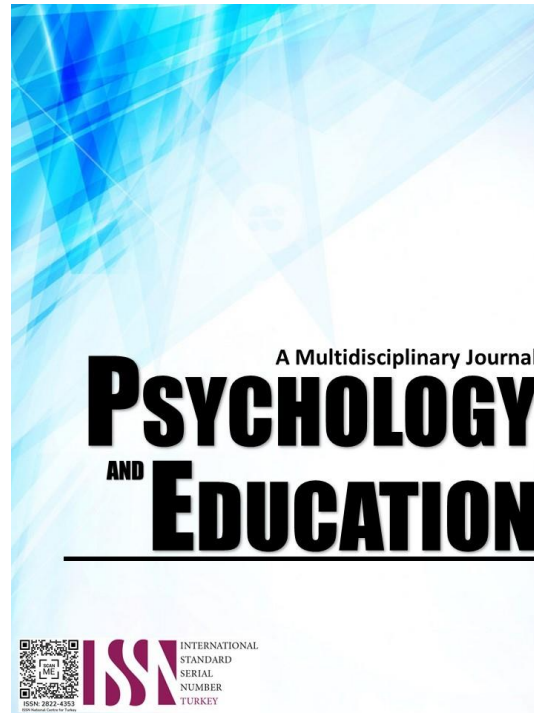


THE QUALITY OF LIFE, LIVED EXPERIENCES, AND CHALLENGES FACED BY SENIOR CITIZEN STREET VENDORS



PSYCHOLOGY AND EDUCATION: A MULTIDISCIPLINARY JOURNAL

2023

Volume: 7

Pages: 14-19

Document ID: 2022PEMJ512

DOI: 10.5281/zenodo.7576874

Manuscript Accepted: 2023-27-1

The Quality of Life, Lived Experiences, and Challenges Faced by Senior Citizen Street Vendors

Francine Kate R. Tapon*, Kaissery S. Baldado, Alyssa Mae Delos Santos, Jhaimee Lyzette Montaos

For affiliations and correspondence, see the last page.

Abstract

The odds of encountering a senior citizen selling on the street have increased. The claim that they have no choice but to work and sell on the street, despite the dangers, illnesses, and psychological issues they may face, to provide for their family's needs is very evident. Therefore, this study explores the quality of life, lived experiences, challenges, and coping mechanisms of senior citizen street vendors in Bulacan, Philippines. The study employed Heideggerian Phenomenology and Interpretative Phenomenological Analysis (IPA). Moreover, the following themes arise (1) Golden years, (2) Socially connected, and (3) Unknown journey. These themes highlighted the experiences and challenges faced by the participants. Moreover, it is highly suggested that local government agencies enhance and strictly monitor the existing program that alleviates mental and physical health concerns and senior citizens' safety and financial assistance.

Keywords: *quality of life, lived experiences, challenges, senior citizen, street vendors*

Introduction

During the pre-colonial period, the elderly became a source of wisdom; the traditions they kept and passed them were then adopted by younger generations and treating them as a good example. That's why their contributions to enhancing the country's institutions, such as government, family, education, and religion, must and cannot be ignored (Carlos, 2019).

Women Informal Employment Globalizing and Organizing (WIEGO, 2020) stated that street vendors are one of the most important when it comes to the street; market traders and market porters provide necessary goods and services, especially they give easy access if people want to buy something or people are in a hurry. Those who sell food, both fresh food, and prepared food, are an essential part of urban supply chains. They can give a lower price when it comes to their product.

Furthermore, the Philippines was identified as one of the countries with an aging population aged sixty and above. And senior citizens tend to have higher rates of various diseases concerning medical conditions and comorbidities, as well as mental health issues like Alzheimer's and other psychological illnesses for the elderly. They are less active compared to younger age groups. However, the government has various legislations and is implementing various social protection programs for senior citizens who are still working, such as PhilHealth, retirement benefits, and pensions through SSS and GSIS for senior citizens (Reyes et al., 2019). Thus, to survive the pandemic,

old citizen street vendors in Rizal turned to plant sellers (Andrade, 2020). When enhanced community quarantine (ECQ) started in March, the senior citizens lost their income from selling pork barbeque and chicken in the street of Tanay Public Market. Also, they have issues with their mental health because of their age. After a long time, street vendors for the past 15 years now turn to selling ornamental plants on the roadside to survive, and as a result, senior citizens suffer from anxiety and depression, and some lose hope to live.

According to the statement of Villar, Serrat, and Pratt (2021), research on later-life generativity has facilitated a new view of senior persons that, far from the traditional images of the disabled possibility of dependency and weakness, recognize their capacities and the opportunity to continue growing while underlining their participation and contributions to families, communities and society. Also, it was stated that Erikson's theory about stagnation vs. generativity was thought that the stage of generativity, during which one organized a family and career, was extended all the steps.

Moreover, this study explores the experiences and challenges senior citizens' street vendors face. Thus, it aims to enlighten the needs of the Filipino senior citizen community amidst the different struggles in the country. Also, evaluate their current psychological well-being.

Research Questions

This study will explore the lived experiences and

challenges senior citizen street vendors face. This study sought to provide answers to the following questions:

1. What are the lived experiences of senior citizen street vendors?
2. What are the challenges faced by senior citizen street vendors?
3. What are the coping mechanisms of senior citizen street vendors?

Methodology

This study employed Heideggerian phenomenology to explore the participant's lived experiences.

Participants of the Study

This study comprised twenty (20) senior citizen vendors as its participants. Thus, the participant in this study is a current resident of Bulacan, Philippines.

Instrument of the Study

The researchers utilized a structured interview guide that was planned to bring out the Senior citizen street vendors' lived experiences and challenges during the COVID-19 pandemic, and a panel of professionals validated it. Following validation, the interview was designed into three factors of the participants' lives that are attached in the following: (1) lived experiences as Senior citizen street vendors; (2) challenges faced as Senior citizen street vendors; and (3) coping strategies of Senior citizen street vendors.

Data Collection Process

In some situations, building an emotional connection between the researchers and the participants is necessary. In the middle of the COVID-19 pandemic, rapport-building may be difficult. On the other hand, it was specified by developing a feeling of combined dependence among participants and providing support about their situations, terminology, and aesthetic settings.

Participants were presented with a consent form to ensure obedience to legal requirements. Each participant got the interview forms copy, along with a

consent form explaining the process and asking for permission to record and transcribe the full interview.

It was decided that the interview guide would consist of fifteen (15) questions that may run up to thirty(30) minutes. The participants were instructed to voice any clarifications, problems, or confusing questions after the opening situations of the meeting as a result of any technical breaks that may occur. Following a hard copy of the structured interview and extensive transcription, the analysis was conducted to make sense of the information acquired. The interview transcription contains the precise verbatim responses of each participant to any uncertainty about the data collection's contents.

Ethical Considerations

Legal considerations have been made for every step in numerous investigations and research. One of the most crucial components of research ethics is informed participation. Rules mandating informed consent have been issued to safeguard the human subjects participating in research. Notifying potential research participants of the significant components of a study and what is included allows them to choose if they would like to participate. The participants must not be affected in any way by the interview procedure, whether on purpose or incidentally (Gupta, 2013). The participants also have the option to withdraw from participating if any unexpected event may require them to do so. In compliance with the Data Privacy Act of 2012 (DPA), officially known as Republic Act No. 10173, this study intends to safeguard participants' private and public information. Input from participants will remain confidential and will not be used for other purposes outside the study.

Data Analysis Procedure

This study utilized the Interpretative Phenomenological Analysis (IPA), developed on the modified Van Kaam technique made well-known by Moustakas. This type of analysis is also suitable, especially in a study wherein the researchers examine detailed responses from the participants, including their lived experiences, challenges, and coping mechanisms. The transcripts of the interview, which contain participants' actual words or verbatim, will be carefully reviewed and analyzed. Furthermore, data saturation will be met when no new information is found through data analysis; when that happens, it alerts researchers that they may need to stop collecting data (Hancock et al., 2016).

Results and Discussion

This section presents the analysis of data gathered after following an intricate procedure. The following themes were identified in this research based on the data collected. It needs to expose the three pieces: (1) Golden Years, (2) Socially Connected, and (3) Unknown Journey.

Golden Years

No words can describe that selling in the streets was physically, mentally, and emotionally exhausting, mainly when none of the merchandise was sold. Participants said that trading on the roads is only one of the ways for them and their families to survive daily—a strong body and resourcefulness to obtain the strength that can be used in their situation. Avoiding having a good result from the hardships you are going through is never possible. According to the participants, despite their old age, they still have strong and healthy bodies. According to Sepadi and Nkosi (2022), the workplace of senior street vendors was exposed to many risks that may affect their health and well-being. Non-enclosed stalls and frequent use of open fires were among the risk concerns. Street vendors are vulnerable to gastrointestinal diseases and respiratory infections such as influenza and COVID-19 due to a lack of water access, waste disposal facilities, and essential hygiene awareness and practices. Because of open areas, senior vendors have an exposure to air pollutants, which increases the risk of respiratory and the lack of clean restrooms may cause urinary illnesses, which will result in a significant impact on reproductive health, especially of the female street vendors.

The consciousness of lifestyle. The interviewer asked about how participants maintain their health as senior citizens, especially their selling on the street. Most participants had the same answers as Participant 11. She said she only eats vegetables and doesn't like to eat fatty foods.

"Umiwas ako sa mga mamantikang pagkain tsaka noon pa man anak, gulay lang talaga ako mahilig."

Many senior citizens struggling with poverty, also less economically active as a sector, and need more excellent health services and social pensions; however, a 68-year-old semi-retired nursing professor from Auburn, Georgia, answered to the news that "I sound like one of those crazy miracle stories, but I was diagnosed with fibromyalgia for about 20 years, and I

had much chronic pain, about six months into being vegan, I realized I no longer had pain." once said being vegan diet had a positive impact on her health. That's why senior citizens decided to be vegan, due to the news article (Grady Journal, 2019).

They were trained throughout their lifespan. The interviewer asked the participants about their health. Most of the participants gave the same answers as Participant 7. She said she felt no pain even though she was a vendor.

"Sa awa ng poong maykapal anak, wala. Dahil bata palang bata na ako sa pagtatrabaho."

According to articles on Assisting Hands (2021), senior citizens are indeed aging; seniors are adapting to changes and circumstances and want to continue contributing to society as a whole. Moreover, the elders want to be an essential part of the communities they live in through the work and strength they have. Some research evidence shows that many seniors remain productive and creative well into their golden years. Vitality in the older population is inherent in them remaining valued members of their families, communities, households, and workplaces, especially on the streets.

Socially connected

Social connection for seniors is critical, as it plays a vital role in their physical, mental, and emotional health. Senior citizens, especially street vendors, have a solid social network, and they also have a better way of life (Nursing home abuse center, 2021).

Psychological aspect. The interviewer asked the participants about the things that make them happy while selling if they have friends in their store, and how they help them with their problems while selling products in the streets. Most of the participants gave the same answers as Participant 2. She described that;

"Nako oo, marami! nalilibang ako, nawawala ang stress ko sa pagtitinda ko kase marami ako dito na nakaka kwentuhan tsaka kahit maghapon na nakaupo dito Hindi ka nabuburyo, di tulad sa bahay malungkot."

Lack of human connection and loneliness shows in many research. It can be more harmful to one's health than obesity, high blood pressure, and smoking. Moreover, in this era, humans live busy lives striving to maintain a balance at work, school, self-care, house chores, and family connections. The result of research

revealed that social connection could lower depression and anxiety, especially for senior citizens; it regulates and helps to regulate the emotions of older adults; this kind of connection can higher self-esteem and empathy and, lastly, can improve the immune system of individuals (Canadian mental health association, 2019).

Experiences in life while selling. When the interviewer asked the participants about their situation and asked if they had encountered any abuse from other people and what their expertise faced, some of them had the same answers as Participant 14:

"Meron akong na experience na pinasok ang tinutulugan ko kasi nakatulog ako lahat ng I'D na importante natangay kase nasa bag yon pero buti lahat ng pera hindi nasama kase yung iba naipit ko sa ilalim ng hinahangaan ko nung oras nayon."

According to Garder and Garger (2020), a 72-year-old street seller in Harlem passed away Tuesday night after confronting a suspect who had stolen a hat from his stall. Near the street elderly victim was knocked to the ground amid a struggle with the robber, according to sources. The victim again fell to the ground shortly after wrestling with the attacker, and onlookers reportedly dialed 911. Moreover, the police arrived at the exact time. And discovered the man on the street. Authorities said that Emergency Medical Services transported the man to Harlem Hospital and he was declared dead. The city medical examiner's office will determine the man's cause of death. Also, authorities said the thief escaped and was still at large Tuesday night.

Unknown journey

According to an article from Emoha blogs (2020), many seniors undergo trial and error after retiring in quest of new meaning and purpose. This is a regular procedure that is essential for enjoyment in later life. It is possible to achieve this new way of living a fulfilling life through several activities, projects, and objectives, all of which have relative and individualized meanings and purposes. There are options available to any senior looking for meaning and purpose, even while what works for some seniors may only work for some.

Covid-19 is real! The interviewer asked the participants about their situation during a pandemic and how to find money to provide for their necessities during the lockdown. Some of them have the same answers as Participant 12:

"Wala, umaasa kami sa bigay lang ng mga anak namin. Simula mag pandemic. Kung ano ang inaabot nila yun lang."

Changes in everyday life were changed. With the COVID-19 epidemic still in its early stages, this research offers new qualitative evidence on the coping mechanisms of senior citizens. The results can guide community and clinical interventions for older adults that use healthy coping tools like physical activity, routine modifications, and social support to enhance physical and mental health, promote social support and promote meaningful daily activities during stressful or traumatic times (Finlay et al., 2021).

Conclusion

Based on the research findings, the following conclusion was discussed: These senior citizen street vendors still struggle with financial issues. The changes in their behaviors and the actions of senior citizens result in working on the street for the needs of their families. However, this goal affects their physical, emotional, and psychological health and rights as adults because of what they face and do on the streets to provide for the family's needs and expenses. However, it can be said that some senior citizens who are street vendors are healthy and strong because the elderly prefer to eat healthy food rather than fatty snacks. However, their mental state was unhealthy because of the problems they encountered in everyday life.

Furthermore, senior citizens who have been still exposed to the street for selling products are likely to exhibit illness, food shortage, lack of access to financial and health care support, especially mental health. Such as Alzheimer's disease, depression, isolation, affective and anxiety disorders, dementia, and so on due to their surroundings. As their coping mechanism, these senior vendors tend to hold onto their dreams for their families and pray to keep fighting for their life's struggles. Resting at home and chatting with fellow street vendors is also one of their coping mechanisms to avoid the stress they encounter. Lack of ideas about their problems, assistance on how to cope with it, support from family and relatives, and health assistance, especially their mental health problems, are seen in this research.

Moreover, it is highly suggested that the government should enhance and strictly monitor the existing program that focuses on supporting mental and physical health issues and senior citizens' safety and financial needs.

References

- ABS-CBN KBYN: TeleRadyo (2022) ABS-CBN News Channel-
https://m.youtube.com/user/theabscbnnews?sub_confirmation=1
- Andrade, N., (December 12, 2020). To survive the pandemic, elderly street vendors in Pililla, Rizal.
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3843313/>
<https://mb.com.ph/2020/12/12>
- Assisting Hands (2021),
<https://www.assistinghands-il-wi.com/blog/what-are-the-strengths-of-seniors/>
- Broadway, J., & Espinoza, R. (2021) We Can Do Better: The Challenges and Opportunities for Street Vendors in a Post-Pandemic Environment.
<https://www.inclusivjobson.org/blog/betterforstreetvendors>
- Buenaventura, R. D., Ho, J. B., & Lapid, M. I. (2020). COVID-19 and mental health of older adults in the Philippines: a perspective from a developing country. *International psychogeriatrics*, 32(10), 1129-1133.
- Burkhalter, D., Wagner, A., Feer, S., Wieber, F., Ihle, A., & Baumann, I. (2022). Financial reasons for working beyond the statutory retirement age: risk factors and associations with health in late life. *International journal of environmental research and public health*, 19(17), 10505.
- Business Bliss Consultants FZE. (November 2018). Perception of the Elderly in Modern Society.
<https://nursinganswers.net/essays/perception-elderly-modern-society-9222.php?vref=1>
- Canadian mental health association, 2019.
<https://cmha.ca/the-importance-of-human-connection/>
- Carandang, R. R., Asis, E., Shibamura, A., Kiriya, J., Murayama, H., & Jimba, M. (2019). Unmet needs and coping mechanisms among community-dwelling senior citizens in the Philippines: A qualitative study. *International journal of environmental research and public health*, 16(19), 3745.
- Carlos, C. R. (2019). Concerns of the elderly in the Philippines. *Philippine Social Sciences Review*, 56(1).
- CDODev.com/2021/05/30/random-shots-homeless-elderly-street-vendor-meets-an-angel-on-his-final-days/
- Chapman University(2010). <https://www.chapman.edu/policies/CodeofEthics>
https://www.google.com/url?sa=t&source=web&rct=j&url=https://www.chapman.edu/campus-services/institutional-compliance-and-internal-audit/institutional-compliance/policies/code-of-ethics-policy.aspx&ved=2ahUKEwjR0J3Jnfv6AhWOr1YBHdObCbwQFn_oECBgQAQ&usg=AOvVaw2UNxcR4dJTV1omjI3CwX6m
- Commonwealth Foundation (2021) Voices from the street: people, policy, and pandemic.
<https://commonwealthfoundation.com/project/voices-from-the-street-people-policy-and-pandemic/>
- DiscoverPhDs(2020).<https://www.google.com/url?sa=t&source=web&rct=j&url=https://www.discoverphds.com/blog/research-instrument&ved=2ahUKEwioufjnnv6AhWTslYBHdLnDDAQFnoECA4Q>
- AQ&usg=AOvVaw0rpbFHUuTA5ChLHJYLuRO
- Finlay, J. M., Kler, J. S., Eastman, M. R., Vinson, Y. R., & Kobayashi, L. C. (2021). Coping During the COVID-19 Pandemic: A Qualitative Study of Older Adults Across the United States. *Frontiers in Public Health*.
<https://doi.org/10.3389/fpubh.2021.643807>
- Garger, P., & Garder, K., (2020). 72-year-old NYC street vendor dies after fight with thief
<https://www.google.com/amp/s/nypost.com/2020/10/06/elderly-nyc-street-vendor-dies-after-fight-with-thief/amp/>
- Garnet Hill Rehabilitation and Skilled Care(2022).
<https://garnethillrehab.com/the-importance-of-thinking-positive-and-having-goals-for-people...>
- Ginding, S., M., (2022) Social Interaction of Street Vendors (PKL) at Market X, Y District (Interaksi Sosial Pedagang Kaki Lima (PKL) di Pasar X Kabupaten Y)
<https://repositori.usu.ac.id/handle/123456789/49947>
- GradyCapstoneJournalist(2019)<https://gradynews.uga.edu/vegan-after-60-older-adults-find-health-benefits-sense-of-community-in-plant-based-diet-switch/>
- JayacodyL.R. (2021, Local street vendors suffer from lack of systemic support: Study.<https://www.themorning.lk/local-street-vendors-suffer-from-lack-of-systemic-support-study/>
- Kirumirah, M. H., & Munishi, J. E. (2022). Street Vendors Evictions and Relocations in Dar Es Salaam: Coping Strategies and Resilience Implications. *Qualitative Report*, 27(8).*Int J Prev Med*. 2013 Oct; 4(10):
- Ko, T., K., Gomez, J., D., Yasmeen G., Han, W., W., Quinn, K., Beyer K., & Laura Glassman (2020) Informal workplaces and their comparative effects on the health of street vendors and home-based-garment workers in Yangon, Myanmar: a qualitative study
<https://bmcpublichealth.biomedcentral.com/articlehome-based-garment-workers-in-yangon-myanmar-a-qualitative-study>
 nt020-08624-6
- McKillop, Bryn, "What Will Become of L.A.?: A History of Street Vendor Criminalization in Los Angeles" (2018). *Scripps Senior Theses*. 1221. https://scholarship.claremont.edu/scripps_theses/1221
- Meher R., S., Ghatole P., (2020) A study of common health problems and utilization of healthcare facilities among self-employed street vendors of Chandrapur district of Maharashtra <https://www.ijcmph.com/index.php/ijcmph/article/view/6369>
- Miles, M., Chapman, Y., Francis, K., & Taylor, B. (2013). Exploring Heideggerian hermeneutic phenomenology: a perfect fit for midwifery research. *Women and birth: journal of the Australian College of Midwives*, 26(4), 273-276.
<https://doi.org/10.1016/j.wombi.2013.06.003>
- Narumol N., Ph.D. Fighting Poverty from the Street: A Survey of Street Food Vendors in Bangkok. Bangkok International Labour Office, 2018
- Nasibu R., (2022), Moving towards the social inclusion for street vendors In Tanzania: Current situation and perspectives
International Journal of Research in Business and Social Science (2147-4478) 11(2):296-305 DOI:10.20525/ijrbs.v11i2.1596
 LicenseCC BY 4.0.



- Nelz, J., (2019) Elderly Street Vendor Cries After Clearing-Operation Team Confiscates Her Cart <https://newspapers.ph/2020/02/elderly-street-vendor-cries-clearing-operation-team-confiscates-cart/>
- Nelz, J., (2019) Poor Elderly Woman Selling Rags Across The Street Breaks Netizens' Hearts <https://philnews.ph/2019/10/05/poor-elderly-woman-selling-rags-across-street/>
- Nursing home center abuse (2021). <https://www.nursinghomeabusecenter.com/blog/social-connection-seniors/>
- Organization's website to volunteer (2022), cpcollective.org
- Pain, J., (2015) Interpretative phenomenological analysis as a useful methodology for research on the lived experience of pain: British journal of pain. 9 (1): 41-42 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4616994/>
- Palma, R., A., (2019) <https://www.cnnphilippines.com/life/culture/2019/7/15/urban-planning-vendors.html?fbclid=IwAR2>
- Papa Levs (2022), <https://www.youtube.com/watch?v=H4mZnDFw3t8>
- Rappler (2020) Elderly fruit vendor struggles amid the boom of online sellers <https://www.rappler.com/nation/video-senior-citizen-fruit-vendor-cavite-struggles-boom-online-sellers-Philippines/>
- Reyes, C. M., Arboneda, A. A., & Asis, R. D. (2019). Silver linings for the elderly in the Philippines: Policies and programs for senior citizens (No. 2019-09). PIDS Discussion Paper Series.
- Roever, S., & Skinner, C. (2016). Street vendors and cities. *Environment and Urbanization*, 28(2), 359–374. <https://doi.org/10.1177/0956247816653898>
- Saurabh Ram Bihar Lal Shrivastava, S., R., Shrivastava, P., S., & Ramasamy, R., (2013). Health-care of Elderly: Determinants, Needs and Services. Street vendors short documentary. (2018). https://m.youtube.com/watch?v=PKEthVey_EU&feature=share
- Santos F, (2020), Secretary General of MMVA speaking at the Polytechnic University of the Philippines (PUP) Sociology Society on 27 February 2020 <https://th.boell.org/en/2021/09/13/she-cession>
- Sepadi M., M., and Nkosi V., (2021) A Study Protocol to Assess the Respiratory Health Risks and Impacts amongst Informal Street Food Vendors in the Inner City of Johannesburg, South Africa <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8582647/>
- Sepadi, M. M., & Nkosi, V. (2022). Environmental and Occupational Health Exposures and Outcomes of Informal Street Food Vendors in South Africa: A Quasi-Systematic Review. *International Journal of Environmental Research and Public Health*, 19(3), 1348.
- Sewdas, R., de Wind, A., van der Zwaan, L.G. et al. Why older workers work beyond the retirement age: a qualitative study. *BMC Public Health* 17, 672 (2017). <https://doi.org/10.1186/s12889-017-4675-z>
- The Black Filipino tv, (2021), <https://www.youtube.com/watch?v=qUxHWBnosom>
- The coalition of Services of the Elderly (2018) Leave No Senior Citizens Behind: CSOs, Lawmakers Call For Passage Of UnThe coalitional Pension System <https://cose.org.ph/leave-no-senior-citizens-behind-csos-lawmakers-call-for-passage-of-universal-social-pension-system/>
- Torky, E., & Heath, T. (2021). Perception of street vendors and their effect on urban settings in Portobello Road, London. *Archnet-IJAR: International Journal of Architectural Research*.
- Van Leeuwen, K. M., Van Loon, M. S., Van Nes, F. A., Bosmans, J. E., De Vet, H. C., Ket, J. C., ... & Ostelo, R. W. (2019). What does the quality of life mean to older adults? A thematic synthesis. *PloS one*, 14(3), e0213263.
- Villar, F., Serrat, R., & Pratt, M. W. (2021). Older age as a time to contribute: A scoping review of generativity in later life. *Ageing & Society*, 1-22.
- Women in Informal Employment Globalizing and Organizing (WIEGO, 2020). STREET VENDORS: Essential Goods and Urgent Needs. <https://www.wiego.org/street-vendors-essential-goods-and-urgent-needs>
- Zdon, A. A. (2021). An Interpretative Phenomenological Analysis of Older Adults and Subjective Well-Being (*Doctoral dissertation, Antioch University*).
- Wong, A., Chau, A. K., Fang, Y., & Woo, J. (2017). Illuminating the psychological experience of elderly loneliness from a societal perspective: A qualitative study of alienation between older people and society. *International journal of environmental research and public health*, 14(7), 824

Affiliations and Corresponding Information

Francine Kate R. Tipon

Jesus Is Lord Colleges Foundation, Inc. - Philippines

Kaiserry S. Baldado

Jesus Is Lord Colleges Foundation, Inc. - Philippines

Alyssa Mae Delos Santos

Jesus Is Lord Colleges Foundation, Inc. - Philippines

Jhaimée Lyzette Montaos

Jesus Is Lord Colleges Foundation, Inc. - Philippines