers to customers during storms; Case D adjusts opening hours; Case E prepares less food during crises.	Similarity: Coping with weather is universal because it directly affects sales and customer mobility. Difference: Responses vary by product type and mobility—fish vendors may deliver, while cooked-food vendors reduce preparation.
Handling Competition and Location Issues	Vendors (C, D, E) show patience and non-confrontation with competitors.	Case C tolerates motorcycle fish vendors; Case D adjusts prices/promos; Case E focuses only on own business; Case B relocates due to road widening; Case C prepares backup stalls.	Similarity: Vendors avoid conflict because competition is viewed as inevitable. Difference: Adjustments differ depending on competition intensity and infrastructure changes in selling areas.
Complying and Negotiating with Regulations	Vendors (A, C, D) follow or negotiate rules to keep selling rights.	Case A fought for cellophane use in Trento; Case C follows rules to avoid penalties; Case D benefits from favorable barangay support.	Similarity: Vendors recognize compliance or negotiation as necessary for survival. Difference: Experiences vary depending on type of regulation and how supportive or strict local authorities are.
Engaging and Retaining Customers	All vendors (A–E) use friendliness, patience, or incentives to sustain loyalty.	Case A greets and smiles despite hardship; Case B remains passive and relies on faith; Case C offers discounts and alternative products; Case D gives bulk discounts and maintains patience; Case E provides freebies and listens to customer concerns.	Similarity: Good customer service is central to maintaining sales despite difficulties. Difference: Engagement style depends on personality, type of goods, and customer demographics.
Relying on Family and Community Support	All cases (A–E) involve family help in decision-making and daily tasks.	Case A receives help from siblings; Case B makes decisions with spouse; Case C depends on father and workers but also suffered betrayal; Case D shares roles with wife; Case E relies on family for cooking and customer service.	Similarity: Family support ensures labor availability and trust. Difference: Roles and influence vary depending on family structure and trust dynamics with helpers.

3.3 Similarities and Differences of Business Practices among Local Street Vendors in Agusan del Sur

Cross-case analysis revealed that all vendors (A–E) shared experience across six operational practices, yet exhibited variations shaped by product type,

customer demand, and household structure. First, all vendors organized work schedules by extending hours to maximize sales, though their specific routines differed based on product type, labor availability, and customer buying patterns, consistent with Yung et al. (2020), who emphasize flexible scheduling aligned with product requirements and fluctuating demand. Second, all vendors modified product offerings to sustain sales and prevent spoilage, with variations reflecting their specialization and target customer segments; this aligns with Mitchell (2025) and Isroilov (2024), who highlight seasonal adaptation, specialization, and customer-focused product adjustments. Third, all vendors sourced supplies through external supply chains but differed in supplier selection depending on product nature and proximity to supply hubs, supporting Kareem et al. (2025) and Barunda et al. (2023), who show that supplier choice varies by product type, quality needs, reliability, and distance. Fourth, all vendors engaged in strategic pricing to maintain affordability, though their methods varied according to perishability, competition, and capital structure, corroborating Sun and Lee (2024) and Wang and Du (2022), who note that pricing depends on cost structure, perceived value, and the urgency to sell perishable goods. Fifth, all vendors practiced customer engagement, yet interaction styles differed according to personal disposition, goods sold, and market competition—reflecting findings by Thakur et al. (2024) and Afolabi et al. (2023), who emphasize that engagement varies with individual styles, workplace factors, and customer expectations. Lastly, all cases operated as family enterprises, though the degree of influence and role distribution varied based on household and business composition, echoing Cahyani (2024) and Wang and Shi (2021), who demonstrate how family relationships, trust, and organizational culture shape authority and responsibilities in family-run businesses.

3.4 Similarities and Differences of Coping Strategies among Local Street Vendors in Agusan del Sur

The theme of financial adjustment emerges prominently among Cases A, C, D, and E, who cope through budgeting and reducing stocks, though their strategies differ: Case A buys in smaller quantities, Case C borrows from suppliers, Case D secures loans, Case E relies on small daily adjustments, while Case B prioritizes avoiding repeat losses. These variations reflect differences in credit access, household needs, and the severity of capital shortages. This supports Okeke et al. (2024), who emphasize zero-based and rolling budgeting for flexible allocation of scarce resources, and Sánchez (2023), who underscores cost reduction, inventory optimization, and supplier negotiation—mirrored in the vendors' borrowing, loan-taking, and incremental budgeting practices.

Supply management strategies also vary across vendors (A, B, C, E), as they diversify suppliers or regulate inventory levels. Case A minimizes purchases during crises, Case B borrows supplies elsewhere, Case C builds multiple supplier networks, and Case E offers alternatives when products run out. These variations are shaped by product perishability and the availability of substitute suppliers. The findings align with Kim et al. (2023), who discuss trade-offs between multiple and single sourcing, and with Salunke (2024), who stresses the value of strong vendor relationships and tailored sourcing strategies for cost efficiency and reliability. All vendors adapt to weather-related disruptions, though approaches differ by product type and vendor mobility: fish vendors may deliver

orders, while cooked-food vendors reduce preparation. This confirms Rose and Dolega (2022), who show that weather affects retail sales differently across product categories, and Craig and Ma (2022), who highlight the need for product-sensitive operational adjustments under environmental disruptions.

Different coping approaches toward competition also emerged. Vendors C, D, and E exhibit patience or non-confrontation—Case C tolerates mobile competitors and maintains backup stalls, Case D adjusts prices or offers promotions, and Case E focuses on internal management—whereas Case B relocates due to road widening. These variations depend on competition intensity and infrastructure changes. This echoes Hamizar (2023), who notes that stationary vendors accommodate rivals or adjust pricing, while mobile vendors face mobility-related constraints, and corresponds with Elaman et al. (2024) and Ardina et al. (2024), who link survival to price competitiveness, product quality, and adaptability such as stall relocation. Regulation-related coping also varies among Cases A, C, and D: Case A negotiates the use of cellophane, Case C strictly complies to avoid penalties, and Case D benefits from supportive barangay leadership. These differences are influenced by regulation type and the strictness or supportiveness of authorities. This pattern aligns with Kariuki and Racaud (2024) and Du et al. (2024), who emphasize that vendor survival hinges on navigating uneven enforcement, negotiating rules, or relying on supportive governance. Customer loyalty strategies show universal use of friendliness, patience, or incentives, though execution varies. Case A greets customers warmly, Case B remains passive but consistent, Case C offers discounts and alternatives, Case D extends bulk discounts, and Case E provides freebies and attentive service. Variations reflect personality, product type, and customer demographics, supporting Lukmana and Maghfirah (2024) on the role of empathy and communication in loyalty, Anderson (2025) on trust-building through emotional engagement, and Anggitaningsih (2023) on responsiveness as a driver of customer retention.

Family and community support is central for all cases, though its form varies: Case A relies on siblings, Case B collaborates with a spouse, Case C depends on his father and employees despite past betrayal, Case D shares tasks with his wife, and Case E draws on family labor for production and service. These differences reflect family composition and trust dynamics, consistent with López Doblas et al. (2021), who show that family involvement varies by marital status, gender, and employment, and Cogan et al. (2022), who highlight the interactive nature of household support in entrepreneurial action. The findings confirm Holling's (1973) Theory of Resilience by illustrating how vendors continuously adapt and reorganize amid financial constraints, weather disruptions, competition, and regulatory pressures through flexible scheduling, diverse sourcing, strategic pricing, and strong social support. This demonstrates resilience as an ongoing adaptive process rather than mere recovery. Similarly, the findings validate Hart's (1973) Informal Economy Theory, as vendors rely on flexible hours, informal sourcing, direct price negotiation, community-based lending, and negotiated rule compliance—practices that exemplify the adaptability and socio-economic significance of informal enterprises in sustaining marginalized livelihoods.

3.5 Implication for Practices

Six fundamental themes emerged from the business practices of local street vendors in Agusan del Sur: organizing work schedules and procedures, adapting product offerings, sourcing supplies, establishing strategic pricing, engaging customers, and functioning as family enterprises. These themes demonstrate how vendors maintain their livelihoods through intentional and adaptable strategies—meticulously scheduling work hours to optimize sales, diversifying and tailoring products to align with customer preferences, sourcing dependable and cost-effective suppliers, and implementing flexible pricing strategies in response to market dynamics. Equally significant is their proactive involvement with consumers to foster trust and loyalty, along with their dependence on family members for labor, decision-making, and emotional support. The coping strategies identified in the study, including the adjustment of limited capital, management of supply shortages, and maintenance of customer relationships, offer important insights for aspiring vendors and small entrepreneurs aiming to establish or improve their operations in the province. The findings indicate that success in the informal sector relies on financial capital, adaptability, ingenuity, and robust social networks. The results underscore the significance of programs and policies that enhance vendors' resilience by providing access to training, microfinance, and market opportunities, thereby ensuring their competitiveness and sustainability in the face of environmental uncertainties, market volatility, and regulatory requirements.

4. Conclusions

The completion of this study demonstrates the resilience and adaptability of local street vendors in Agusan del Sur as they confront challenges such as competition, fluctuating demand, supply interruptions, and laws. It became clear that each vendor's story is a part of a common tale of perseverance and resourcefulness, and their reliance on various interconnected systems illustrates how economic actors on the local level respond creatively to challenges in order to maintain livelihoods. Through this research, I learned from the way they face challenges – becoming more observant of the subtle ways they solve problems and find creative ways to earn despite the odds. This research has deepened my understanding of the specific support street vendors require and has reshaped my perspective as a researcher. It has reinforced the importance of developing policies grounded in experiences, recognizing vendors not merely as informal workers but as essential contributors to local economic and social development.

5. Recommendations

Future research can build on this study by using quantitative methods to examine key business practices and coping strategies, such as organizing work schedules, adapting products, sourcing supplies, setting prices, engaging customers, and involving family members. These themes can be transformed into quantifiable variables for survey-based research to assess their correlation with vendors' income stability, market competitiveness, or business sustainability. Researchers could also use Structural Equation Modeling (SEM) to examine how these practices work together to help a business succeed. Because this study focused only on street vendors in Agusan del Sur, future studies could include

other provinces or urban areas to compare strategies in different settings. Exploring the impact of local government policies, access to financing, and technology use could also help explain what makes street vending sustainable.

Supplementary Details

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Not applicable

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Kyle Dave J. Penaso (author): prepared and wrote the introduction, methodology, results, and discussion, and also explained the study's findings. Dr. Presentacion C. Acosta (co-author): provided careful editing and helped improve the overall quality of the manuscript.

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Informed consent was secured from all participants. They were clearly informed about the purpose of the study, the procedures, confidentiality measures, and that their participation was completely voluntary before any data were collected.

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The authors declare no conflict of interest.

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In the course of writing this research, the following AI tools were used along with their specific purposes: ChatGPT – assisted in grammar correction, paraphrasing, translation, formatting, and organizing the manuscript. Scite AI –

assisted in finding relevant literature and checking proper referencing styles during the review of related studies. Grammarly – assisted in proofreading, correcting grammar, and improving clarity and readability of the text. All AI-assisted outputs were carefully checked, validated, and revised by the author to ensure accuracy, integrity, and alignment with the study's findings. All interpretations and conclusions remain solely the author's responsibility.

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