

**MONEY-MAKING ACTIVITIES FRAMEWORK AMONG BYSTANDERS****Potestas, Jennica Mae Autor****Roman, Rodel D.****Sala, Christian Anthony Q.****Torino, Marianne Jaycee T.**

University of Southeastern Philippines – College of Development Management Graduate Program  
Mintal Campus, Davao City

**ABSTRACT**

Amid the evolving economic landscape and the rise of the gig economy, this study investigates the "Money-Making Activities Framework" among bystanders—individuals not actively engaged in traditional labor markets. Using survey data from 172 respondents in Davao City, it examines how bystanders engage in informal income-generating activities in response to economic pressures and technological advancements. To ensure data suitability for factor analysis, the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity were employed. A Scree Plot was then used to determine the optimal number of factors. The Exploratory Factor Analysis (EFA) revealed five key factors: Informal Selling/Renting, Service-Oriented Labor, Provision of Services, Artistic/Entertainment Activities, and Risky Behaviors. These findings shed light on the socio-economic drivers of informal activities and their implications for financial stability and community development.

**Keywords:**

Bystander, Informal Economy, Exploratory Factor Analysis (EFA), Income-Generating Activities

**INTRODUCTION**

Bystanders, often overlooked in economic discussions, represent a segment of the population that actively seeks diverse income-generating opportunities beyond traditional labor markets. While formal employment, such as wage labor and self-employment, serves as the primary income source for many, informal employment plays a crucial role, particularly in developing economies where casual labor, street vending, and small-scale businesses are prevalent (ILO, 2022). Social safety nets, including government transfers, family support, and remittances from overseas workers, further supplement the income of vulnerable bystanders, particularly in regions with high migration rates (World Bank, 2023). These income sources are shaped by factors such as economic conditions, demographics, cultural norms, and government policies, reflecting their complex and dynamic nature.

Urban settings, like Davao City, provide a unique context for studying income-generating activities. Recent studies have highlighted the importance of informal employment in urban economies, where limited access to formal job opportunities drives individuals toward alternative sources of income. Smith et al. (2023) emphasize the role of street vending, freelance work, and other informal economic activities in sustaining urban populations, particularly in cities where economic challenges persist. Similarly, Garcia & Ramos (2022) argue that bystanders play a significant role in local economies through participation in informal markets and service provision based on emerging demands.

Despite extensive research on informal employment, there is limited understanding of the specific income-generating strategies bystanders employ, particularly in dynamic but under-researched informal economies like Davao City. Studies such as Smith et al. (2023) and Garcia & Ramos (2022) emphasize the role of informal labor and local markets but often overlook the socio-economic factors shaping these activities or the impact of technological and economic shifts. This study addresses these gaps by examining the "Money-Making Activities Framework" among Davao City bystanders, identifying key income-generating dimensions, and analyzing their implications for financial stability and community development.

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### OBJECTIVE

This study aims to determine the "Money-Making Activities Framework" for bystanders involved in informal income-generating activities.

### REVIEW OF RELATED LITERATURE

Various studies and literature provide context on informal economic activities involving bystanders, emphasizing their participation in diverse income-generating strategies.

**Service-Oriented Labor.** Service-oriented labor includes physical and skill-based tasks such as carrying goods, performing repairs, and cleaning, which directly address community needs. The International Labour Organization (2018) identifies these activities as vital to the informal economy, enabling individuals to leverage practical skills for immediate income. Aditya and Amri (2023) highlight their role in bridging short-term economic gaps, particularly for those with unstable incomes.

**Provision of Services.** The provision of services encompasses specialized tasks like personal grooming, wellness services, and transportation assistance using motorbikes or bicycles. Carré and Chen (2020) note that such skill-based activities fill gaps left by formal markets, particularly in underserved areas. The ILO (2018) underscores the importance of informal transportation services in improving mobility for low-income communities, demonstrating their adaptability to local needs.

**Artistic and Entertainment Activities.** Artistic and entertainment activities, such as street performances and artistic displays, showcase creativity as a means of livelihood. Gomez et al. (2018) emphasize that informal creative work not only generates income but also enriches the cultural dynamics of public spaces, particularly in urban areas where it blends economic survival with cultural expression.

Turnbull et al. (2024) highlights that the term "gig," originally used for one-night performances by jazz musicians, now describes a labor market reliant on temporary and part-time work. This gig economy, while providing alternative income sources for artists and performers, often lacks stability and benefits associated with full-time employment, making it a double-edged sword for informal workers.

**Risky Behaviors.** Risky behaviors such as gambling, smuggling, and offering sexual services are often employed as income-generating strategies by individuals facing economic desperation and limited alternatives. Aditya and Amri (2023) note that these activities are prevalent in situations where stable income sources or social protections are absent. Gambling is seen as a high-risk but potentially high-reward activity for individuals seeking immediate financial relief, despite its tendency to exacerbate economic instability. Similarly, the United Nations Office on Drugs and Crime (UNODC, 2018) emphasizes the vulnerabilities associated with smuggling and offering sexual services, highlighting the significant personal, social, and legal risks faced by those engaged in such practices.

The International Labour Organization (ILO, 2018) identifies the lack of decent work opportunities as a major driver of engagement in high-risk activities, advocating for policies that promote safer and more stable employment. Additionally, Acharya (2019) highlights the role of economic empowerment and social protection programs in reducing individuals' dependence on these forms of informal and dangerous work.

**Informal selling/renting activities.** Street vending and unregulated leasing of goods or property, are significant income-generating strategies for bystanders in urban areas. These activities offer immediate financial opportunities for individuals who lack access to formal employment. Bhowmik (2005) highlights the economic contribution of street vendors in Asia, emphasizing their role in providing affordable goods and services while sustaining their livelihoods despite challenges such as legal recognition and vulnerability to eviction. Similarly, Roever and Skinner (2016) emphasize the adaptability of informal sellers in addressing community needs while generating income under uncertain economic conditions.

Informal renting, such as leasing rooms or equipment without formal contracts, is another essential income source for marginalized groups. Tipple (2005) highlights informal housing rentals as a critical mechanism for addressing urban housing shortages and supporting low-income populations. These arrangements provide financial stability to landlords while meeting the needs of tenants unable to access formal housing markets. Both informal selling and renting activities illustrate the resourcefulness of individuals in navigating economic hardship while filling gaps in the formal economy.

### METHODOLOGY

This study utilizes a non-experimental quantitative research design to explore the income-generating activities of bystanders in informal economies. A cross-sectional survey approach was employed, allowing the collection of data at a single point in time to examine various strategies and their socio-economic implications. The study

sample consisted of 172 urban bystanders actively engaged in informal economic activities, selected through purposive and snowball sampling to ensure diverse representation. Data were gathered using a structured questionnaire comprising 30 Likert-scale items that assessed informal money-making activities and their impacts. Exploratory Factor Analysis (EFA) was employed to examine the data, starting with a Kaiser-Meyer-Olkin (KMO) value of 0.899, which confirmed the adequacy of the sample for factor analysis. Bartlett's Test of Sphericity validated the suitability of the correlation matrix for the analysis. The Scree Plot, a graphical representation of eigenvalues, was also used to determine the number of factors to retain, providing clarity on the extent of factors analyzed (Shrestha, 2021). This systematic approach ensured a reliable identification of key underlying constructions.

### PRESENTATION, ANALYSIS AND, INTERPRETATION OF DATA

This chapter presents the findings from the Exploratory Factor Analysis (EFA), along with the corresponding interpretation and analysis of the results. The data are illustrated through tables, complemented by detailed discussions and interpretations of both tabular and graphical information to ensure clarity and facilitate comprehension.

Sampling Adequacy Requirement. The dataset was subjected to Exploratory Factor Analysis (EFA) to uncover the underlying dimensions of informal money-making activities. Table 1 shows the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy yielded a value of 0.899, which is classified as "marvelous" (Kaiser, 1974). This result signifies strong intercorrelations among the items in the questionnaire, making the data suitable for factor analysis.

Additionally, Bartlett's Test of Sphericity produced a chi-square value of 3414.575 with 435 degrees of freedom, and a significance level of  $p < 0.000$ . This confirms that the correlation matrix is not an identity matrix, further validating the suitability of the data for factor extraction (Field, 2013). These findings collectively establish that the dataset is robust and appropriate for EFA.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.899
Bartlett's Test of Sphericity	Approx. Chi-Square	3414.575
	df	435
	Sig.	.000

**Table 1. KMO and Bartlett's Test**

In Table 2, the Exploratory Factor Analysis (EFA) revealed five factors with eigenvalues of 12.825, 1.925, 1.829, 1.265, and 1.124, representing the total variance each factor explains within the dataset (Shrestha, 2021). The first factor accounts for 17.845% of the total variance, capturing a significant portion of the dataset's variability. The second factor contributes 14.277%, followed by the third with 11.752%, the fourth with 10.108%, and the fifth with 9.244%, representing the smallest variance among the identified factors. These results align with the standards for meaningful factor extraction as suggested by Hair et al. (2020).

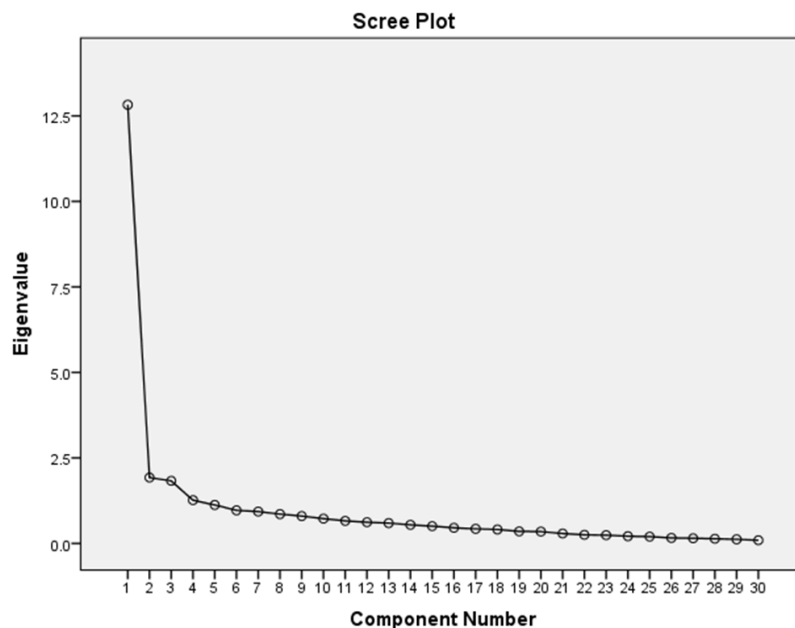
Together, the five factors account for 63.226% of the total variance, demonstrating their strong contribution to the dataset's structural coherence. This cumulative proportion underscores the adequacy of the factors in providing a well-structured and interpretable representation of the data's underlying dimensions (Brown, 2015). These findings validate the analysis as a reliable method for uncovering significant patterns and relationships within the dataset.

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.825	12.825	42.750	42.750	5.354	17.845	17.845
2	1.925	1.925	6.415	49.165	4.283	14.277	32.122
3	1.829	1.829	6.096	55.262	3.526	11.752	43.874
4	1.265	1.265	4.218	59.480	3.032	10.108	53.982
5	1.124	1.124	3.746	63.226	2.773	9.244	63.226

**Table 2. Total Variance Explained**

**Rotated Component Matrix with 25 attributes.** The analysis identified 25 items grouped into 5 factors, highlighting the significant contributors to the dataset's structural framework. Out of the 30 original items, five excluded from factorization due to insufficient loadings on any of the five retained components.

Figure 1 illustrates the Scree Plot, which is used to visually determine the optimal number of factors to extract from the given items. The extraction process is guided by the "elbow" point on the plot, where the slope significantly levels off, indicating the appropriate stopping point for factor extraction (Shrestha, 2021).



**Factors.** This study aimed to explore the money-making activities among bystanders, focusing on identifying the key factors that characterize their income-generating strategies and behaviors.

**Service-Oriented Labor.** Table 3 presents the findings of service-oriented labor and their corresponding factor scores. *Performing small repair services, such as fixing appliances or shoes*, has a factor score of 0.718, while *offering cleaning or household help for compensation* is scored at 0.686. *Working as a parking attendant or offering guidance to drivers for tips* scores 0.529. *Providing temporary construction or carpentry services* has a factor score of 0.521, and *participating in short-term manual labor activities like hauling or digging* scores 0.52. These factor scores highlight the varying levels of contribution each activity makes to service-oriented labor as an income source.

Each activity listed in the rotated matrix reflects a practical approach to earning income in informal economies. Repairing appliances or shoes caters to immediate household needs, while offering cleaning or household help addresses the demand for domestic assistance. Tasks like working as a parking attendant or guiding drivers demonstrate the role of interpersonal interaction in creating tipping opportunities. Similarly, temporary labor services such as construction or carpentry and manual labor like hauling or digging leverage physical effort and adaptability, showcasing the varied and resourceful means bystanders employ to meet daily income needs.

These findings resonate with the study by the International Labour Organization (2018), which underscores the significance of service-oriented labor in informal economies, particularly where formal employment opportunities are scarce. The activities highlighted in this study emphasize flexibility and practicality in generating income, aligning with the work of Aditya and Amri (2023). They assert that service-oriented labor bridges economic gaps, offering immediate financial relief and addressing the vulnerabilities of those with unstable income streams. This research confirms the pivotal role of informal, skill-based tasks in sustaining urban livelihoods and adapting to economic uncertainties.

Item	Attributes	Factor Score	Dimensions
12	I perform small repair services, such as fixing appliances or shoes, to earn income.	0.718	Service-Oriented Labor
14	I offer cleaning or household help to others for compensation.	0.686	
18	I work as a parking attendant or offer guidance to drivers for tips.	0.529	
19	I offer labor services like construction or carpentry on a temporary basis.	0.521	
21	I participate in temporary manual labor, such as hauling or digging, for short-term income.	0.52	

**Table 3. Rotated Matrix with Group Attributes under Service-Oriented Labor**

**Provision of Services.** Table 4 highlights the provision of services as a key livelihood activity for bystanders, accompanied by their respective factor scores. *Personal grooming services, such as haircutting or manicures*, score the highest at 0.744, showcasing their significance in this category. *Massage and wellness services provided for a fee* follow with a factor score of 0.661. *Offering transportation services using bicycles or motorbikes, such as bike taxis or "habal-habal,"* has a factor score of 0.503. Lastly, *servicing as a public utility vehicle (PUV) barker* scores 0.44. These factor scores demonstrate the varied yet impactful contributions of these activities in generating income.

The activities in the rotated matrix illustrate how bystanders leverage specialized skills and resources to address community needs and earn income. Personal grooming services like haircutting and manicures cater to immediate, low-cost grooming needs, often in informal settings. Massage and wellness services provide affordable relaxation and therapeutic options to passersby. Transportation services using bicycles or motorbikes fill crucial mobility gaps, offering an accessible alternative in areas with limited formal transportation options. Servicing as a PUV barker ensures efficient passenger coordination, highlighting the role of interpersonal skills in streamlining urban mobility.

These findings align with Carré and Chen's (2020) assertion that skill-based, informal services are especially valuable in underserved areas, where they meet essential needs that formal markets overlook. Similarly, the International Labour Organization (2018) emphasizes the role of informal transportation services in enhancing mobility within low-income communities. The inclusion of transportation-related activities in this study underscores the adaptability of bystanders in fulfilling local demands. Collectively, this research reinforces the idea that informal service provision not only offers cost-effective alternatives but also bridges critical gaps in formal service markets, contributing significantly to urban livelihoods.

Item	Attributes	Factor Score	Dimensions
24	I offer transportation services using a bicycle or motorbike (e.g., bike taxi, 'habal-habal').	0.503	Provision of Services
30	I serve as a PUV barker.	0.44	
13	I provide personal grooming services (e.g., haircutting, manicures) in informal settings.	0.744	
16	I provide massage or wellness services to passersby for a fee.	0.661	

**Table 4. Rotated Matrix with Group Attributes under Provision of Services**

**Artistic and Entertainment Activities.** Table 5 outlines the role of artistic and entertainment activities in providing income opportunities for bystanders, along with their factor scores. *Collecting donations or money from passersby for a cause or personal needs* holds the highest score in this category at 0.555, emphasizing the significance of direct community engagement. *Performing artistic or entertainment acts, such as street performances for donations*, follows closely with a factor score of 0.539. These scores reflect the creative and interactive methods individuals use to sustain themselves financially.

The activities in the rotated matrix demonstrate how bystanders utilize creativity and interpersonal skills to generate income. Collecting donations from passersby highlights the importance of fostering empathy and

solidarity within the community. This activity often involves direct, face-to-face engagement, making it an effective strategy for financial support in informal settings. Similarly, performing artistic or entertainment acts like street performances not only provides a source of income but also enhances the cultural atmosphere of public spaces. These activities underscore the blend of creativity, interaction, and economic necessity that characterizes artistic and entertainment endeavors.

The findings align with Gomez et al. (2018), who emphasize the role of informal creative work in enriching public spaces and creating alternative income streams. The engagement of bystanders in such activities not only contributes to their financial stability but also fosters a sense of cultural vibrancy in urban areas. Furthermore, Turnbull et al. (2024) highlight the adaptability and risks associated with informal and gig economy roles, such as financial instability and lack of formal benefits. These insights underscore the importance of artistic and entertainment activities as a flexible yet vulnerable means of livelihood, reflecting both the opportunities and challenges faced by individuals in informal economies.

Item	Attributes	Factor Score	Dimensions
25	I perform artistic or entertainment acts (e.g., street performances) for donations.	0.539	Artistic and Entertainment Activities
26	I collect donations or money from passersby for a cause or personal needs.	0.555	

**Table 5. Rotated Matrix with Group Attributes under Artistic and Entertainment Activities**

**Risky Behaviors.** Table 6 highlights risky behaviors as income-generating strategies for some bystanders, accompanied by their factor scores. *Gambling activities* exhibit the highest factor score of 0.869, underscoring their prominence in this category. *Smuggling goods for money* follows with a factor score of 0.503, while *offering sexual services in exchange for money* scores 0.453. *Begging from passersby* has a factor score of 0.47, and *deceiving others for money* scores 0.432. These scores illustrate the extent to which bystanders engage in high-risk activities to address financial hardships.

The activities in the rotated matrix reveal the dire circumstances that drive individuals to adopt risky behaviors for income. Gambling, with its high prevalence, represents the speculative approach some bystanders take in hopes of significant financial gain despite the inherent risks. Smuggling goods reflects the extreme lengths individuals go to when formal economic avenues are unavailable. Offering sexual services highlights the socio-economic pressures that lead individuals to engage in stigmatized and often dangerous forms of labor. Begging for money showcases the reliance on public empathy in the absence of stable income sources, while deceiving others for money illustrates the blurred moral boundaries some are forced to navigate in desperation. These activities underscore the harsh realities faced by marginalized individuals in informal economies.

These findings align with Aditya and Amri (2023), who observed that individuals in informal economies often resort to speculative or high-risk activities like gambling when faced with economic uncertainty. The study also reflects the conclusions of the United Nations Office on Drugs and Crime (UNODC, 2018), which emphasize the prevalence of illicit activities, such as smuggling, in economically vulnerable regions. Offering sexual services highlights the severe socio-economic pressures that compel individuals to adopt stigmatized labor, echoing the need for targeted support programs. Additionally, the findings align with Buehn and Schneider (2016), who discuss how economic hardship and lack of safety nets push individuals toward informal or even illegal practices. Collectively, these insights emphasize the need for policies and interventions to mitigate the risks associated with these activities and provide safer, sustainable alternatives for vulnerable populations.

Item	Attributes	Factor Score	Dimensions
15	I engage myself in gambling activities.	0.869	Risky Behaviors
5	I smuggle goods for money.	0.503	
10	I deceive other people for money.	0.432	
20	I begged for money from passersby.	0.47	
29	I offer sexual services in exchange for money.	0.453	

**Table 6. Rotated Matrix with Group Attributes under Risky Behaviors**

**Informal Selling/Renting Activities.** Table 7 highlights informal selling and renting activities as critical income-generating strategies for bystanders, along with their factor scores. *Selling food or beverages to passersby* has the

highest factor score of 0.782, followed closely by *selling secondhand or recycled items, such as bottles or scrap metal*, at 0.78. *Selling handmade crafts or products, like accessories or art*, scores 0.766. *Selling street food or snacks, such as rice cakes or grilled items*, scores 0.604, while *selling clothes or accessories in public spaces or markets* has a factor score of 0.589. *Selling beauty or health products in informal settings* scores 0.554. *Renting items like tools, bikes, or tents to the community* scores 0.512, matching the scores of *selling lottery tickets or gambling-related products* and *engaging in online selling or marketing small items like clothes or gadgets*, both at 0.509. These scores underscore the varied avenues bystanders employ to earn a living through informal economic activities.

The activities in the matrix highlight the diverse and resourceful approaches bystanders use to generate income. Selling food or beverages and street snacks caters to immediate consumer needs, making it a prevalent and accessible venture in urban settings. Selling secondhand or recycled items, such as bottles and scrap metal, showcases the emphasis on sustainability and resource utilization. Handmade crafts and products reflect the use of creativity and specialized skills to tap into niche markets. Selling clothes, whether new or secondhand, provides affordable options to customers while diversifying income streams. Renting tools, bikes, or tents to community members demonstrates how individuals leverage existing resources to fulfill local needs. Similarly, selling lottery tickets and engaging in online selling exemplify the adaptability of bystanders in navigating evolving market trends. These activities collectively reflect the flexibility and innovation characteristic of informal selling and renting strategies.

These findings align with Bhowmik's (2005) observation of the pivotal role street vendors play in urban economies, providing affordable goods and services while sustaining their livelihoods. The study echoes Roever and Skinner's (2016) assertion that informal vendors adapt to consumer demands, particularly evident in handmade crafts and niche markets. Chen (2012) emphasizes the resourcefulness of informal workers in responding to market challenges, a theme mirrored in the broad range of selling and renting activities detailed here. Furthermore, Tipple (2005) highlights the significance of informal renting in meeting community needs and offering economic stability, as seen in the rental of items like tools and bikes. Collectively, this study reinforces the importance of informal selling and renting activities in addressing gaps left by the formal economy while providing accessible and adaptive livelihood options for urban bystanders.

Item	Attributes	Factor Score	Dimensions
22	I rent items (e.g., tools, bikes, tents) to others in the community.	0.512	Informal Selling/Renting Activities
1	I sell food or beverages to people passing by to earn money.	0.782	
2	I sell secondhand or recycled items, such as bottles or scrap metal, for profit.	0.78	
3	I sell handmade crafts or products (e.g., accessories, art) to passersby.	0.766	
4	I sell street food or snacks, such as rice cakes or grilled items.	0.604	
6	I sell clothes or accessories, either new or secondhand, in public spaces or markets.	0.589	
8	I sell beauty or health products in informal settings, such as on the streets.	0.554	
9	I sell lottery tickets or other gambling-related products on the street.	0.509	
27	I engage in online selling or marketing small items like clothes or gadgets.	0.509	

**Table 7. Rotated Matrix with Group Attributes under Informal Selling/Renting Activities**

### Framework Developed Based on the Findings

**Informal Selling/Renting Activities.** This dimension forms the foundation of the framework, representing the most common income-generating strategy among bystanders. Activities such as selling food, beverages, secondhand goods, handmade crafts, and renting items to others are prominent in this category. These entrepreneurial endeavors highlight the informal economy's heavy reliance on small-scale trade and resource optimization. According to Chen (2012), street vending and small-scale selling activities are critical for informal workers as they require minimal capital and provide immediate income. Similarly, Sassen (2014) emphasizes the

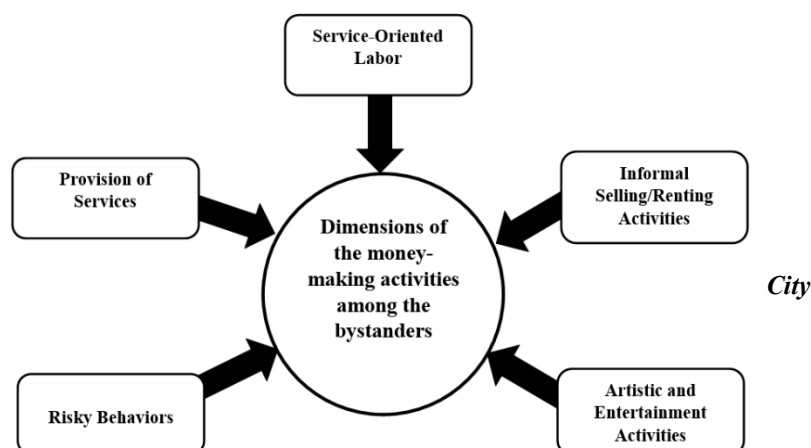
importance of informal trade in addressing economic disparities and creating livelihood opportunities, particularly in marginalized urban spaces.

**Service-Oriented Labor.** Service-oriented labor encompasses physical and skill-based tasks that provide direct assistance to others. This includes activities such as carrying goods, performing repairs, cleaning, and offering temporary manual labor. These activities reflect the reliance on physical effort and adaptability to community needs. Research by the International Labour Organization (2018) highlights that such labor-intensive activities are vital components of the informal economy, where individuals capitalize on their practical skills to address localized demands. Furthermore, Aditya and Amri (2023) stress the importance of these services in bridging short-term economic gaps, particularly for individuals facing unstable or unpredictable incomes.

**Provision of Services.** Provision of services involves specialized and skill-based tasks, such as personal grooming, massage, wellness services, and transportation assistance (e.g., using motorbikes or bicycles). These activities cater to specific market demands, showcasing the adaptability of bystanders in leveraging their skills. As noted by Carré and Chen (2020), skill-based services in the informal economy often fill gaps left by formal markets, particularly in underserved areas where accessibility and affordability of such services are limited. This dimension also underscores the role of informal transportation services (e.g., bike taxis and PUV barkers) in enhancing mobility in low-income communities, as highlighted by the ILO (2018).

**Artistic and Entertainment Activities.** Artistic and entertainment activities represent creative and socially engaging approaches to income generation. These include street performances, artistic acts, and soliciting donations. These activities emphasize the ability of bystanders to use creativity and public interaction to sustain their livelihoods. According to Gomez et al. (2018), informal creative work not only provides a source of income but also enriches the cultural dynamics of public spaces. Additionally, such activities are particularly significant in urban environments, where they serve as both economic survival strategies and social contributions.

**Risky Behaviors.** Risky behaviors involve activities with high levels of uncertainty or societal stigma, such as gambling, smuggling, and offering sexual services. These behaviors are often driven by economic desperation and a lack of viable alternatives. Studies by Aditya and Amri (2023) suggest that individuals in informal economies may resort to such behaviors as a means of survival in the absence of stable income or social protection systems. Furthermore, the United Nations Office on Drugs and Crime (UNODC) highlights the vulnerabilities of individuals involved in risky informal activities, emphasizing the need for policies that address exploitation and provide safer economic opportunities.



The study provides a comprehensive framework for understanding the various ways bystanders engage in informal economic activities. By identifying five distinct dimensions of income generation—Informal Selling/Renting Activities, Service-Oriented Labor, Provision of Services, Artistic and Entertainment Activities, and Risky Behaviors—it underscores the adaptability and resilience of individuals operating outside formal employment. These findings emphasize the critical role of socio-economic and technological factors in shaping bystanders'



economic behaviors. As informal economic participation continues to grow, it is essential to recognize and support these activities through targeted policies that enhance financial stability and foster community development. Ultimately, this research contributes valuable insights into the dynamics of informal economies and the importance of bystanders in local and global markets.

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