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## **LIVED EXPERIENCES OF INFORMAL ECONOMY VENDORS IN CAUAYAN CITY**

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### **ABSTRACT**

The pervasiveness of informal economy, that is, activities that are legal in nature but do not follow the formalities established by the authority, is a normal and tacitly accepted enterprise in Cauayan City. This study aimed to uncover the lived experiences of the vendors within the context of informal economy in Cauayan City. The study employed descriptive-qualitative research design. The data were gathered through interview and were analyzed using thematic analysis. Findings of the study showed that sidewalk or mobile vending in the city is a survival strategy to cope with poverty. Nevertheless, their operations in the city are not codified by a separate ordinance defining efficient and effective management of their activities. There are nonetheless other ordinances in which the vendors are affected like the sanitation and garbage policies where they contribute to the Internal Revenue Allotment (IRA) of the City. Finally, the lived experience of the vendors reveal that being a vendor is not just a job but it is their adaption to the challenging economic life that they have. Engaging in this type of work is decent, ethical and legal as the city government as well as the public recognize its existence and operations.

**Keywords:** *Informal economy, lived experiences, Local Government Unit (LGU), Cauayan City*

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### **INTRODUCTION**

There are two ways to conduct operations in the economy: formally and informally. The activities that occur outside the legal framework are considered informal. The activities conducted informally are of legal nature, but they are conducted without following the formalities established by the official legal framework. However, it is now widely accepted that informal economic activities constitute a key source of income earnings as a means of survival for poor families or for low-income earners. They are characterized by ease to entry, low-resource base family ownership, labor intensive, adaptive technology, and informal processes for acquiring skills. Some occur in the rural or urban areas, in developed countries or in developing countries; some are performed by people earning an income below the minimum wage; some are performed by people earning an income above the minimum wage. Those unrecorded activities bring about benefits to the economy. This can pose disadvantages to firms since they may be subject to government

penalties and they may not have access to low cost sources of financing, government contracts, and public contract enforcement (Jansson & Chalmers, 2001). It can also limit firms' market size since they cannot issue formal receipts to customers (McKenzie & Sakho, 2010). From the government's perspective, informality may result in lower tax collection, restricting the government's ability to finance public services (Levy, 2008).

In the Philippines, The Social Reform and Poverty Alleviation Act of 1997 recognizes informal workers as one of the disadvantaged groups. Informal businesses are sectors which encompass all jobs or businesses which do not pay taxes, or those people engaged or not engaged in business which consider as marginal income earners. Marginal income earners refer to individuals not deriving compensation income under an employer-employee relationship but who are self-employed deriving gross sales or receipts not exceeding P100, 000 in any 12-month period. Agricultural growers or producers (farmers or fishermen), small sari-sari stores, small carinderias or "turo-turos", drivers or operators of a single unit tricycle, and others similarly situated are examples of such operating within the country. The self-employed workers in this sector have little formal education, are generally unskilled, and lack of capital resources. Most workers in the informal sector do not enjoy the protection afforded in the formal sector in terms of job security, decent working conditions, and old-age pensions. Despite of these disadvantages, they were found to make a huge contribution to the livelihoods of the people involved in it. It also contributed to the well-being of many people who used its services. These informal businesses can have an impact also to the economic development of the society through promoting business principally for subsistence or livelihood. On the other side, it can affect also the benefit to be received by the community (Bangawan, 2017).

Cauayan City, one of the cities of the province of Isabela, is considered as a fast-growing rural industrial center that is why it is ideal for all entrepreneurs to put up their own businesses. Since its conversion into a component city, foreign and local investors are invited to invest directly in agricultural projects and operating businesses by establishing new companies or subsidiaries. One very prominent business enterprise in the city is the existence of vendors of informal economy. Their number is growing and they play a crucial role in business transactions among residents of Cauayan City on a daily basis. It is in this context that this study has been conceptualized to examine the lived experiences of the vendors within the context of informal economy in the City of Cauayan.

## **Research Objective**

This study aimed to uncover the lived experiences of the vendors engaged in an informal economy of Cauayan City.

## **Significance of the Study**

This study gives insights on the lived experiences of the informal economy vendors which could be an input for the local government of Cauayan City to craft ordinances that may help them uplift their social and economic conditions.

## **Literature Review**

### *Informal Business*

Heinonen (2008) analyzed the hidden role of informal economy in Phnom Penh's development. The informal economy acts as a crucial part of the economy in Phnom Penh and it is extremely important for the city and its development, providing employment, income, and services for most of the citizens. Around 80 percent of the city's 400,000 slum dwellers earn their income from informal sources. The informal economy also attracted educated people when the formal sector has been unable to offer proper employment and income. Another side of the coin is the city's poor informal workers mostly living in slum settlements. These people do not have skills, capacities or capital to register their activities. Another side of the coin is the city's poor informal workers mostly living in slum settlements. These people do not have skills, capacities or capital to register their activities. And, as a matter of fact these people are disturbed by the formal arrangements such as regulations, fines, and emotional stress that hinder their activities and possibilities to earn decent income. The study remarked that the informal economy is not regulated, which has created many obstacles for the city's development. To achieve sustainable development of the city's economy and services, the municipality needs to co-operate with the informal sector, develop services to support, monitor and regulate informal activities and lighten the registration process (Heinonen, 2008)

On the other hand, Unni & Rani (2000) provided evidence of the growing informalization of the labor force in South Asian Countries. A concept of the informal economy may be more useful to advocate these vulnerable groups of women. They have identified two broad components of the informal economy, that is, non-wage employment and wage employment. The first component of the informal economy non-wage employment in nonagricultural was increased during the eighties and nineties in Bangladesh

and India, while it appeared to decline in Pakistan and Nepal. Within this first component they do find evidence of a large proportion of home-based workers and street vendors in some cities in India. The second component of the informal economy, wage employment, is more difficult to clearly distinguish. They found an increasing proportion of casual employees in India and Bangladesh. Another segment of informal wage employment is constituted by home-workers or outworkers. Again evidence for the South Asian countries was not available. The trend towards increasing feminization of the workforce in the non-agricultural sector was observed in South Asia. The various components of the informal economy were found growing and an increasing participation of women in them are observed. The quality of the employment thus obtained is likely to be low. However, the chances are that this informal employment is what helps many households reduce the intensity of their poverty. (Unni & Rani, 2000).

Moreover, Kapunda & Mmolawa (2007) prepared a research on “The Role of Informal Sector and Self-employment in Poverty Alleviation in Botswana: with the main objectives of finding the contribution of the informal/self-employment to total labor force, estimating the extent to which the informal activities generate further employment to others and estimating informal sector incomes at household and business levels. This study showed that self-employment in Botswana was increasing in the past two decades or so. Furthermore, informal appeared important in poverty alleviation especially among women and the youth who tended to dominate the informal-self-employment activities. The informal activities tend to generate further employment to either pay or unpaid workers who are employed by owners of such activities. On the average the study showed that the income welfare of these who joined the informal sector has improved. The study also urged to encourage the informal sector to be formal and contribute to government revenue for general development of Botswana (Kapunda & Mmolawa, 2007).

Meanwhile, Narayana et al., (2004) focused on informal sector to identify the changes that had occurred in their structure and composition in developing and transitional economies in recent year. In particular, informal sector has been making rapid strides not only it being the most important source of employment in many developing countries but also improving the conditions and circumstances of informal workers as the formal sector both private and public sectors- failed to generate sufficient employment opportunities. The importance of informal sector has been realized in view of its growing contribution to employment and income generation, especially in developing economies, despite the fact that it is being treated as an unimportant and low productive.

Additionally, Timalisina (2011) concentrated on the street vending activities of Kathmandu Metropolitan City in order to examine the livelihood opportunity to poor or challenges for urban governance in the urban informal economy. Those vendors see street vending as an opportunity for work and employment in the urban areas and take street vending as an earning opportunity and an opportunity to provide livelihoods to dependent family members. Poor, better off people and some educated fellows have been engaged on the street of Kathmandu for making a living. Not only rural poor are getting livelihood opportunities in informal economy, vendors are providing goods in cheaper price to another section of urban poor that otherwise would be impossible to provide by the urban authorities or by the urban governance system. Thus, street vending has become opportunity of marketing space to most of the urban poor in Kathmandu Metropolitan City (Timalisina, 2011).

Moreover, Reddy et al. (2001) analyzed the Urban Informal Sector in Fiji with the objectives of identifying types, nature, number and size of urban informal sector activities, examining the sector’s contribution towards income generation, examining the impediments to the growth of urban informal sector activities, and identifying what the state could do to assist the urban informal sector. (Reddy et al., 2001).

Lastly, Olofin & Folawewo (2009) examined the structure and diversity of informal activities to evaluate the impact of ‘aid for trade’ programs on informal sector activities, to estimate the extent to which trade assistance programs have enabled the Less Developed Countries (LDCs) in the region to grow to trade. Some major findings of the study deserving further evidence particularly from the context of developing countries were that there has been some positive effect of trade on manufacturing sector employment but the effect of the trade on employment depended in the prevailing job search behavior and the nature of the labour market in an economy. Whereas the labor market criterion is based on the status of labor, definitions based on regulation consider the standpoint of an activity/enterprise towards government regulations (Olofin & Folawewo, 2009).

#### *Government Intervention to the Informal Businesses*

To some, informal economy is the result of some kind of government intervention (GOV) in the marketplace. The more government intervention in the economy takes place, the higher the level of the informal economy, ceteris paribus. To Murray (2007) Government interventions to increase the supply of early stage venture capital have evolved over time. Initially, governments established their own venture capital funds. However, this

approach was quickly seen as being inappropriate. Investment decisions were potentially subject to political influence. Government bureaucrats lacked investment skills. The market was distorted because of lower return expectations. And there was the risk of crowding out private sector investors. As a result governments now typically adopt a capital participation approach. This can take two forms: providing some or all of the investment funds and appointing private venture capital fund managers to make the investments or investing in existing privately managed venture capital funds (a fund-of-funds approach) (Murray, 2007).

A further shift in the nature of government intervention, observable in the UK from the early 1990s and from the late 1990s elsewhere in Western Europe, has been to complement its venture capital intervention with support for the informal venture capital market. This market comprises high net worth individuals – termed business angels – who invest their own money, along with their time and expertise, directly in unquoted companies in which they have no family connection, in the hope of financial gain (Mason, 2006a).

Indeed, in the current era of neoliberal deregulatory globalization, this neoliberal explanation has arguably become the dominant way of not only explaining employment in the informal economy but also the approach used to identify the policy initiatives required. For neoliberals, the view is that a larger share of the workforce is employed in the informal economy in countries with higher tax rates, public sector corruption and greater state interference and the consequent solution is to reduce taxes, combat public sector corruption and give the market free reign by pursuing deregulation and reducing state interference in work and welfare arrangements (De Soto, 1989, 2001; Perry and Maloney, 2007; Small Business Council, 2004).

## METHODS

The study utilized descriptive-qualitative research design. The descriptive design focused on the profile of the vendors while the qualitative design uncovered their lived experiences as vendors. Specifically, the use of thematic analysis determines their lived experiences in everyday life. The study was conducted in Cauayan City which is one of the commercial hubs in Isabela province. The primary respondents of the study were the 70 vendor-respondents. However, the public (35 respondents) as well as the head and employees assigned at the Business Permit and Licensing Office (BPLO) of the Local Government Unit (LGU) of Cauayan City were also interviewed to have a multisectoral understanding of the lived experiences of the vendors. Non-probability sampling was used; i.e., convenience sampling was used during the conduct of the study. Those who were available during the data gathering were involved in the study. The study utilized an interview to

gather data. The interview guide questions were made by the researchers which consisted of questions evaluating the effectiveness of the policies imposed towards the vendors that are included in Informal economy. A letter of permission to conduct the study was sought from the Office of the Vice President for Academics through the endorsement of the Head of Center for Business Research and Development and the School of Accountancy, Business and Hospitality Dean. Upon approval, the researchers sent a letter to the Local Government Unit of Cauayan City through the Business Permit and Licensing Office seeking permission to conduct the study. Upon approval, the researchers personally interviewed the department head of the said office. After which, the researchers also interviewed the vendors who are within the sphere of Informal economy about their lived experiences within the context of informal economy in the city. The researchers used frequency and percentages for the demographics while thematic analysis was used in analyzing the narratives of the respondents on their lived experiences.

## RESULTS

### *Profile of the Informal Economy Vendors of Cauayan City*

Variables	Freq. (n=70)	Percentage
<b>Age</b>		
19-26	5	7.14%
27-34	19	27.14%
35-42	18	25.71%
43-49	13	18.57%
50-56	8	11.43%
57-63	7	10%
<b>Sex</b>		
Female	44	65.71%
Male	26	34.29%
<b>Monthly Capital</b>		
200-1000	42	60%
1001-1800	6	8.57%
1801-2600	7	10%
2601-3400	6	8.57%
3401-4200	3	4.29%
4201-5000	6	8.57%

Variables	Freq. (n=70)	Percentage
<b>Daily Income</b>		
350-450	32	45.71%
451-550	16	22.86%
551-650	11	15.71%
651-750	9	12.86%
751-800	2	2.86%
<b>Years in Business</b>		
0-11	55	78.57%
12-22	9	12.86%
23-33	6	8.57%

Majority of the vendors who are engaged in informal economy in Cauayan City are female with a mean age of 27. Most of the vendor's monthly capital ranges from ₱1,000-₱2,500 with a mean daily income P350.00. Moreover, majority of the vendors (78.58%) have been vending from 0-11 years.

#### *The Informal Economy in Cauayan City*

The informal economy vendors in the city are of two types. One is the sidewalk vendors and the other is the mobile vendors. The sidewalk vendors are those who stay permanently in a place for the whole day while the mobile vendors peddle their goods from one place to another around the city.

The Local Government Unit (LGU) of Cauayan City does not have a separate written policy on how to manage informal economy vendors. Records from the city reveal that there is no specific ordinance defining where vendors erect their business and the manner by which they have to undertake their enterprise. Spaces where they could hold their business is everywhere in the city provided that they do not hinder the smooth flow of pedestrians and vehicles. The ideal spaces are those in the periphery of the city market where people walk through and away from traffic congestion. The area where they build their business is not also clearly defined by the city office but the rule of the thumb is that bigger spaces command higher amount of ticket to be issued per day. For example, a one (1) square meter is usually charged a ticket of P10.00 per day and this increases with the additional square meter being occupied. In short, the wider the space, the higher the amount being paid for. One respondent aptly said: *"There is no ordinance specifying how much we pay for the ticket in operating our business. By practice, the smaller is the space obtained for your business, the smaller is the amount collected and vice versa."*

While there is no ordinance governing this economic undertaking, it is nonetheless clear that there are some ordinances passed and approved by the city to which the vendors are affected. For example, all informal economy vendors of food and drinks (fishball, tokneneng, juice, and the like) are required to pay for sanitation permit of their goods as this is required by the Business Permit and Licensing Office (BPLO). Such permit amounts to P 850.00 per year broken down as follows: P 500.00 for the sanitation fee and P 350.00 for the garbage fee. This permit is exclusively required from food and drinks vendors but not required from those vending different products. The purpose of securing sanitation permit is to ensure that people who buy their products are secured of their health according to the Sanitation office head of the city. As revealed by the head of BPLO, *"We require fees to all vendors selling foods and drinks in the city as this is to protect the interest and health of the people. We do not like people to get sick because of dirty or unsanitary foods and drinks."* Moreover, the results of the study reveal that 96 or 94.29% of the respondents regularly pay ticket per day amounting to P 10.00 to P 30.00 per day.

#### *Lived Experiences of Informal Economy Vendors of Cauayan City*

The informal economy vendors are basically street vendors who struggle in life because of poverty. Most of these vendors claim to be poor and they see the streets of Cauayan city as a space where they could make a decent living.

For the respondents, belonging to the informal economy is a simple but a very decent job. They are able to give their families food on the table and send their children to school. Life as a street vendor is a hand-to-mouth existence. The income derived each day is the same budget utilized for the daily needs of the family. In most cases, the daily income is insufficient to meet the daily demands of the family but for them, this income is far better than having no income at all. As noted by most respondents: *"We are able to give the daily needs of our family through selling. The income obtained from this may not be sufficient for the entire family but at least we are able to take three meals a day through vending."*

The capital money for their business is mostly taken from their own personal savings and borrowed from different lending institutions with corresponding interests. When asked for the benefits or assistance derived from the city, they expressed that they do not usually obtain such assistance except that free carts are provided by the city during fiesta. The provision of cart is a way of the city government to publicize itself on this occasion.

Retailing is the most common way of operating their business which are usually taken from the public market and other dealers. Each day, vendors try their best to sell as this defines the quantity and quality of food that is served on their table. They sacrifice being exposed to numerous hazards such as exposure to the sun, rain, and pollution as this is the only job available for them to feed their family. They need to do this because this is the only way to survive and to send their children to school. As one respondent mentioned: *“I need to work very hard to send my children to school because I do not like that they will have the same fate with me with no higher educational attainment.”*

Confiscation is one challenging experience of the respondents when they sell their goods in illegal spaces or away from the required business spaces in the city. This is done by the Executive Order for Task Force Clearing. According to the respondents, they could not avoid to move to crowded places where people pass by in their desire to obtain more sale. This, however, is the cause of their apprehension and confiscation of their goods by the city task force and police officers. Once apprehended, their goods are collected and brought to the City Hall. Retrieving these goods does not prescribe any monetary penalty but vendors are required to sign an agreement indicating their perpetual disbarment to sell in the periphery of the city. To avoid this situation to happen, they do not anymore retrieve their carts and goods because they still need to sell in order to survive. As one respondent expressed: *“I was apprehended once and my goods were confiscated because I moved in a restricted area. I did this to have more sale. But when I was required to retrieve my goods from the city hall, I hesitated to do so because I am afraid that I will be made to sign an agreement perpetually barring me to sell again. I do not like to have the same fate with my friend who did not sell again because she signed the same agreement.”*

## **DISCUSSION**

Findings of the study revealed that officials of Cauayan City are tolerant to the existence of vendors involved in informal economy. As they belong to the underground economy, the city admits that their existence is normal and essential as it helps the poor and marginalized people of the city to cope with poverty. This affirms that informal sector is seen as a contributor to the economy by providing the poorest and the most marginalized people who do not have access to the formal sector with opportunities to earn an income (Gallaway et.al, 2002).

Like most informal economy that exists anywhere in the Philippines, managing the affairs of vendors involved in informal economy is generally

unwritten in the absence of a separate ordinance governing their enterprises. Operating business among the informal economy vendors is not free because they are being charged of tickets amounting to P 10.00 to P 30.00 per day. This is much felt by food and drinks vendors who are charged of sanitation (P 500.00) and garbage (P 350.00) fee per year. As this is the case, the small time vendors provided additional income or to the Internal Revenue Allotment (IRA) of the city.

Another ordinance to which the vendors are affected is the presence of Executive Order for Task Force Clearing. This order covers those vendors that refuse to follow the given policies. This is formed in order to minimize the disturbance they make because they tend to sell along the sidewalks that are not intended for selling activities. Some of the vendors would allow their goods or carts to be confiscated for them to avoid further agreement that would prohibit them to sell in the said areas. This implies that they resort to not signing the contract agreement when they violate the policy so that they can still be able to operate their business. Money and time can be saved by evading at least some of the rules, and many regulations are little-known and hardly ever enforced (Bromley, 2000). Violation of this rule is a way to cope with a bad day where they have few sale leaving no opportunities to buy good food and allowance of their children in going to school.

The lived experience of the respondents reveal that being a vendor is not just a job but it is their adaption to the challenging economic life that they have. Engaging in this type of work is decent, ethical and legal inasmuch as the city government as well as the public recognize its existence and operations. This affirms that these informal activities are usually a survival response by the mass of people engaged in them. Such people are forced to resort to these variety of activities in order to eke out of a living in an economic climate which does not favor them for various reasons (Okine, 1993). The imposition of the Executive Order for Task Force Clearing is a mechanism for the vendors to discipline themselves and for the city government to ensure smooth and orderly economic and social activities in the market. This means that this Task Force Clearing is an effective manner to ensure efficient and effective operations of the vendors and the law enforcers of the city as well. However, much is still needed to be done in order to ensure the safety and well-being of the vendors. As there is a tendency among the vendors to sell in restrictive or illegal areas in their desire for more sales, this task force must be maintained because it controls and manages the vendors' behavior leading to a peaceful and efficient business transactions in the city.

## CONCLUSION

The informal economy vendors constitute an essential sector in the economic landscape of Cauayan City. They include mobile and sidewalk vendors who contribute in the IRA of the city through payments of daily tickets, sanitation and garbage fee. Sad to say, however, that there is no separate ordinance crafted by the city regulating the activities and operations of vendors in informal economy. The lived experience of the vendors uncovers that engaging in this type of occupation is a coping mechanism and a survival skill to improve their economic condition in the midst of poverty. As this job is essential for their family's survival, they do everything they can to have more sales each day and to conform with the Executive Order for Task Force Clearing to permanently engage in such gainful activity.

## RECOMMENDATION

The City Government of Cauayan should pass an ordinance defining and regulating the operations (spaces, amounts, welfare, and the like) of the informal economy vendors to have more efficient and effective business engagement. Other government line agencies (e.g. Department of Trade and Industry and Cooperative Development Authority) must also be involved in developing programs for them to have greater access to credit, business skills, enterprising knowledge and formation of associations that would uplift their economic conditions. Research on the problems, welfare and entrepreneurial skills of the vendors can be investigated by future researchers as this will be a baseline data for other development initiatives by government and non-government agencies to empower the vendors.

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