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# OVERCOMING BARRIERS TOWARDS SOCIO-ECONOMIC EMPOWERMENT: THE CASE OF WOMEN MARKET VENDORS IN ILIGAN CITY, PHILIPPINES

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#### Abstract

Market vendors play a crucial role in the urban economy by providing essential goods and services. They are vital components of the local marketplace addressing supply and demand imbalances that formal businesses may not address. This study explores the factors influencing the empowerment of women market vendors at Tambo Market in Iligan City, Philippines. This specifically examines the socio-economic dynamics, challenges, and coping strategies of the vendors, emphasizing the roles of income generation and entrepreneurial autonomy in their socio-economic empowerment. Data were collected through in-depth interviews of 21 female market vendors, revealing that daily income is a primary motivator for their continued engagement in the market which supports household expenses, education, and financial assistance for family members. Autonomy over business operations, including flexible working hours and decision-making, enhances their economic independence and work-life balance. However, vendors face several challenges, both immediate and underlying. Immediate challenges include market location, volatile prices of goods, competition, and financial difficulties. Underlying systemic issues such as lack of government support, difficulties with perishable goods, and health concerns further exacerbate their struggles. Despite these barriers, these women vendors demonstrate resilience and adaptability. They employ various coping strategies, including leadership and organizational skills, borrowing from cooperatives, and relying on familial support. Their persistence reflects a strong sense of empowerment derived from their entrepreneurial role and support systems. This study also highlights the need for targeted support and interventions to address the systemic issues impacting women vendors and enhance their economic empowerment.

# Research Article in English

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# <u>Keywords</u>

women market vendors, empowerment, barriers, coping strategy

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#### 1. INTRODUCTION

Iligan City is a coastal city in the Northern Mindanao region, Philippines. Among the city's famous establishments was the old market located in Palao village that was built in 1960. During the administration of former Mayor Celso Regencia, the old market was demolished and the construction of the new market of Iligan City started. The primary purpose of the relocation is to pave the way for infrastructure improvement and market modernization. In 2019, after the construction of the temporary market site, vendors were temporarily relocated near the city's bus and jeepney terminal complex in Tambo village, hence the Tambo market.

Public markets also called wet markets are considered as traditional food providers and significant sources of food and agricultural products (Zhang & Pan, 2013; Huang et al., 2015 as cited in Carmen et. al., 2020). It plays an important role in local economic development by providing a convenient facility for small-scale entrepreneurs to establish their business operations (Zhong et. al, 2020) and one of these entrepreneurs are women market vendors. In fact, marketplaces are key sites for women's economic empowerment as well as national poverty reduction (UN Women). By definition, public market vendors are microentrepreneurs playing an important role in the economic condition of any locality. They created jobs for themselves and for others (Asia, 2023).

Women market vendors play a vital role in the urban economy and are important drivers of food security. Women predominate in all of these markets, although male participation is not entirely abnormal (Dewey, 2011). Women contribute significantly to the economy by generating income for themselves and their family. On the other hand, public market vending, or simply market vending, refers to the activity of selling goods or services in a designated public market area. Vendors typically operate in small businesses or stalls within a public market, where they sell a variety of products. As market vendors offer opportunities for women seeking economic independence, however most of the informants in this study encountered challenges that not only hinder their ability to expand their businesses but also restrict their overall empowerment.

This study explores how these women market vendors overcome the barriers towards

empowerment such as price fluctuation and market location among others.

The researchers conducted this study in order to understand and address the challenges that these women vendors faced. By identifying the barriers they've experienced, this study can inform and recommend government interventions to promote gender equality and socioeconomic advancement contributing to the empowerment of women concerned. By examining the challenges, the study seeks to identify strategies employed by women market vendors to overcome these barriers and achieve empowerment within their socioeconomic context. Through this, we can enable women to better their lives, engage fully in the economy, and support the general development and stability of their communities.

#### 2. LITERATURE REVIEW

As defined, women empowerment refers to the process of providing women with the necessary resources and opportunities to exercise their rights, participate in decision-making processes, and have control over their lives (Reshi & Sudha, 2022). It is essential for socio-economic development as it is considered as one of the major factors for increasing worldwide development efforts (Gram et. al as cited in Kursheed & et. al, 2022). Additionally, economic empowerment is the ability to make and act on decisions that involve the control over and allocation of financial resources. Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development (Golla et. al., 2011). On the other hand, women become empowered socially when they have a supportive environment and access to different affirmative programs and policies for the empowerment of women along with the provision of secure and equal access to necessities of life (Hoque & Itohara, 2009 cited in Kursheed & et. al., 2022). Social empowerment is the process of building the autonomy, power, confidence and other necessary means to enact change and pave the way for a better future. It takes place at both the individual and the collective level. For an individual, social empowerment could look like gaining the inner and outer resources to make personal choices, such as what to eat, where to live and other decisions that allow us to control our environment and way of life (Martinez, 2022).

In many cases, women are one of those undervalued sectors in society but women's empowerment is significantly increasing. The main factors that pushed these women to engage in the informal sector such as market vending are lack of employment (formal sector) and having no income to support themselves and their families. The involvement of women in the informal sector, such as market vending, is a crucial part of their socioeconomic empowerment, which is also a crucial element of overall development.

Previous studies also revealed the barriers or the challenges experienced by women market vendors. The daily realities for women market vendors involve a number of economic, social and political challenges and these include loss or damage of products during transportation, unsuitable space to sell goods, difficulties in obtaining permission for stall set-up and uncomfortable market facilities (UN Women, 2017). Under gender expectation, these women vendors are also responsible for the bulk of unpaid household chores and taking care of the children elderly, and the sick, to feed their families, however, women vendors also shoulder productive, or market, responsibilities (Tong, S. & et. al, 2022).

Women market vendors confront countless challenges in their daily operations. To address these issues and foster socio-economic growth, government policies and aid programs have been implemented. In the latest Global Gender Gap report, the Philippines occupies the 17th EAP (East Asia and Pacific) region, after New Zealand. A key driver behind the progress has been the Philippine Magna Carta for Women, a landmark law signed nearly 13 years ago seeking to eliminate discrimination against women (Buchhave & Belghith, 2022). In addition, the Philippine government has a strong legal and policy framework to protect and promote women's rights, as well as women's engagement in micro, small and medium enterprises (MSMEs) (The United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), 2014) promoting women empowerment, protection, and support for entrepreneurship. Government intervention, through policy making and aid provision, is crucial in mitigating these challenges and empowering these women entrepreneurs.

Limited literature and research explore the interplay between the challenges experienced by women market vendors and their socio-economic empowerment in the context of the Philippines. Thus, this research initiative is crucial for identifying the barriers encountered by women market vendors in Iligan City and for developing targeted interventions to improve their economic participation. By delving into the experiences of these women, this research aims to contribute to a more comprehensive understanding of the factors influencing their socio-economic empowerment and to provide valuable insights for policymakers and development practitioners working to improve the lives of women in the informal sector.

# 3. METHODOLOGY

The study utilized a descriptive-narrative research design, gathering data from women market vendors at Tambo Market in Iligan City. The majority of participants had at least 10 years of experience, with some exceeding 30 years, and were between 31 and 76 years old. Additionally, three informants with 2-3 years of experience were included, and their insights corroborate the experiences of vendors with 10 and over 30 years in the market. Through snowball or chain-referral sampling, 21 informants were interviewed to ensure diverse perspectives, to obtain detailed and nuanced understanding of their experiences. The study's sample size of 21 informants focused solely on the Tambo Market and may limit the representation of the broader population of women market vendors in Iligan City. Despite these limitations, the research provides valuable insights into empowerment strategies utilized by women market vendors in the city.

Ethical considerations, including informed consent and confidentiality, were prioritized throughout the research process. The researchers used a semi-structured questionnaire and personal interviews/personal communication with the women market vendors served as the primary data collection method. A vernacular language questionnaire was developed to ensure clear communication during interviews. Data collection was held in the morning for two (2) days between 8:30 to 10:30 to minimize disruptions from market activities yet allowing natural interruptions due to customer interactions.

#### 4. FINDINGS & DISCUSSION

# **4.1.** Factors that Contribute to Socio-Economic Empowerment

"There is no tool for development more effective than the empowerment of women "(Annan, 2016 as cited in Jhabvala & et. al, 2023). In the context of women, empowerment essentially refers to a feeling of awareness of one's own situation backed up with the knowledge, skills and information which could enable women to gain higher self-esteem and facilitate their role as decision makers in the current patriarchal society where women have always been subordinate to men. It often involves the empowered developing confidence in their own capacities (Sama, 2017). Women's empowerment per se involves the creation of an environment within which women can make strategic life choices and decisions in a given context (Leder, 2016). Empowerment of women through gainful employment is a constituent and instrument of development in any country and women's lack of economic empowerment not only impedes growth and poverty reduction, but also has a host of other negative impacts including less favorable education and health outcomes for children thus, it is extremely important to ensure that women are economically, socially empowered (Das, K. & Sharma, G., 2016 as cited in Chompa, M.Y., 2022)

Additionally, Women's Economic Empowerment is included in Sustainable Development Goals (Goal 5: Achieving Gender Equality) and is central to the objective of "leaving no one behind." According to the UN Secretary General's High-Level Panel on Women's Economic Empowerment, empowering women is not only the right thing to do but the smart thing to do because it creates a more equitable society while improving economic and social development (UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2016 as cited in Jhabvala & et al., 2023). There are four types of empowerments, two of these are economic and social empowerment. Social empowerment is defined as the ability of women to access, own, and control resources while the latter as the ability to exert control over noneconomic decision making within the household (Brody et. al (2015) as cited in Fox & Romero, 2017).

It is the process of gaining enough control and confidence to change how society is constructed, including its institutions and the social roles that have been assigned to people (such as gender and sex social roles) within society (Evans, 2022). Women are an essential part of our society and half population, the the total sustainable of development of a country depends on the maximum utilization and equal participation of both women and men (Chompa, 2022). On the other hand, a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (Golla & et al., 2011). These attributes of empowerment are exercised by the women market vendors in Tambo market, Iligan City, hence it is deemed important to explore the factors that contribute to their socio-economic empowerment.

In the Philippines, the Informal Sector Survey in 2008 estimated the number of persons employed in the informal sector to be at 15.68 million, which comprise 72.5 percent of nonagricultural employment. Workers in the informal economy are not a homogenous group and, therefore, have differentiated needs and face varying levels of vulnerability. Women, in particular, who bear most of the burden of reproductive responsibilities or unpaid care work, tend to end up in the informal economy or take informal work arrangements (Geneva ILO, 2013) because the informal economy offers them greater flexibility, autonomy and geographic proximity to do paid work while fulfilling domestic duties (Geneva: ILO, 2014).

In a study, it was found out that street vendors and peddlers make up a large portion of the Philippines' informal economy, a nearly countless number of independent and small-scale businesses that distribute products, goods, and services outside the large economic establishments run by the government and the private sector. The World Economics website calculates that the informal Philippines' economy is worth approximately \$470 billion, making up a significant 34.1 percent of the country's gross domestic product (Iglesias, 2023). Not only street vendors and peddlers but market vendors too are part of this survey.

During the interview with the women market vendors in Tambo market, Iligan City, it was revealed that income generation is the primary pathway to socio-economic empowerment. These women vendors remain in this occupation for many vears due to the reliable and favorable income it provides. The main reason they continue in this occupation is the advantage of having a daily income. Aside from the source of income, an informant shared, "I was able to send my children to school, cover household expenses, and even offer financial support to other family members." (E. Cabaluna, personal communication, May 4, 2024). Women spend most of their income on basic family needs such as health/medicine, school fees, and food, and some on personal items and investments (Haley & Marsh, 2021) and this narrative also applies to many women market vendors in Tambo Market, Iligan City. Typically, these women market vendors receive payments directly from customers on a daily basis and this ensures them to have access to funds to purchase inventory, cover operating expenses, and meet their daily needs. Unlike traditional businesses that may rely on monthly or periodic income, daily income helps them spread financial risk. If sales are slow on a particular day, vendors can mitigate losses by making smaller purchases or diversifying their product range.

In addition to generating income, these self-employed and handle women are the management and operations of their own businesses. As both market vendors and business owners, they have full control over their enterprises. One of the factors that contribute to this autonomy is the fact that all of them have their own stalls with licenses in the market. Having more control over their business hours is considered a form of economic empowerment. This control offers them flexibility, allowing them to balance their work with other responsibilities such as caregiving and household duties. By being able to schedule their work hours according to their needs, women vendors can optimize their selling times, leading to increased sales and earning potential. Moreover, having autonomy over their business hours grants them decision-making power, enabling them to make independent choices about when to open or close their stalls. They can also decide and control financial decisions such as what products to sell, budgeting, investment, pricing strategies, determine their operating hours and resource allocation giving them control over their entrepreneurial endeavors. This autonomy allows them to make decisions aligned with their means, financial goals and priorities, thereby empowering them to shape their economic goals and pursue opportunities for growth and expansion.

Relevant to the discussion above is the fact that they enjoyed the autonomy not only for business endeavors but at the same time personal fulfillment. Common to the narratives among these women is the idea that "they are their own bosses." As shared by an informant, "I don't have a boss; I control my own schedule for opening and closing my stall or store, and no one dictates what I should do." (L. Balaba, personal communication. May 16, 2024). Market vending is the job they are most familiar with and serves as their preferred opportunity compared to traditional employment. All of the informants favor market vending over seeking minimum wage jobs with rigid schedules imposed by employers, where their time and actions are closely controlled. This implies that being a market vendor is not just about business but also encompasses personal aspirations.

This autonomy is crucial for women vendors as it allows them to shape their businesses according to their preferences and circumstances. Additionally, the ability to adapt their hours to changing market conditions demonstrates their resilience and competitiveness in the marketplace. By avoiding working during unsafe or unfavorable conditions, women market vendors can reduce their vulnerability and ensure their safety and wellbeing. Thus, having more control over their business hours empowers women market vendors in Tambo market, Iligan City by providing them with the flexibility, autonomy, and adaptability necessary for economic success and sustainability.

Finally, most of the informants highlighted the importance of having a supportive family system to effectively manage their business, which in turn contributes to increased financial earnings.

It is evident that these women market vendors in Iligan City contribute significantly to the local economy. As part of the informal economy, they remain in this occupation because the marketplace offers valuable economic opportunities and a flexible, accessible way to earn a living. It empowers women both financially and socially, allowing them to contribute to the local economy while maintaining a work-life balance.

#### 4.2. Barriers to Socio-Economic Empowerment

Women market vendors are vital to the economy and have a big influence on regional and the national economy. Through regular transactions and consistent revenue generation, their entrepreneurial endeavors propel economic progress. In Iligan City, the women market vendors are fundamental contributors to the local economy yet their path to socio-economic empowerment is not possible without challenges. Despite their functions in providing essential goods and services, these women too encounter numerous barriers to empowerment. The researchers divided this part into two sections, the immediate challenges and underlying challenges. The former are visible obstacles that need to be addressed in the short term while the latter are systemic issues that most of the time contribute to the existence of immediate challenges and require enough time for long-term solutions.

One of the immediate challenges encountered by the women market vendors is the market location. Market location is an important attribute to more sales and overall success of any business. Location is determinant to the growth of the local economy. It is important that market location is more accessible to the general public. However, most of the informants shared that the current market location in Tambo village is one of their main challenges. As mentioned, "We are considering relocating to Palao Market because our income here is lower compared to what we could earn there. The Palao Market location is more advantageous as it is situated in the city center, whereas Tambo Market is in a more remote area." (T. Labasano, personal communication, May 4, 2024) Currently, the once vendors of Palao market are relocated in Tambo village in Tambo market in order to pave the way for market construction and modernization of the Palao market. Based on their narrative, Tambo market is situated in an area with few or no other economic establishments. This lack of surrounding businesses could mean fewer people have reasons to visit or pass by the market, reducing its foot traffic.

Another barrier is the sudden change in prices of goods. Price increases are bad enough when we know they're coming. It's much worse

when the increases are unexpected. Unfortunately, given the realities of the supply chain, compounded with labor issues, pricing is far from stable. Sudden change in prices of goods (LBM Price Readers, January 4, 2022). Majority of the women vendors shared their sentiments regarding the impact of unexpected changes in the prices of goods. They express how sudden increases in the prices of essential commodities like ginger and onions can disrupt their business operations and affect their livelihoods. As shared, "Yes, the sudden fluctuations in the prices of ginger, onions, and other goods have a significant impact on us. Sometimes we purchase them at a higher price, only to see the prices drop the very next day." (L. Tabay, personal communication, May 4, 2024). Most of these vendors operate within tight profit margins and fluctuations in prices directly impact their ability to make profits or even cover their costs or worse they may find themselves with excess inventory that they cannot sell at a profit.

On the other hand, a market with many vendors can create a vibrant atmosphere and offer customers a wide variety of choices, but it also poses challenges for individual vendors in terms of competition, not only in terms of low profit or income but interpersonal dynamics as well. For vendors selling similar products in close proximity, competition for buyers or customers intensifies. Customers have more options to choose from, leading to a dilution of demand for each vendor. As a result, vendors may experience lower sales, leading to reduced income as shared by an informant. "There are too many vendors here, and there are days when I experience very low income." (M. Jimenez, personal communication, May 16, 2024). Furthermore, high competition among vendors can also lead to price wars, some vendors may lower their prices in an attempt to attract customers. This may be beneficial but not for the long-term, it can only negatively affect their profit margins and overall income. As one vendor shared, "Some vendors monitor my prices and lower theirs attract more buyers." to (A. Go, personal communication, May 16, 2024). This scenario also connects to the presence of interpersonal dynamics among women vendors. As shared, "at times, vendors see each other as competitors, leading to feelings of rivalry and competition." (T. Amarga & E. Pasco, personal communications, May 16, 2024). This can create tension and animosity among

vendors, especially if they perceive others as threats to their business success.

In addition, the presence of barangay markets had a significant impact on the overall income of market vendors in public markets. With the presence of barangay markets or in the Philippines known as *talipapa* pose a challenge among public market vendors. More residents finding it more convenient to buy products in barangay markets may no longer patronize public markets as frequently, leading to a decrease in potential sales for vendors in public markets which led to another challenge, reduced number of customers. For the vendors, this situation seems unfair because, despite paying for their stalls and licenses monthly, there are numerous barangays or small markets within the city.

Another significant barrier is the financial challenge, which is the most prevalent issue among market vendors. The main reason for this is the access to affordable credit over a reasonable period. Some market vendors have limited start-up capital or seed money which lead to low earnings. They also have to face high costs of credit and are usually unable to identify their key competitive strengths to maintain product standards and quality (Ilagan, 2019). During the interview, many women vendors disclosed their involvement in money lending activities or borrowing from cooperatives despite the burden of paying monthly interest. While initially providing financial support, these practices can lead to debt accumulation and long-term financial insecurity. It was revealed that public market vendors tend to borrow money not just for personal needs but also to buy or purchase products from their suppliers (Saha, 2016). In a recent study conducted in Davao, Philippines, it was also revealed that most women fish vendors struggle to have access to funds and choose to establish their revolving funds (Macusi & et. al, 2024). This is indeed the case for the women market vendors selling vegetables and other dry goods at Tambo Market in Iligan City. Consequently, some vendors find themselves caught in a cycle of debt as they strive to maintain and sustain their businesses, but some ultimately face bankruptcy until finding resources to start again.

Additionally, "some market vendors depend on sources of capital like loans and cooperatives to sustain their businesses." (L. Tabay, personal communication, May 4, 2024). This indicates that access to financial resources is crucial for many women market vendors to operate effectively and remain competitive in their marketplaces. It also highlights the importance of financial inclusion initiatives and support systems for small scale businesses like market vendors.

On the other hand, the following are the underlying barriers that these women market vendors experienced. These are systemic issues or root causes that contribute to the existence of immediate challenges faced by women market vendors in Tambo market, Iligan City.

In the Philippines, public markets like Tambo market in Iligan City are local governmentowned and managed economic enterprises in accordance with the Philippine Local Government Code of 1991. The sellers in the public wet markets are classified either as ambulant transient or itinerant vendors. By definition, a vendor or seller who does not hold a regular lease to any stall or who does not occupy a definite or permanent place in the market but one who comes either daily or occasionally to sell his/her wares by sitting in any place or by moving about from place to place within the market premises (City Ordinance No.2246, Market Code of Iligan City. Series of 1993, Section 4). Building on the previous discussion about stalls, many women market vendors choose to stay at Tambo Market despite occasional low income. They believe this decision is worthwhile because they anticipate being given priority for stalls in the newly renovated Palao Market once it opens to the public. Their expectation is that their existing licenses will ensure their preferential placement. Additionally, as mentioned in the study, besides taxes and registration fees, wet market stall renters have also other financial responsibilities, which include fixed expenditures such as the arkabala/monthly rental fees for use of the stalls or spaces in the City public markets (Carmen et. al, 2020), this scenario is also applicable to public market vendors throughout the Philippines, including those at Tambo Market in Iligan City.

Furthermore, when asked about receiving support, assistance, or participating in government programs to enhance their business operations, the majority of these women vendors reported that they have not received any government aid. Although a few vendors in the market previously received market scales, these individuals were not part of this study. Additionally, the vendors have not participated in any government programs designed to improve their business operations, as they are not aware of such initiatives. As mentioned, "Personally, I haven't received any government support, but if it were available, I would be interested in receiving it." (A. Lobingco, personal communication, May 4, 2024). Five other informants also shared the sentiment of A. Lobingco. Thus, the lack of government support may have a significant impact not only to the informants concerned but to other market vendors in Tambo market in general.

Another challenge is the presence of perishable goods like vegetables and spices are inherently time-sensitive and require careful handling to maintain their freshness and quality (Kavipriya & Shalini, 2023). Perishable foods are characterized as products with a restricted shelf life, which are prone to spoilage or pose a risk to health if not stored appropriately or consumed within a specific timeframe. As shared, "as a market vendor, you need to employ specific strategies to prolong the shelf life of perishable goods to prevent profit loss." (E. Gulad, personal communication, May 16, 2024)

Furthermore, the relation between health and livelihood is undeniable. As mentioned, "their daily routines involve physically strenuous tasks, often performed under conditions that could jeopardize their well-being." (J. Ybanez, personal communication, May 4, 2024). Despite this, these women market vendors empower themselves to succeed amidst the challenges of their work, securing benefits not only for themselves but also for the families they support. Two vendors added that, "even when they are physically unwell, they persist in working because staying at home without earning means they suffer more and still need to earn money for medicines."(R. Gabuya & T. Ramos, personal communication, May 4, 2024). As long as it is not a significant health problem, most vendors persist in selling to maintain their income generation.

# 4.3. Strategies for Overcoming Barriers to Empowerment

The intersectionality of experiences among women market vendors indicates that they respond differently when discussing their methods and strategies for overcoming the barriers to socioeconomic empowerment. As market vendors, despite encountering various obstacles, they exhibit remarkable adaptability and determination to overcome challenges, maintain their businesses, and pursue growth and improvement, viewing market vending as highly beneficial. Many informants have worked as market vendors for over 10 years, with some having more than 30 years of experience and have employed various strategies to achieve economic independence, thereby contributing to their overall empowerment.

Leadership ability plays a significant role in the success of any business. Having leadership skills enables the women market vendors to make sound decisions and as entrepreneurs, they often need to make quick and strategic decisions about any aspects of their business, may it be in pricing, inventory management and customer service. As mentioned, "as a vendor, it's crucial to navigate effectively since you're in charge of your own business and rely on yourself. You need to be skilled in strategizing and managing your operations independently." (T. Ramos, personal communication, May 4, 2024). This narrative corroborated with other informants, highlighting the significance of self-reliance, adaptability, and strategic thinking. Since most of the time, market environments are dynamic and unpredictable, requiring vendors to adapt quickly to changing circumstances and market conditions. With this, it can be said that the empowerment of these women market vendors comes from within, they have the knowledge, skills and resourcefulness to navigate and overcome the barriers independently and the display of resilience is evident.

In connection to leadership ability, most women market vendors viewed their organization ability as a coping mechanism that empowers them to navigate challenges and thrive in the market. These women are more effective in managing their resources, expedite their procedures, and adjust to changing conditions by keeping their operations well-organized. This ultimately contributes to the sustainability and profitability of their enterprises by strengthening their resilience and capacity to overcome such challenges.

On the other hand, the majority of the women market vendors shared that in times of financial crisis, borrowing money from

cooperatives and lending is one of their options. 18 out of 21 informants shared that they borrowed money from cooperatives. As stated, "borrowing money has become unavoidable, especially since our move to Tambo Market. Our earnings have dropped significantly compared to when we were at Palao Market." (E. Cabaluna, personal communication, May 4, 2024). Another informant added, "we used the funds to keep our business operational." (T. Labasano, personal communication, May 4, 2024). Based on their narratives, such experience motivates them to sell every day because they have bills to pay aside from household expenses and school expenses of their children.

Additionally, familial support (support system) especially from the immediate family such as spouse and children also plays an important role among the women market vendors. Families provide a support system to help business owners manage stress, maintain perspective and improve work-life balance even amid the chaos and crushing responsibility of founding and running a business (Waltower, 2023). This statement was validated by an informant as she shared, "My husband assists me, and occasionally my children come by to help with selling or to cover for us when my husband and I have errands to run." (A. Go, personal communication, May 16, 2024). This narrative by A. Go was also supported by another informant, "occasionally, my child assists with selling, particularly when I have important events to attend." (T. Labasano, personal communication, May 4, 2024). Family members can offer practical assistance in managing the responsibilities of running a business. Overall, support from family members plays a vital role in helping women market vendors in Tambo market, Iligan City in coping with challenges by providing emotional support, practical assistance and motivation. This strong support system strengthens vendors' resilience and enables them to navigate the ups and downs of entrepreneurship more effectively.

In addition to family support and assistance, women market vendors encounter difficulties and challenges in managing their stalls, even with the low earnings stemming from these issues. They also look forward to a better marketplace in the future, as they are temporarily relocated to Tambo Market while the Pala-o Market is being prepared and is under construction. The Tambo Market, which was

built in August 2017 and began operations in January 2019, functions under the regulations specified in the Market Code of Iligan City. According to the chapter IV of the Market Code, Prioritization to Lease Market Stalls - nondelinquent stallholders of the old market shall be given priority, rights over new applicants to the stalls in the new market under a priority system established by the Market Committee on Awards and Adjudication (City Ordinance, No. 2246, Market Code of Iligan City, Series of 1993). Despite the anticipation of relocating to a conducive temporary workplace at Tambo market, vendors have encountered challenges, resulting in lower sales and shortages of earnings. Nevertheless, these women market vendors have chosen to remain and continue, holding onto the hope that their stalls will be prioritized once the relocation to the newly built market at Pala-o is completed.

This sudden change of location and market stalls is another challenge for these women vendors but fortunately they have their regular or loyal customers. Customer loyalty is crucial for business success, and it can be influenced by various factors such as customer satisfaction, quality of service, customer experience, and customer relationship management (Rane & et. al, 2023). Regarding customer loyalty, the informants are not concerned about their relocation to Tambo Market because they have established relationships with their loyal customers, or suki, and are adept at negotiating prices and offering quality products to them. These regular customers form the foundation of their businesses. Additionally, the interviews revealed that some women vendors do not perceive other vendors as a threat to their income because, as mentioned, "it's common in the market to encounter other vendors or businesses." (E. Gulad, personal communication, May 16, 2024). The presence of regular customers helps them cope up with certain changes in terms of their relocations, competition and other challenges encountered.

This clearly demonstrates that the coping strategy of these women market vendors in overcoming barriers and challenges involves resilience and adaptability to changes in their livelihood. They choose to stay in market vending because it offers financial empowerment and the means to support their families, despite occasional financial difficulties.

#### 5. CONCLUSION

The study highlights that women market vendors in Tambo Market, Iligan City, experience several factors that contribute to their socioeconomic empowerment. Primarily, the regular daily income from market vending provides them with financial stability, enabling them to support their households and manage essential expenses. The autonomy afforded by self-employment allows vendors to control their business operations, including working hours and financial decisions, which helps them balance work and personal responsibilities. Family support also plays a crucial role, aiding vendors in managing their businesses and improving their work-life balance. However, they face significant barriers such as poor market location, which reduces foot traffic and sales, and unpredictable price fluctuations that disrupt their profitability. High competition among vendors and financial constraints due to limited access to affordable credit further exacerbate their challenges. Additionally, systemic issues like the lack of government support and the financial associated with obligations public market management compound these difficulties.

Despite these challenges, vendors demonstrate remarkable resilience and adaptability by employing leadership skills, seeking financial support from cooperatives, and maintaining strong customer relationships. These strategies, combined with their resourcefulness and family involvement, enable them to sustain their businesses and continue contributing to the local economy.

In conclusion, the resilience, determination and resourcefulness exhibited by these women dedication underscore their to economic independence and empowerment. By addressing the barriers they face, and enhancing support mechanisms, policymakers can cultivate a more inclusive and equitable economic offering environment/landscape, only not development among vendors but ultimately advancing sustainable development in the city of Iligan.

#### 6. RESEARCH IMPLICATIONS

Based on the study's findings, the researchers recommend the following measures to enhance the overall situation of the women market vendors at Tambo Market, Iligan City. First, the city government of Iligan City should create interventions to address the immediate challenges faced by these vendors. Second, vendors should receive targeted government support, including low-interest loans and programs designed to assist them. Finally, these vendors should have access to training in financial literacy, entrepreneurship, and legal and regulatory compliance to better understand their rights and obligations and adhere to relevant laws and regulations.

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