

Sari-Sari Stores as Micro-Economies of Peace in Post-Conflict Communities: An Ethnographic Study on Women and Informal Trade in Baloi, Lanao Del Norte

Norfaisah B. Mamintal^{1*}, Norjanah M. Moraki¹, Johanesah S. Hadji Omar¹,
Diamond N. Tawano-Macarimbang¹

¹Department of Graduate Studies, Mindanao State University, Marawi City, Philippines

Abstract: This study examines the role of women-managed sari-sari stores as micro-economies of peace in post-conflict communities in Baloi, Lanao del Norte, highlighting the intersection of informal trade, household livelihood, social cohesion, and grassroots peacebuilding. Situated within the post-conflict recovery context in Mindanao, it explores how everyday economic activities contribute to community stability and trust-building. Employing a descriptive mixed-methods ethnographic design, the study integrated quantitative and qualitative approaches to capture both measurable patterns and lived experiences. Fourteen purposively selected women sari-sari store owners participated, providing data through survey questionnaires, semi-structured interviews, and ethnographic observations. Findings show that sari-sari stores serve as primary or significant sources of household income and are largely sustained through family support networks, reflecting the collective nature of women's entrepreneurship. Beyond economic functions, the stores act as informal social spaces where trust, reciprocity, and cooperation are cultivated through daily interactions, small loans, and participation in community activities. Women's engagement in these enterprises enhances their social status, influence, and leadership within households and the broader community, positioning them as informal peacebuilders. Despite challenges such as limited capital and market constraints, women demonstrate resilience and agency in sustaining their businesses. The study concludes that women-led micro-enterprises play a vital role in promoting household resilience and social cohesion. Strengthening these initiatives through access to microfinance, skills development, and community-based programs can enhance local peacebuilding and should be integrated into post-conflict recovery strategies.

Keywords: Women micro-entrepreneurship, Sari-sari stores, Informal economy, Post-conflict communities, Peacebuilding.

1. Introduction

Post-conflict communities face challenges not only in rebuilding infrastructure but also in restoring social trust and economic stability. In many areas of Mindanao, everyday economic activities, particularly informal trade and micro-enterprise, play a crucial role in sustaining livelihoods and

fostering social interaction. Among these, sari-sari stores, small neighborhood shops predominantly managed by women, are central to community life. Beyond providing income, these micro-enterprises often act as spaces of social engagement, where residents meet, exchange goods, and build trust, highlighting their potential as micro-economies of peace in post-conflict settings.

Studies on women in the informal economy emphasize their vital contributions to both households and communities. Alter Chen (2013), in *Women in the Informal Economy: Economic Actors and Global Leaders*, notes that women informal workers are essential economic actors whose labor sustains families and local markets despite limited formal recognition. Similarly, Waring (1988), in *If Women Counted: A New Feminist Economics*, highlights that women's informal work is systematically undervalued yet crucial to household survival and broader community stability. Locally, Gano-An and Gempes (2020), in *The Success and Failures of Sari-Sari Stores: Exploring the Minds of Women Micro-Entrepreneurs*, and Rueda and Gutierrez (2025), in *Gender, Microentrepreneurship, Human Flourishing*, demonstrate that women sari-sari store owners enhance household income, exhibit resilience and resourcefulness, and gain social recognition, reflecting both economic and socio-cultural impact.

Understanding the role of women-managed sari-sari stores in post-conflict communities is significant because it highlights the intersection of economic activity, social cohesion, and grassroots peacebuilding. This study examines how women micro-entrepreneurs sustain their households while fostering trust, cooperation, and stability in the community. Findings may provide insights for policymakers and development practitioners on supporting women's economic empowerment as a mechanism for local peacebuilding.

Although previous studies document the economic and social empowerment of women micro-entrepreneurs, limited research has explored their role in peacebuilding within post-conflict

*Corresponding author: mamintal.nb80@s.msumain.edu.ph

settings. Existing literature focuses primarily on livelihood, resilience, and social recognition, but few studies analyze how informal trade, particularly sari-sari stores, can serve as micro-spaces of peace, contributing to everyday cooperation and community cohesion in post-conflict contexts.

This study aims to explore the economic, social, and peacebuilding roles of women-managed sari-sari stores in Baloi, Lanao del Norte. Specifically, it seeks to document the lived experiences of women micro-entrepreneurs and examine how their business practices contribute to household livelihood, women's empowerment, and community-level peace in a post-conflict setting.

A. Statement of the Problem

This study aims to examine how women-managed sari-sari stores function as micro-economies of peace in post-conflict communities in Baloi, Lanao del Norte. Specifically, the study focuses on the lived experiences and perceptions of women sari-sari store owners, who are intentionally selected as participants because of their direct involvement in informal trade and daily community interactions in post-conflict settings. By concentrating on this particular group, the study seeks to generate in-depth insights into the economic, social, and peacebuilding roles of sari-sari stores at the grassroots level.

Guided by this purpose, the study seeks to answer the following research questions:

1. In what ways do women's participation in informal trade contribute to community stability and everyday peace in post-conflict settings?
2. What challenges do women sari-sari store owners encounter in operating their businesses within post-conflict communities?
3. What forms of support are needed to strengthen the role of women-managed sari-sari stores as micro-economies of peace?

2. Method

This study employs a quantitative research approach to examine the role of women-managed sari-sari stores as micro-economies of peace in post-conflict communities in Baloi, Lanao del Norte. A total of 14 women sari-sari store owners participated in the study and were selected through purposive sampling based on their active involvement in informal trade and community interactions. Data were collected using a structured survey questionnaire with five-point Likert-scale items focusing on economic roles, social interactions, trust, cooperation, and perceptions of peacebuilding. Surveys were administered through face-to-face data collection, ensuring voluntary participation, informed consent, and confidentiality.

The data were analyzed using descriptive and inferential statistics to identify patterns and relationships related to women's economic activities and their contributions to social cohesion and local peacebuilding. For selected analyses, Likert-scale responses were grouped into Agree, Neutral, and Disagree categories to facilitate clearer interpretation and meet statistical requirements. Through systematic measurement, ethical research practices, and quantitative analysis, the study provides

empirical insight into how women-managed sari-sari stores function as micro-level mechanisms of peace in a post-conflict community.

Table 1

| Distribution of respondents by age | | |
|------------------------------------|-----------|-------------|
| Age | Frequency | Percent |
| 18–25 | 2 | 11.8% |
| 26–35 | 7 | 41.2% |
| 36–45 | 3 | 17.6% |
| 46–55 | 0 | 0% |
| 56 and above | 2 | 11.8% |
| Total | 14 | 100% |

The majority of respondents (41.2%) are aged 26–35, followed by 36–45 (17.6%). This age group is significant because these women are likely balancing family responsibilities with economic activities. Their experiences reflect the challenges of sustaining informal trade in a post-conflict setting. Younger respondents (18–25) bring new perspectives on business strategies and social interaction, while older respondents (56+) reflect long-term engagement in community resilience.

Implication: Age influences both business approaches and participation in community cohesion. Initiatives supporting women's economic engagement should consider these generational differences to maximize their impact on peace and social stability.

Table 2

| Distribution of respondents by marital status | | |
|---|-----------|-------------|
| Marital Status | Frequency | Percent |
| Single | 3 | 21.4% |
| Married | 10 | 71.4% |
| Widowed | 1 | 7.2% |
| Separated/Divorced | 0 | 0% |
| Total | 14 | 100% |

Most respondents are married (71.4%), indicating that sari-sari stores are often managed as household-based businesses. This reflects the intertwined nature of women's economic and family roles in post-conflict Baloi. Married women may leverage family networks to support store operations, contributing to household stability and local economic resilience.

Implication: The data highlights that sari-sari stores function not just as income sources, but as mechanisms for household stability and post-conflict economic recovery. Programs aiming to enhance women's entrepreneurship should integrate family support systems.

Table 3

| Distribution of respondents by educational attainment | | |
|---|-----------|-------------|
| Education Level | Frequency | Percent |
| No formal education | 3 | 21.4% |
| Elementary | 4 | 28.6% |
| High School | 5 | 35.7% |
| College or higher | 2 | 14.3% |
| Total | 14 | 100% |

The majority of respondents have completed high school or higher (50%), suggesting that they possess basic literacy and

numeracy skills necessary for managing small businesses. Education also influences confidence, negotiation skills, and participation in community affairs, which are key for fostering trust and informal peacebuilding.

Implication: Supporting education and skill-building among women in post-conflict communities can enhance both economic and social roles, reinforcing the function of sari-sari stores as micro-economies of peace.

Table 4
Is the Sari-Sari store the primary source of income?

| Response | Frequency | Percent |
|--------------|-----------|-------------|
| Yes | 9 | 64.3% |
| No | 5 | 35.7% |
| Total | 14 | 100% |

Most respondents (64.3%) consider the sari-sari store their primary source of income. This indicates the centrality of informal trade in sustaining household livelihoods. As primary income sources, stores become critical for economic survival, especially in post-conflict settings where formal employment is limited.

Implication: Strengthening women-led micro-businesses can stabilize household economies and indirectly support community peace by reducing economic stress.

Table 5
Importance of Sari-Sari store to family livelihood

| Response | Frequency | Percent |
|--------------------|-----------|-------------|
| Very important | 10 | 71.4% |
| Somewhat important | 3 | 21.4% |
| Not important | 1 | 7.2% |
| Total | 14 | 100% |

The majority perceive their store as “very important,” emphasizing the role of women’s informal trade in household sustenance. This aligns with literature that identifies small-scale women-managed businesses as stabilizing agents in post-conflict communities.

Implication: Sari-sari stores serve dual roles: economic provision and social stability. Policies supporting these businesses can enhance peacebuilding by reducing household vulnerability.

Table 6
Assistance in running the store

| Response | Frequency | Percent |
|-------------------|-----------|-------------|
| Family members | 14 | 100% |
| Community members | 0 | 0% |
| No help | 0 | 0% |
| Total | 14 | 100% |

All respondents reported receiving help from family members, showing that store operations are embedded in familial networks. Family support reinforces both business sustainability and social cohesion, as household members collectively contribute to livelihood.

Implication: Family cooperation in economic activities can enhance trust and reciprocity within communities, contributing to informal peacebuilding mechanisms.

Table 7
Customers from different ethnic or religious groups

| Response | Frequency | Percent |
|--------------|-----------|-------------|
| Yes, often | 3 | 21.4% |
| Sometimes | 3 | 21.4% |
| Rarely | 0 | 0% |
| No | 8 | 57.2% |
| Total | 14 | 100% |

While some stores attract diverse customers, most respondents reported limited interaction with different ethnic or religious groups. Stores that do serve diverse groups act as neutral spaces, fostering small-scale cooperation and informal conflict resolution.

Implication: Sari-sari stores that cater to multi-ethnic customers can become micro-sites of peacebuilding. Community programs can encourage such inclusivity to enhance social cohesion.

Table 8
Contribution of Sari-Sari stores to peace

| Response | Frequency | Percent |
|-------------------|-----------|-------------|
| Strongly agree | 5 | 35.7% |
| Agree | 7 | 50% |
| Neutral | 2 | 14.3% |
| Disagree | 0 | 0% |
| Strongly disagree | 0 | 0% |
| Total | 14 | 100% |

The majority agree that stores promote peaceful relations, through trust, cooperation, and support in community events. This supports the idea that women’s economic activities are not only for income but also serve social functions in post-conflict recovery.

Implication: Policymakers and NGOs can leverage women-led stores as hubs for peacebuilding, community engagement, and trust networks.

Table 9
Effect on role or status in family and community

| Response | Frequency | Percent |
|-----------------------------|-----------|-------------|
| Increased respect/influence | 13 | 92.9% |
| No change | 1 | 7.1% |
| Decreased influence | 0 | 0% |
| Total | 14 | 100% |

Almost all respondents report increased respect and influence, showing that economic contribution enhances women’s empowerment in households and communities. This aligns with the theory that women’s participation in informal trade strengthens both economic resilience and social capital (CBPR, Author, Year).

Implication: Empowering women economically contributes to social stability and post-conflict peacebuilding. Support for women-led micro-enterprises can amplify their community leadership roles.

A. Open Feedback

Respondents highlighted:

- Providing small loans, supporting neighbors, and participating in community events strengthened trust.
- Hopes for future included expanding stores, improving

family welfare, and fostering peace in the community.

The open-ended responses from participants reveal that women-managed sari-sari stores perform both economic and social functions within their communities. Respondents emphasized activities such as providing small loans to neighbors, supporting community members during emergencies, and participating in local events, which strengthen interpersonal trust and foster a sense of collective responsibility. These everyday practices illustrate how women entrepreneurs act as informal peacebuilders, mediating relationships and promoting cooperation among community members in a post-conflict environment.

The hopes expressed by respondents for the future, including expanding their stores, improving family welfare, and contributing to community peace, highlight the intertwined nature of economic growth and social impact. Women perceive their entrepreneurial efforts not merely as a means of income, but as a vehicle for enhancing family stability and promoting harmony. This dual role reflects the broader understanding in post-conflict recovery literature that grassroots initiatives complement formal peacebuilding programs, bridging gaps where government or NGO interventions may be limited.

These findings underscore that women-managed sari-sari stores are more than commercial ventures. They function as hubs of social interaction, trust-building, and informal community governance. By actively engaging in these roles, women contribute to community resilience and cohesion, reinforcing the importance of micro-level economic activities in sustaining peace.

Implication: The results suggest that investing in women's micro-enterprises can generate multi-dimensional benefits in post-conflict settings. Economic support, such as access to credit, business training, and market linkages, can enhance store sustainability while simultaneously strengthening social networks and trust within the community. Policies and development programs should consider women-led micro-businesses as strategic entry points for peacebuilding, where economic empowerment and social cohesion reinforce each other. By supporting these initiatives, local authorities and NGOs can foster both household resilience and community stability, ensuring that women's contributions to economic recovery are matched by their impact on informal peacebuilding and collective well-being.

3. Conclusion

This study concludes that women-managed sari-sari stores in Baloi, Lanao del Norte function as both economic and social institutions, serving as micro-economies of peace in a post-conflict community. The findings demonstrate that women's participation in informal trade extends beyond income generation, contributing meaningfully to everyday peace, community stability, and social cohesion.

Women's engagement in sari-sari store operations provides critical household income, reducing economic vulnerability in a setting with limited formal employment opportunities. Through daily interactions, trust-based transactions, and informal support such as small loans and assistance during

emergencies, store owners cultivate relationships grounded in reciprocity and cooperation. These practices create accessible spaces where community members interact peacefully, reinforcing grassroots forms of social stability.

The study also highlights challenges faced by women entrepreneurs, including limited capital, reliance on family labor, restricted market access, and lingering social divisions. Despite these constraints, women demonstrate resilience and adaptability, leveraging family and community networks to sustain their businesses.

The findings underscore the need for targeted support to strengthen the dual economic and social roles of women-managed stores. Access to microfinance, business training, and opportunities for expansion can enhance women's leadership, social influence, and informal peacebuilding capacity.

Overall, the study affirms that women-led micro-enterprises are pivotal in fostering household resilience, social cohesion, and community trust. Policymakers, local government units, and development organizations should integrate support for these initiatives into post-conflict recovery and peacebuilding strategies. Future research may explore longitudinal impacts or comparative studies to further understand the role of informal trade in sustaining peace and promoting inclusive development in post-conflict communities.

References

- [1] M. Alter Chen, *Women in the Informal Economy: Economic Actors and Global Leaders*, in *Women in the Global Economy: Leading Social Change*. New York, NY, USA: Institute of International Education and American Institute for Foreign Study Foundation, 2013.
- [2] C. Bonnin, *Windows to the Market: Exploring Women's Strategies and Supports as Home-Based Traders in Metro Manila*. Quezon City, Philippines: WomenBiz Philippines, 2015. [Online]. Available: <https://www.womenbiz.ph/wp-content/uploads/2019/02/Women-Entrepreneurship-Studies-in-the-Philippines-9-7-15.pdf>
- [3] J. C. Gano-An and G. P. Gempes, "The success and failures of sari-sari stores: Exploring the minds of women micro-entrepreneurs," *Holistica Journal of Business and Public Administration*, vol. 11, no. 2, pp. 25–51, Aug. 2020.
- [4] B. A. Israel, E. Eng, A. J. Schulz, and E. A. Parker, Eds., *Methods in Community-Based Participatory Research for Health: Advancing Social and Health Equity*. San Francisco, CA, USA: Jossey-Bass/Wiley, 2012.
- [5] Packworks and Fourth Wall, *Sari-sari store ownership in the Philippines: Women in grassroots micro-enterprises*, Mar. 26, 2023. [Online]. Available: <https://www.philstar.com/business/2023/03/26/225448/75-sari-sari-stores-owned-women-study>
- [6] Philippine Institute for Development Studies, *Sari-sari stores drive women's empowerment in the Philippines: A study of human flourishing*, 2024. [Online]. Available: <https://www.pids.gov.ph/details/news/in-the-news/sari-sari-stores-drive-women-s-empowerment-in-the-philippines-study>
- [7] D. R. Rueda and E. L. M. Gutierrez, *Gender, Microentrepreneurship, Human Flourishing: Exploring the Experiences of Women Sari-Sari Store Owners Toward Inclusive Growth*, Discussion Paper DP 2024-50, Philippine Institute for Development Studies, Jan. 6, 2025.
- [8] L. Smith, *Uses of Heritage*. London, UK: Routledge, 2006.
- [9] S. Turkle, *Alone Together: Why We Expect More from Technology and Less from Each Other*. New York, NY, USA: Basic Books, 2011.
- [10] M. Waring, *If Women Counted: A New Feminist Economics*. New York, NY, USA: Harper & Row, 1988.
- [11] Wikipedia contributors, "Community-based participatory research," *Wikipedia*, Dec. 30, 2025. [Online]. Available: https://en.wikipedia.org/wiki/Community-based_participatory_research
- [12] Wikipedia contributors, "Sari-sari store," *Wikipedia*, Dec. 30, 2025. [Online]. Available: https://en.wikipedia.org/wiki/Sari-sari_store