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Sa Likod ng Tindahan: The Lived Challenges of Sari-Sari Store Owners in Managing Daily Inventory in Noveleta, Cavite

¹ Aedrin Chayne E Pallera, ² Rienalyn Amagan, ³ Crystal Joy L Carable, ⁴ Prince Kyle Cedrick E Lacabe, ⁵ Roberta A Ronquillo, ⁶ Pauline C Gutierrez

^{1, 2, 3, 4, 5} Department of Education, Region IV-A Calabarzon, Division of Cavite, Noveleta Senior High School, San Rafael III, Noveleta, Cavite, Philippines

⁶ Research Adviser, Department of Education, Region IV-A Calabarzon, Division of Cavite, Noveleta Senior High School, San Rafael III, Noveleta, Cavite, Philippines

Corresponding Author: **Pauline C Gutierrez**

Abstract

Sari-sari stores are small retail enterprises that play a significant role in providing daily necessities and livelihood opportunities within local communities in Noveleta, Cavite. Despite their importance, many store owners experience challenges in managing their daily inventory, which directly affects product availability, cash flow, and overall business sustainability. This study aimed to explore the lived experiences of sari-sari store owners in Noveleta, Cavite in managing their daily inventory and to identify the common challenges they encounter.

The study employed a qualitative phenomenological research design. Data were gathered through face-to-face semi-structured interviews with ten (10) selected sari-sari store owners using purposive sampling. The participants

were actively involved in monitoring and managing their store inventory. The collected data were transcribed and analyzed using thematic analysis to identify recurring patterns and themes.

Findings revealed that most store owners rely on manual listing, visual monitoring, and experience-based decision-making in managing inventory. Common challenges include stock shortages, slow-moving products, capital limitations, price fluctuations, supplier delays, and the impact of the credit (utang) system on cash flow. The study highlights the importance of systematic inventory monitoring in sustaining small retail operations and may serve as a reference for store owners, educators, and future researchers.

Keywords: Sari-Sari Store, Micro-Retail Business, Theory of Constraints (TOC)

1. Introduction

In almost every barangay in Noveleta, Cavite, sari-sari stores serve as the backbone of daily community life, providing accessible goods while sustaining household livelihoods.

Store owners perform various responsibilities, particularly in managing their products. They need to monitor which items sell quickly, which products are nearly out of stock, and which goods may soon expire. However, many store owners rely on manual methods such as writing in notebooks or depending on memory rather than using an organized inventory system.

Such practices may lead to several challenges. Some store owners may overstock items that do not sell well, while others may run out of products that are in high demand. In some cases, goods are wasted because they expire before being sold. These issues can affect their income and limit their ability to manage their business operations efficiently.

Despite the importance of sari-sari stores in the community, limited studies have focused on how small store owners manage their daily inventory, particularly in Noveleta, Cavite. Most research emphasizes large retail businesses, while small neighbourhood stores are often overlooked.

This study aims to explore the experiences of sari-sari store owners in Noveleta, Cavite in managing their daily inventory. Specifically, it seeks to identify the common practices they use, the challenges they encounter, and how these challenges affect their business operations.

Background of the Study

Inventory management is a vital part of retail business operations because it determines how effectively a store can control its stock, prevent losses, and meet customer demand. In small retail businesses, inventory often represents a large portion of the owner's capital; therefore, poor inventory management may result in problems such as overstocking, stock shortages, and expired goods, which directly affect sales and income. Studies in retail management explain that effective inventory practices improve efficiency and profitability by allowing store owners to monitor product movement, plan purchases, and reduce unnecessary expenses (Ganesha, Aithal, & Kirubadevi, 2020; Arasa & Achuora, 2020).

However, many small retail businesses still rely on manual and traditional inventory practices. Research shows that the absence of structured inventory systems often leads to inaccurate stock records, difficulty in tracking fast- and slow-moving items, and poor decision-making in purchasing and replenishment (Asana, Radhitya, & Widiartha, 2020; Sridhar, Vishnu, & Sridharan, 2021). These challenges are more evident in micro-retail settings where owners manage the store independently and depend largely on experience and observation rather than formal inventory methods.

In the Philippine context, sari-sari stores are micro-retail enterprises that play an important role in providing daily necessities to communities and serving as a source of livelihood for many families. Despite their importance, many sari-sari store owners manage their inventory through visual checking, memory, and handwritten notes, making it difficult to accurately monitor stock levels and prevent losses. Previous studies on small and micro-retail businesses in the Philippines indicate that limited knowledge of inventory management, lack of proper systems, and financial constraints contribute to persistent problems such as stockouts, overstocking, and expired products.

Although several studies have examined inventory management in retail businesses, only a few focus on the lived experiences of sari-sari store owners, particularly at the community level. There is limited research exploring how these owners manage their daily inventory and how inventory-related challenges affect their operations in specific localities such as Noveleta, Cavite, where many families depend on sari-sari stores for income and daily needs.

This study addresses the limited understanding of how sari-sari store owners in Noveleta, Cavite manage their daily inventory and the specific challenges that affect their business operations.

Objectives of the Study

General Objective

To explore the lived experiences and challenges of sari-sari store owners in managing their daily inventory in Noveleta, Cavite.

Specific Objectives

This study aims to:

1. Describe the inventory management practices commonly used by sari-sari store owners.
2. Identify the common inventory-related challenges they encounter.
3. Examine the strategies they use to address stock shortages and slow-moving items.
4. Analyze how inventory management challenges affect

daily operations and financial stability.

5. Determine how store owners perceive the importance of effective inventory management.
6. Propose practical insights based on the experiences of store owners that may improve inventory practices.

Statement of the Problem

This study aims to explore the lived challenges of sari-sari store owners in managing their daily inventory in Noveleta, Cavite.

Specifically, this study seeks to answer the following questions:

1. What inventory management practices are commonly used by sari-sari store owners in Noveleta, Cavite?
2. What inventory-related challenges do sari-sari store owners frequently encounter?
3. How do sari-sari store owners address problems such as stock shortages and slow-moving or unsold items?
4. How do inventory management challenges affect the daily operations and financial stability of sari-sari stores?
5. How do sari-sari store owners perceive the importance of effective inventory management to the sustainability of their business?
6. What improvements or support do sari-sari store owners suggest to enhance their inventory management practices?

Scope and Delimitation

This study focuses on the lived challenges of sari-sari store owners in managing their daily inventory in Noveleta, Cavite. It aims to explore their actual experiences, inventory management practices, and the common difficulties they encounter in monitoring stock levels, handling slow-moving items, managing credit transactions, and responding to price fluctuations and supplier issues.

The participants of this study are ten (10) selected sari-sari store owners from different barangays in Noveleta, Cavite. The study was conducted from February to March 2026. Data were collected solely through face-to-face semi-structured interviews. No surveys or quantitative instruments were used in this research.

This study is limited only to sari-sari stores operating within selected barangays in Noveleta, Cavite. It does not include other types of retail establishments such as grocery stores, supermarkets, or convenience stores. Furthermore, the study focuses exclusively on inventory management practices and challenges. It does not examine marketing strategies, comprehensive financial management systems, or customer behavior.

The findings of this study are based solely on the experiences and responses of the selected participants and may not be generalized to all sari-sari store owners in other municipalities or regions.

Significance of the Study

This study provides insights into the real challenges faced by sari-sari store owners in managing daily inventory in Noveleta, Cavite. The findings may benefit the following:

Sari-sari store owners. The study may help them reflect on their current inventory practices and identify possible improvements to reduce losses, prevent stock shortages, and manage capital more effectively.

Future researchers. This study may serve as a reference for further research on micro-retail management, digital inventory systems, or financial practices in small-scale businesses.

Local government units and stakeholders. The findings may guide training programs or assistance initiatives aimed at improving inventory literacy and sustainable micro-retail operations.

Educational institutions and students. The study provides a practical example of inventory management challenges in micro-retail settings, enriching classroom discussions in business and entrepreneurship subjects.

Local community members. Improved inventory practices may contribute to better product availability and service reliability within the community.

Theoretical Framework

This study is grounded in established concepts in inventory management and business theory to explain how sari-sari store owners in Noveleta, Cavite handle daily stock challenges such as overstocking and stockouts.

Inventory Management Theory

Inventory Management Theory focuses on decisions involved in maintaining the right amount of stock to meet customer demand while minimizing costs (Zappone, 2006)^[12]. Key concepts include:

- **Reorder Point** — the specific inventory level at which a new order should be placed to avoid running out. For example, if a store notices that instant noodles sell out every weekend, the reorder point helps the owner restock before the next rush of customers.
- **Order Quantity** — the amount of stock purchased at one time to balance holding costs and shortage costs. Small stores that lack these calculations may buy too much of slow-selling items (leading to overstock) or too little of fast-selling ones (causing stockouts).

These concepts help explain how systematic stock control can reduce waste and improve product availability in micro-retail settings where capital is limited.

Classical Theory of Supply and Demand

The Classical Theory of Supply and Demand states that the price and quantity of goods in a market are determined by the interaction of buyers and sellers (Inoua & Smith, 2020)^[7]. In sari-sari stores:

- When demand for a product (e.g., shampoo) increases but the owner fails to adjust inventory levels, the result can be frequent stockouts, leading to lost sales and dissatisfied customers.
- Conversely, if a store overestimates future demand and stocks too much of a product that customers do not buy regularly (e.g., canned goods), this may lead to excess inventory, tying up limited capital.

This theory helps explain how owners' perceptions of demand influence their stocking choices.

Theory of Constraints (TOC)

The Theory of Constraints argues that every system has at least one limiting factor (constraint) that restricts performance (Goldratt, 2006)^[6]. In the context of sari-sari stores, common constraints include:

- **Limited capital** — restricting the quantity of goods that can be purchased at one time.
- **Storage space** — forcing owners to prioritize certain products over others.

- **Supplier delivery schedules** — limiting how quickly stock can be replenished.

For example, if a store has limited shelf space, the owner may keep only small quantities of best-selling items, increasing the risk of stockouts before the next supply arrives.

These three theories collectively explain how sari-sari store owners' inventory decisions are influenced by stock control principles (Inventory Management Theory), market demand fluctuations (Supply and Demand), and operational constraints such as limited capital and storage space (Theory of Constraints). Together, they provide a framework for interpreting the lived experiences of the participants in this study.

Definition of Terms

Sari-sari Store. A small retail shop commonly found in neighbourhoods across the Philippines, including Noveleta, Cavite. It sells daily necessities such as food, drinks, snacks, toys, and household items. Sari-sari stores are convenient for customers because they provide essential goods without requiring them to travel far.

Inventory Management. The process of monitoring, controlling, and organizing the stock of products in a sari-sari store. This includes tracking sales, checking available stock, and determining when to restock items to avoid overstocking or running out of products.

Daily Inventory. The routine practice of checking and recording stock levels, sales, and product availability on a daily basis to ensure smooth operations in the sari-sari store.

Overstocking. The situation in which a store purchases more products than can be sold within a reasonable period, which may lead to unsold goods, financial losses, or waste.

Stock Shortage. The situation in which a store runs out of a product or has only limited quantities available. This may prevent customers from buying the items they need and could reduce sales and customer satisfaction.

Reorder Point. The specific inventory level at which a new order should be placed to avoid running out of a product. It helps store owners plan restocking before high-demand periods to prevent stockouts.

Order Quantity. The amount of stock purchased at one time to balance holding costs and shortage risks. Determining the correct order quantity helps prevent both overstocking and understocking of products.

Micro-Retail Business. Small-scale retail enterprises like sari-sari stores that operate in local communities, rely on limited capital, and use simple inventory methods to provide goods to customers.

Hypotheses

Null Hypothesis (H₀): Inventory management practices have no significant effect on the operations of sari-sari stores in Noveleta, Cavite. In other words, store owners' usual methods of handling stocks do not significantly influence stock availability, product turnover, or overall store performance.

Alternative Hypothesis (H₁): Inventory management practices have a significant effect on the operations of sari-sari stores in Noveleta, Cavite. Specifically, the way store owners manage their daily inventory influences stock availability, product turnover, and the overall efficiency of store operations.

2. Review of Related Literature

This chapter presents a review of related literature and studies that are relevant to the present research. It includes both local (Philippine-based) and international studies that discuss inventory management practices, challenges, and strategies among micro-retail businesses such as sari-sari stores. The purpose of this chapter is to establish the context of the study and identify research gaps.

International Literature and Studies

Inventory management remains a critical aspect of small and medium-sized enterprises (SMEs), particularly in retail operations where stock control directly affects profitability and sustainability. According to Zhou and Yi (2021) [13], effective inventory optimization in small and medium-sized retail companies improves operational efficiency and minimizes unnecessary costs. Their study emphasized the importance of structured inventory systems and data-based decision-making in maintaining balanced stock levels.

Similarly, Chimbuto (2026) [4] found that many SMEs still rely on manual inventory tracking, which often results in stock shortages and overstocking. The study highlighted that limited access to digital tools and lack of technical knowledge contribute to inefficient inventory practices. However, the introduction of mobile-based inventory systems showed potential in improving stock monitoring and reducing errors.

In relation to technological advancements, Brela *et al.* (2024) [2] emphasized the importance of user-centered inventory systems tailored for small businesses. Their study demonstrated that web-based inventory and sales management systems can significantly improve record accuracy, decision-making, and overall operational efficiency when designed according to the users' needs and capabilities.

Furthermore, Ahamed and Ahamed (2026) [1] proposed a smart retail management system that integrates inventory tracking and billing automation. Their findings revealed that automation reduces human error, improves transaction speed, and enhances inventory control, making it beneficial for small to medium retail businesses.

On the other hand, Martinez (2024) [10] introduced a simple and structured method for managing inventory in MSMEs, particularly in contexts where oversupply is common. The study suggested that implementing basic inventory control strategies can help reduce excess stock and improve capital utilization, even without advanced technology.

These international studies highlight that while modern inventory systems can improve efficiency, many small businesses still struggle due to limited resources, leading them to rely on manual and experience-based practices.

Local Literature and Studies

In the Philippine context, sari-sari stores are considered vital micro-retail businesses that support local economies and household income. However, they face unique challenges related to inventory management, financial limitations, and social practices.

According to Caunan *et al.* (2025) [3], sari-sari store owners commonly experience difficulties in managing inventory due to limited capital, inconsistent product demand, and lack of formal business training. Their qualitative case study revealed that many store owners rely on experience and observation rather than structured inventory systems, which

often leads to stock imbalances.

Similarly, Ordaneza *et al.* (2026) [11] examined the financial management practices of sari-sari store owners and found that poor cash flow management significantly affects inventory decisions. The study showed that demographic factors and financial literacy influence how store owners manage their stock and capital, particularly in restocking and handling slow-moving items.

In terms of digital adoption, Gesta *et al.* (2025) [5] explored the factors influencing sari-sari stores in adopting electronic payment systems. Their findings indicated that while digital tools can improve business operations, many store owners face barriers such as lack of knowledge, limited resources, and resistance to change. These factors also affect the adoption of digital inventory systems.

Meanwhile, Mamintal *et al.* (2026) [9] highlighted the role of sari-sari stores in supporting household income and community relationships. Their ethnographic study showed that social factors, such as trust and community support, influence business practices, including inventory decisions and credit (*utang*) systems. These socio-cultural factors often impact financial stability and stock management.

Additionally, Macas *et al.* (2021) [8] discussed current trends in inventory management among SMEs, noting that many small businesses still depend on manual tools such as notebooks and spreadsheets. The study emphasized that while simple methods are practical, they may lead to inaccuracies in tracking inventory and decision-making.

These local studies demonstrate that sari-sari store owners face interconnected challenges involving financial limitations, social responsibilities, and limited access to technology, all of which influence their inventory management practices.

Synthesis and Research Gap

The reviewed literature reveals several key patterns. International studies emphasize the importance of structured systems, digital tools, and automation in improving inventory management. However, they also acknowledge that many SMEs continue to rely on manual methods due to resource constraints.

In contrast, local studies highlight that sari-sari store owners operate within a unique context where financial limitations, social obligations, and limited technical knowledge strongly influence their business practices. The presence of the *utang* system, community relationships, and informal operations creates additional challenges that are not commonly addressed in international research.

While existing studies provide valuable insights into inventory management practices and challenges, there is still a lack of research focusing specifically on the lived experiences of sari-sari store owners at the community level, particularly in Noveleta, Cavite.

Therefore, this study aims to fill this gap by exploring how sari-sari store owners manage their daily inventory and how various challenges affect their business operations. By focusing on a specific local setting, this research provides a deeper understanding of micro-retail inventory management in real-life community contexts.

3. Methodology

This chapter presents the research design, study locale, participants, sampling technique, research instrument, data gathering procedures, data analysis, and ethical

considerations employed in the study. The primary objective of this research is to explore the lived challenges of sari-sari store owners in managing their daily inventory in Noveleta, Cavite. This chapter explains how the researchers systematically gathered and analyzed qualitative data to ensure credibility, reliability, and trustworthiness of the findings.

Research Design

This study employed a qualitative phenomenological research design to explore and understand the lived experiences of sari-sari store owners in managing their daily inventory. Phenomenology is a qualitative research approach that aims to describe and interpret how individuals experience a particular phenomenon in their everyday lives.

In this study, the phenomenon being examined is daily inventory management in sari-sari stores. Instead of measuring variables using numerical data, the researchers focused on understanding how store owners manage their stocks, make restocking decisions, handle slow-moving or expired items, manage credit transactions (utang system), and respond to price fluctuations and competition.

The phenomenological design was considered appropriate for this research because the study seeks to capture the real-life experiences, perceptions, and challenges faced by sari-sari store owners. Through direct interviews and open-ended discussions, participants were able to share their personal practices, difficulties, and coping strategies in managing their inventory.

By focusing on the perspectives of the participants themselves, the researchers were able to gather rich, detailed descriptions that reflect the realities of micro-retail operations in Noveleta, Cavite.

This research design is supported by existing literature which emphasizes that small retail businesses often rely on experience-based and manual inventory practices due to limited resources (Chimbuto, 2026; Macas *et al.*, 2021)^[4, 8]. Moreover, qualitative approaches are appropriate in understanding real-life business challenges and decision-making processes among micro-retailers (Caunan *et al.*, 2025)^[3]. These studies support the use of a phenomenological approach in exploring the lived experiences of sari-sari store owners.

Sampling Technique

The study employed purposive sampling in selecting participants. Purposive sampling is a non-probability sampling technique in which participants are deliberately chosen because they possess specific characteristics relevant to the research objectives.

The selection criteria were as follows:

- Must be a sari-sari store owner in Noveleta, Cavite.
- Must have been operating the store for at least one (1) year.
- Must be actively involved in managing daily inventory.

This technique ensured that the participants had sufficient experience and first-hand knowledge of inventory management practices and challenges. By selecting knowledgeable individuals, the researchers were able to gather meaningful and in-depth information directly aligned with the purpose of the study.

A total of ten (10) participants were included in the study. This number was considered sufficient because phenomenological research typically involves small samples

that allow researchers to explore participants' lived experiences in greater depth. The focus of phenomenology is not on large sample sizes but on obtaining rich and detailed descriptions of the phenomenon being studied.

This sampling approach is consistent with qualitative studies on micro-retail businesses, where participants are selected based on their direct experience and relevance to the research problem (Caunan *et al.*, 2025)^[3]. This ensures that the data collected are rich, relevant, and reflective of real-world practices.

Research Locale

The study was conducted in selected barangays of Noveleta, Cavite, particularly in:

- San Rafael I
- San Rafael II
- San Rafael III
- Salcedo I
- Salcedo II

Noveleta was selected as the study locale because sari-sari stores are common micro-retail businesses in the community and serve as an important source of livelihood for many residents. This makes the municipality an appropriate setting for examining the daily inventory management practices and challenges of small store owners.

Data collection was carried out from February to March 2026. The interviews were conducted in the participants' respective sari-sari stores. Conducting the interviews in the actual business setting provided a realistic and contextual understanding of their daily inventory practices, stock arrangement, and operational environment.

The selection of this locale is also supported by literature emphasizing the importance of studying micro-retail businesses within their actual community context to better understand operational challenges and environmental influences (Mamintal *et al.*, 2026)^[9].

Participants of the Study

The participants of the study were ten (10) sari-sari store owners from different barangays in Noveleta, Cavite. The participants varied in age (35 to 75 years old), years of business experience (3 to 20 years), and store management practices.

Some stores were personally owned, while others were family-operated. Most participants were directly involved in monitoring stocks, restocking products, recording sales, and handling customer credit transactions.

To protect their privacy and confidentiality, pseudonyms or codes (Store 1 to Store 10) were used in presenting the findings. This ensured anonymity while allowing organized presentation of responses.

The diversity of participants in terms of age, experience, and store operations is important in capturing a wide range of perspectives, as supported by qualitative research on small business practices (Ordaneza *et al.*, 2026)^[11].

Data Gathering Procedure

The researchers followed a systematic procedure in collecting the data:

Phase I: Preparation

The researchers developed a semi-structured interview guide aligned with the research objectives and Statement of the Problem. The interview questions focused on daily inventory monitoring, stock recording methods, handling

slow-moving items, managing credit transactions, and responding to price changes and competition.

Before conducting the interviews, the researchers secured approval from the research adviser. Participants were then identified based on the established criteria.

Phase II: Consent and Interview Proper

The purpose of the study was clearly explained to each participant. Informed consent was obtained before the interviews were conducted. Participants were assured that their responses would remain confidential and that their participation was voluntary.

Face-to-face interviews were conducted inside the participants' stores to observe their actual business environment. With permission, interviews were audio-recorded to ensure accuracy. Field notes were also taken to document observations regarding store setup, stock arrangement, and operational practices.

Each interview lasted approximately 10–15 minutes, which was sufficient to gather focused and relevant responses aligned with the research objectives.

Phase III: Transcription and Organization

After data collection, all recorded interviews were transcribed verbatim. The responses were carefully organized and grouped according to the research questions to facilitate systematic analysis.

Research Instrument

The primary research instrument used in this study was a semi-structured interview guide prepared by the researchers. The guide consisted of open-ended questions that allowed participants to describe their experiences in detail. The questions focused on:

- Daily inventory monitoring practices
- Recording and listing methods
- Handling slow-moving and expired products
- Credit management (utang system)
- Effects of price increases
- Competition with nearby stores
- Perceived importance of inventory management

Follow-up and probing questions were used to clarify responses and gather deeper insights. An audio recorder was utilized (with consent) to accurately capture responses, while field notes were maintained to record non-verbal observations and contextual details.

To ensure the validity and clarity of the instrument, the interview guide was reviewed by the research adviser prior to data collection. The questions were examined to ensure that they were relevant to the research objectives and understandable for the participants. Necessary revisions were made based on the adviser's feedback before the interviews were conducted.

Data Analysis

This study employed Thematic Analysis to analyze the qualitative data. Thematic analysis is a systematic method of identifying, organizing, and interpreting patterns of meaning within qualitative data. This method was appropriate for the study because it allowed the researchers to identify recurring patterns and common themes in the participants' experiences regarding daily inventory management in sari-sari stores. Through this approach, the researchers were able to organize the responses into meaningful themes that reflect the lived challenges of the participants.

The following steps were undertaken:

1. Transcription

All recorded interviews were transcribed verbatim to ensure accuracy.

2. Familiarization with Data

The researchers carefully read and re-read the transcripts to gain a comprehensive understanding of the participants' responses.

3. Coding

Significant statements, words, and phrases were identified and labeled with initial codes such as:

- "manual listing"
- "tulog ang puhunan"
- "utang system"
- "price adjustment"
- "competition"
- "family consumption"

4. Searching for Themes

Related codes were grouped together to form broader themes reflecting recurring patterns in the data.

5. Reviewing and Naming Themes

- The researchers identified key themes, such as:
- Manual and Visual Inventory Monitoring
- Capital Being Tied in Slow-Moving Stocks
- Impact of Credit System on Cash Flow
- Price Adjustment Strategies During Inflation
- Competition Among Nearby Stores
- Importance of Daily Stock Monitoring

These themes were interpreted in relation to the research questions to provide a comprehensive understanding of the lived challenges of sari-sari store owners.

Ethical Considerations

The researchers strictly observed ethical standards throughout the study. Informed consent was obtained before conducting the interviews. Participants were informed about the purpose, objectives, and procedures of the research.

Participation was entirely voluntary. Participants were allowed to decline answering any question or withdraw from the study at any time without consequence.

To ensure confidentiality and anonymity, names and identifying details were not disclosed. Codes (Store 1–Store 10) were used in presenting findings. All interview recordings and transcripts were stored securely and were accessible only to the researchers.

To enhance credibility and trustworthiness, the researchers conducted member checking by confirming important responses with participants. Peer debriefing was also performed within the research team to reduce bias and validate interpretations.

Through these measures, the researchers ensured that the study was conducted responsibly, respectfully, and in full consideration of the rights and welfare of the participants.

4. Results and Discussion

Manual and Visual Inventory Monitoring

The first theme focuses on how sari-sari store owners monitor and manage their daily inventory. Eight out of the ten participants shared that they rely on simple and manual methods such as visually checking their shelves, remembering which products sell quickly, or listing items in notebooks. These practices are commonly used because many small store owners do not have access to digital inventory systems.

Store 2 explained that she usually checks the shelves to determine which items are already running low.

“Tinitingnan ko lang po yung mga paninda sa estante kung ano yung malapit nang maubos. Kapag kaunti na lang, doon ko na po iniisip na kailangan ko na bumili ulit.”

(Store 2)

Similarly, Store 5 shared that she writes down the items she needs to restock in a small notebook.

“May notebook po ako kung saan sinusulat ko kung ano yung mga kulang na paninda para kapag pupunta ako sa supplier alam ko na kung ano yung bibilhin.”

(Store 5)

Another participant, Store 8, mentioned that she relies mostly on memory because she has already become familiar with the products that sell quickly.

“Sa tagal ko na sa tindahan, alam ko na kung ano yung mabilis maubos. Kaya minsan hindi na ako nagsusulat, tinitingnan ko na lang.”

(Store 8)

These findings suggest that informal and experience-based inventory management remains the dominant practice among sari-sari store owners. This reveals that their lived experience is heavily shaped by resource limitations, where technology is not easily accessible, forcing them to depend on observation, memory, and routine. While practical, this approach may increase the risk of errors in tracking stock levels.

These findings support the study of Macas *et al.* (2021) [8], which found that many small businesses rely on manual and simple inventory tracking methods such as notebooks and observation. Similarly, Caunan *et al.* (2025) [3] revealed that sari-sari store owners often depend on experience-based practices rather than structured inventory systems due to limited resources.

Capital Being Tied in Slow-Moving Products

The second theme focuses on the challenges caused by slow-moving products. Seven out of the ten participants mentioned that certain items remain unsold for long periods, preventing them from using their capital efficiently.

Store 3 explained that some products remain unsold for weeks, causing his capital to be tied up.

“May mga paninda po na matagal bago mabili. Parang natutulog yung puhunan kasi hindi agad siya bumabalik.”

(Store 3)

Store 7 also shared that slow-moving products make it difficult for her to restock other important items.

“Kapag hindi nabebenta yung ibang paninda, hindi ako makabili agad ng bagong stock kasi doon nakapit yung puhunan ko.”

(Store 7)

Similarly, Store 1 mentioned that certain canned goods and snacks sometimes stay in the store for a long period.

“May mga paninda talaga na hindi masyadong hinahanap ng customer kaya matagal bago maubos.”

(Store 1)

This theme reveals that sari-sari store owners experience financial pressure due to limited capital, where every product must generate quick returns. Their lived experience reflects a cycle where poor product movement directly affects their ability to restock and sustain operations.

This finding aligns with Ordaneza *et al.* (2026) [11], who found that poor financial and inventory management practices can lead to inefficient use of capital, particularly when funds are tied up in slow-moving or unsold products.

Impact of the Utang System on Cash Flow

Another major theme is the impact of the “utang” system. Six out of the ten participants reported that allowing credit affects their available cash for restocking.

Store 4 shared that many customers ask to buy items on credit, which sometimes delays the return of capital.

“Marami pong bumibili ng utang dito sa tindahan. Minsan matagal bago sila makabayad kaya nababawasan yung pera na pambili ng bagong paninda.”

(Store 4)

Similarly, Store 9 explained that the utang system can cause financial difficulties when customers delay their payments.

“Kapag marami ang utang ng customer, nahihirapan ako bumili ng bagong stock kasi wala pang bumabalik na pera.”

(Store 9)

Store 6 also mentioned that although the utang system is risky, it is difficult to refuse neighbors who need help.

“Minsan hindi rin maiwasan magpa-utang kasi kapitbahay mo sila. Pero kapag hindi sila nakabayad agad, naapektuhan din yung tindahan.”

(Store 6)

This reveals that store owners are balancing economic needs and social responsibility. Their lived experience shows that business decisions are not purely financial but are influenced by community relationships and cultural expectations. However, this practice creates unstable cash flow and limits their purchasing power.

This supports Mamintal *et al.* (2026) [9], which emphasized that social relationships and community obligations influence business practices in sari-sari stores, particularly in extending credit to customers, which can affect financial stability and inventory management.

Price Fluctuations and Supplier Challenges

The fourth theme highlights external challenges. Six out of the ten participants mentioned that price changes and supplier issues affect their inventory decisions.

Store 10 explained that price increases from suppliers make it difficult to maintain stable pricing in the store.

“Minsan tumataas yung presyo ng paninda sa supplier kaya kailangan ko rin itaas yung presyo sa tindahan.”

(Store 10)

Similarly, Store 5 mentioned that supplier schedules sometimes affect their ability to restock products on time.

“Kapag wala pang delivery o hindi pa ako nakakapunta sa supplier, minsan nauubos yung ibang paninda.”

(Store 5)

Store 2 also noted that price fluctuations require them to constantly adjust their purchasing decisions.

“Kapag mahal na yung paninda, minsan konti lang muna yung binibili ko para kasya sa puhunan.”

(Store 2)

This theme reveals that store owners operate in an environment where they have little control over external factors. Their lived experience reflects constant adjustment and decision-making to cope with unstable prices and supply availability.

This finding is consistent with Chimbuto (2026) [4], which highlighted that small businesses face challenges such as supply issues and price changes, affecting their ability to maintain stable inventory levels.

Competition Among Nearby Stores

Another theme identified is competition. Five out of the ten participants mentioned that nearby stores influence their sales and inventory strategies.

Store 8 mentioned that customers sometimes choose other stores depending on price or product availability.

“Kapag may ibang tindahan na mas mura o may stock sila na wala ako, doon bumibili yung customer.”

(Store 8)

Store 3 also explained that competition encourages him to monitor his inventory more carefully.

“Kailangan bantayan yung paninda kasi kapag wala kang stock, lilipat yung customer sa ibang tindahan.”

(Store 3)

Store 6 shared that maintaining good customer relationships helps retain loyal buyers despite the competition.

“Kahit may ibang tindahan, bumabalik pa rin yung ibang customer kasi nasanay na sila dito.”

(Store 6)

This reveals that store owners must actively manage both product availability and customer relationships to remain competitive. Their lived experience shows that trust and consistency are just as important as pricing in sustaining their business.

This reflects the Classical Theory of Supply and Demand (Inoua & Smith, 2020) [7], which explains how product availability and pricing influence consumer purchasing behavior.

Importance of Daily Inventory Monitoring

The final theme emphasizes the importance of regular monitoring. Eight out of the ten participants highlighted that checking inventory daily is essential.

Store 1 shared that daily monitoring helps prevent stock shortages.

“Importante na tinitingnan araw-araw yung paninda para hindi maubusan ng stock.”

(Store 1)

Store 7 explained that inventory monitoring helps them identify which products need to be restocked immediately.

“Kapag lagi mong chine-check yung paninda, alam mo kung ano yung kailangan bilhin agad.”

(Store 7)

Store 4 also emphasized that good inventory monitoring supports the stability of the store.

“Kapag maayos yung pag-monitor ng paninda, mas nagiging maayos din yung takbo ng tindahan.”

(Store 4)

This reveals that despite limited tools, store owners recognize that consistent monitoring is critical for business survival. Their lived experience highlights discipline, routine, and attentiveness as key factors in managing a small retail business.

This supports Macas *et al.* (2021) [8], which emphasized the importance of consistent inventory tracking in maintaining business efficiency and reducing stock-related problems in small retail enterprises.

5. Summary, Conclusions, and Recommendations

Summary of Findings

This study aimed to explore the lived challenges of sari-sari store owners in managing their daily inventory in Noveleta, Cavite. Using a qualitative phenomenological research design, the researchers conducted semi-structured interviews with ten (10) sari-sari store owners from selected barangays in Noveleta. The responses were analyzed through thematic analysis in order to identify recurring patterns and experiences related to inventory management.

Based on the analysis of the interview responses, several key themes emerged.

First, many store owners rely on **manual and visual inventory monitoring**. Instead of using digital systems or formal inventory tools, most participants monitor their stocks by checking their shelves, keeping simple handwritten notes, or relying on their memory and experience.

Second, **capital tied in slow-moving products** was identified as a common challenge. Some products remain unsold for a long period, causing the store owners' capital to be temporarily locked in inventory that does not generate immediate income.

Third, the **utang or credit system** significantly affects the cash flow of sari-sari stores. Although allowing customers to buy on credit helps maintain good relationships with neighbors and regular buyers, delayed payments sometimes make it difficult for store owners to restock products.

Fourth, store owners experience **price fluctuations and supplier challenges**. Changes in product prices and delays in supplier deliveries often influence their purchasing decisions and inventory planning.

Fifth, **competition among nearby sari-sari stores** also affects product demand and sales. Store owners must ensure that their products remain available and reasonably priced to retain customers.

Finally, participants emphasized the **importance of daily inventory monitoring**. Regularly checking stocks allows store owners to identify which products need to be restocked and helps prevent stock shortages.

These findings highlight the complex challenges faced by sari-sari store owners in managing their daily inventory, especially in micro-retail settings where resources and capital are limited. These results are consistent with existing literature, which emphasizes that small businesses often rely on manual systems and face financial and operational constraints.

Conclusions

Based on the findings of the study, several conclusions can be drawn. The study confirms that sari-sari store owners primarily rely on experience-based and manual inventory practices due to limited access to resources and technology.

Sari-sari store owners in Noveleta, Cavite primarily rely on simple and experience-based inventory management practices such as visual checking and manual listing. While these methods are practical for small businesses, they may sometimes lead to difficulties in accurately monitoring stock levels and predicting product demand.

The findings further show that inventory management challenges are influenced by several interconnected factors, including slow-moving products, limited capital, customer credit practices, price fluctuations, and competition with nearby stores. These factors directly affect the ability of store owners to maintain stable inventory levels and sustain their daily operations.

Despite these challenges, store owners demonstrate adaptability and practical decision-making strategies based on their experiences in running their businesses. Their ability to observe product demand and adjust purchasing decisions helps them maintain the availability of essential goods within the community.

These conclusions highlight how resource limitations, financial constraints, and customer dynamics shape inventory management practices among micro-retailers in Noveleta, Cavite. The lived experiences of the participants reveal that managing daily inventory is not only a technical task but also a practical balancing of limited resources, community relationships, and market conditions.

Overall, effective inventory monitoring plays an important role in supporting the sustainability of sari-sari stores and improving the efficiency of small-scale retail operations.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed:

For Sari-Sari Store Owners. Store owners are encouraged

to adopt more organized inventory monitoring practices, such as maintaining updated stock lists and using simple record-keeping systems. These methods can help reduce stock shortages, prevent overstocking, and improve overall business operations. Additionally, store owners may explore the use of simple digital tools or mobile-based inventory applications to enhance accuracy in tracking products and sales.

For Local Government Units and Community Organizations. Local government units and community organizations may conduct training programs, seminars, or workshops focused on basic inventory management, financial literacy, and micro-business operations. These initiatives can help sari-sari store owners improve their knowledge, strengthen their business practices, and enhance sustainability.

For Educational Institutions. Educational institutions may integrate practical lessons on micro-retail business management into business and entrepreneurship courses. This can help students better understand the real-life challenges faced by small business owners and develop relevant skills in inventory and financial management.

For Suppliers and Micro-Business Support Programs. Suppliers and organizations supporting small businesses are encouraged to provide flexible purchasing options, stable pricing, or support systems that can help sari-sari store owners manage inventory more effectively despite price fluctuations and limited capital.

For Future Researchers. Future researchers may expand this study by involving a larger number of participants or exploring different locations. They may also examine other aspects of sari-sari store operations, such as digital inventory systems, financial management strategies, customer behavior, and the impact of government assistance programs on micro-retail businesses.

Overall, these recommendations aim to support the improvement of inventory management practices and enhance the sustainability of sari-sari stores in local communities.

Dedication

With the collective hard work and effort of the student researchers, this study is dedicated to:

The Heavenly Father, for granting them strength, guidance, and wisdom throughout the research process, and for sustaining them during challenging times.

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The families and friends of the student researchers, for their constant encouragement, understanding, and moral support, which inspired them to persevere and accomplish this research.

Future researchers, may this study serve as a useful reference and guide. It is hoped that this research will contribute to a better understanding of similar topics and assist them in conducting their own studies.

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