The Covid-19 Pandemic: As An Enabler Of Filipino Entrepreneurs In The Uae

Edgar Bacason¹, Dr. Noor Un Nisa², Salem Husain Fadaaq³

¹,²Bath Spa University, Academic Centre RAK, UAE.
³Sheffield Hallam University, UK.

ABSTRACT

The Covid-19 virus that has now turned into a much-maligned pandemic of epic proportions has not only cost the lives of millions everywhere but has also ushered an era of new normal. Battered economies are now slowly picking up and fighting hard to recover lost ground. Though emerging variants of the virus are thwarting attempts at full recovery, governments are on double-time to open up their respective economies to revitalize their business sectors and recoup lost revenue. Dubai authorities for example, are busy gearing up for the upcoming Expo 2020 that has been postponed for a year. Even the private schools in the country have announced a return to face-to-face classes in October this year - a much-needed show of normalcy. Other businesses are slowly coming to life again, thanks to the massive inoculation program of the government. Surprisingly though, a number of businesses not only survived the pandemic but were even started because of it, contrary to popular belief that all trading activities froze to a halt. This research focused on those businesses and the five brave entrepreneurs who started them as well as their reasons for venturing at the height of the crisis. The results showed familiar entrepreneurial themes like economic opportunity and innovation and creativity as primary motivators. Perhaps unsurprisingly, the themes list was topped by the Social Groups theme. This reflects the strong ties between the Filipino entrepreneurs and their social groups – who at the time of the Pandemic were all at once their beneficiaries, their benefactors, as well as their marketing tool.

Keywords: Entrepreneur, Entrepreneurship mindset, Pandemic, opportunity, innovation

INTRODUCTION

After a slow start in Wuhan, China sometime in the last quarter of 2019, the corona virus quickly erupted into an outbreak that creeped its way into the four corners of the globe. Globalization, international trade, and ease of transportation were some of the cited causes for the rapid spread of the virus (Ghita, 2020). The Pandemic also gave rise to various studies, some as to its real origin, others as to why some areas in the world seem less affected by it
compared to other places. The effects of lockdowns, quarantines and other health measures, even the local climate as well as the local geography, were also studied, and correlations investigated, with one researcher suggesting that economic inequality is the biggest determinants of the casualty: the lower the economic wellbeing is, the more susceptible a person is, and vice versa.

It can be noted here that precisely because of the positive effects of the pandemic on the aforementioned industries - and ironically, while world economies were collapsing – billionaire entrepreneurs all over the world amassed another trillion US dollars to their net worth. Elon Musk, owner of Tesla and Space X, quintupled his net worth to USD 159 billion, while Jeff Bezos, CEO of Amazon and owner of Washington Post, earned USD 70 billion to catapult him to the top of the list with a total net worth of USD 186 billion (Ingraham, C. 2021).

On the domestic front, the effects of the Pandemic were immediate. Wearing of mask was made mandatory when going outside one’s house; movement outside of their homes was severely restricted to just a few essential tasks; businesses were reduced to their skeletal force; and all restaurants and entertainment venues were closed down. The ratings agency S & P observed that ‘the Pandemic is taking a toll on real estate developers and home builders in Dubai resulting from weakening economies (Nagraj, 2020).

The expat population of the UAE, comprising 89% of the total population, bore the brunt of the pandemic. The shutdown order from the government resulted in shorter working hours, reduced wages, and loss of employment for many employees (Hussain, 2021). The Filipino community were likewise seriously affected. Like most foreign workers, they too had major salary cuts, prompting some to go home instead of continuing to work. From April to June 2020, about 7,300 Filipinos flew home, followed by another 50,000 from June to November 2020 (Sherbini, 2020). It was around this time that the Philippine government started distributing dole outs of USD 200 for each Filipino who lost their job. The Filipino community groups sprang into action and came to the aid of their stricken colleagues, bringing in donations of cash and food. It was one of the saddest moments in history. But not all was lost. Some of the more enterprising Filipinos saw economic opportunities during the pandemic - opportunities that gave them hope - and inspired them to start their own business, providing basic necessities like face mask and packed lunch at tiny margins. A small group, calling themselves the ‘Filtrepreneurs’ (short for Filipino entrepreneurs), are now positioning themselves in preparation for the expected upswing of the economy (Dass, 2020). Philippine Consul General Cortes waxed enthusiastic on the nascent interest of his compatriots on entrepreneurship, expressing hope for their success in overcoming the challenges of the pandemic (Dass, 2021).

BACKGROUND

The enterprising spirit that inspired some of the Filipino expatriates to start their own business at the middle of a pandemic is not something that is learned from schools but are rather deeply
rooted in their own psyche (Segal et al., 2005). Though typical Filipino migrant workers are contractually tied-up to their employers by virtue of their sponsorship for residence visa, some of the daring ones still found time to engage in a business when the right opportunity arises, earning income on the side – with a no-objection certificate if required - without leaving their current employers. The pandemic presented itself as yet another opportunity for this small segment of the population. The reasons they offered were as varied as they were interesting.

RESEARCH OBJECTIVES

This research paper was aimed at evaluating how Covid-19 enabled entrepreneurship among the Filipino migrant workers in the UAE.

OBJECTIVES

The following were the objectives of the research study:

a. Investigate any effect Covid-19 had in inspiring the entrepreneurial spirit among Filipino expat workers in the UAE. The results can give more insight into the extent of the entrepreneurial DNA among Filipino expats in the UAE.

b. Recommend suggestions to the Philippine government that can help Filipino expat workers earn extra income during the pandemic.

c. Recommend ways to better equip Filipino expat workers in fighting similar calamities in the future.

LITERATURE REVIEW

The following review on literature delved on Entrepreneurship as well as Covid 19, both subject to numerous scholarly papers because of their importance to world affairs. The review included a number of books and journals to ensure that the research was fully anchored on theories and ideas previously covered by research papers.

THE ENTREPRENEURIAL DNA

The pre-existing theories cited above were mainly person-centric, the implication being that entrepreneurship is mainly a function of an individual’s entrepreneurial DNA, as enumerated below:

<table>
<thead>
<tr>
<th>ENTREPRENEURIAL DNA</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Need for Independence</td>
<td>Opportunistic</td>
</tr>
<tr>
<td>Need for Achievement</td>
<td>Innovative and Creative</td>
</tr>
<tr>
<td>Internal Locus of Control</td>
<td>Self-Confident</td>
</tr>
<tr>
<td>Ability to live with Uncertainty and take Greater Risk</td>
<td>Proactive and Self Motivated</td>
</tr>
</tbody>
</table>
• **Need for Independence**

In a survey conducted by UK Department for Business, Innovation and Skills, the findings cited the need for independence as the top motivator for an individual to start his/her own business, followed by financial reasons and family legacy (Understanding Motivations for Entrepreneurship, 2015).

• **Need for achievement**

In his paper on “Characteristics of Successful Entrepreneurs, Dr. McClelland mentioned that in his latest research with Mc Ber on entrepreneurial training, they found the following characteristics of successful entrepreneurs in their first and second Malawi studies:

- Initiative
- Assertiveness
- Efficiency orientation
- Systematic planning
- Commitment to work contract

The above were confirmed by the second study, which further showed that the ‘successful entrepreneurs scored higher on Achievement, as expected, and the difference is not due to greater verbal fluency among the better entrepreneurs, because they also scored lower in two other motives (the needs for power and affiliation) than the average entrepreneur’. This was considered significant (McClelland, 1987)

• **Internal locus of control**

According to Schultz and Schultz (2005), an individual is said to have a strong locus of control when he is brought up with the belief that he is the ‘master of his fate and the captain of his destiny’. Their research also showed that a healthy family upbringing and positive rewards on achievements tends to strengthen a person’s locus of control. In contrast, children of single parents tend to have a weaker locus of control, underpinning the importance of family support in a child’s development. It was also found by Mueller and Thomas, (2001) that culture plays a big part on the development of the locus of control, implying that it differs from country to country.

• **Ability to live with uncertainty & take greater risks**

The ability to assume risk is a main attribute of entrepreneurs, said Knight, (1885-1972). He held that entrepreneurs take action on a future event with their inherent risks and earn profit in return for assuming the risks.

In an extensive 8-year research conducted by Kirchoff in 1994, the oft-cited fear of startups losing their business within a few years was disproved. The research findings said 28% of startups survived under original owners, 26% under different owners, and only 18% failed.
In a research study on risk aversion, Khilstrom & Laffont, (1979) theorized that people averse to risk tend to go for employment while those who can handle risk and stress generally prefer to be self-employed.

- Opportunistic, innovative and creative – discussed separately

SELF – EMPLOYMENT AS MOTIVATOR OF ENTREPRENEURSHIP

In their model for entrepreneurial motivation, Gary Segal, et al (2005), theorized that people are more motivated to become entrepreneurs rather than being employed if they perceive that self-employment would likely lead to fulfillment of their valued outcomes. People with a high perception of self-efficacy were more drawn to self-employment and were willing to take calculated risk inherent to entrepreneurial activity (Campbell, 1992).

OPPORTUNITY, INNOVATION, AND ENTREPRENEURSHIP

While the person-centric theories held true for a time, they failed to fully explain entrepreneurship because entrepreneurial activities can be occasional, hence the offered definitions do not always apply all the time (Gartner, 1990). Another point against person-centric theories is that they can hold true and valid only in a perfect state of equilibrium, where the pricing mechanism accurately allocates scarce resources in accordance with information received from every member of the society (Hayek, 1945). In practice however, this perfect sharing of information does not always happen. One more point is that equilibrium-based theories assume that all decision making can be reduced to a mechanical optimization process. In reality though, the constraints to optimization are decided by the entrepreneurs themselves, thereby defeating the very purpose of optimization.

The above arguments against equilibrium-based person-centric theories effectively rendered the market economy theory of Kirzner, (1985) as being unrealized or else drastically impacted by entrepreneurs determined to earn profits (Schumpeter, 1934). In summary, instead of being discarded by the equilibrium-based theories as unnecessary, Eckhardt and Shane, believed that entrepreneurs actually need those opportunities (Shane 2000).

Eckhardt and Shane (2000) defined opportunities as situations where new goods and services can be introduced through new means and an economic exchange is possible. The creation of this new means (or new means-ends frameworks) are creative decisions, which means that the entrepreneur will need to create the means and ends previously unutilized by market participants (Gaglio & Katz, 2001).

Eckhardt theorized further that those opportunities have a life cycle: the initial shocks would soon subside and be followed by more disequilibrating shocks, then competition sets in (Schumpeter 1934). This can even come to a point where profits initiated by an entrepreneur would lure resource owners to wrest the business away from him/her (Kirzner 1997).

Innovation empowers entrepreneurship to be prosperous, promoting the growth of the business sector of a nation (Rajendran, 2017). According to Joseph Schumpeter’ innovation theory of entrepreneurship (1949), an entrepreneur has three major attributes: innovation, foresight, and
creativity. An entrepreneur either creates a new product, finds a new way of creating a new product, finds a new market for an existing product, or else finds a new source of raw materials for the product.

THE EXTERNAL ENABLERS OF ENTREPRENEURSHIP

Kimjeon, Jiyong & Davidsson, Per (2021) suggested external enablers (EE) of entrepreneurship such as ‘technological breakthroughs, regulatory reforms, macroeconomic shifts, demographic and sociocultural trends, and changes to the natural environment’ Kimjeon, Jiyong & Davidsson, Per (2021)). External enablers were seen as a shift in external environment that can promote an entrepreneurial activity, on the assumption that disequilibrium can improve the prospect for some conceivable start up, either coincidentally or planned. This EE framework (see Fig. 1) considers Covid-19 pandemic as one of the environmental factors.

ENTREPRENEURSHIP AS UNSUNG HERO IN AUSTRALIA

Maritz, et al., (2020) narrated in research that Covid-19 helped create new business opportunities in Australia through the creation and expansion of demand. The government-imposed restrictions and lockdowns opened avenues for online education and flexible office timings, among others. Maritz et.al.,(2020) cited further observations among scholars that

a) Entrepreneurs will be instrumental in the recovery of the economy
b) Innovative experiential school system will replace restrictive learning environment
c) Senior entrepreneurs will use their financial and experience advantage

RESEARCH METHODOLOGY

RESEARCH PHILOSOPHY

The guiding philosophy of the research study was Interpretivism (interpretivist) Research Philosophy. This philosophy assumes that ‘access to reality is only through social constructions such as language, consciousness, shared meanings, and instruments’ based on the theory of positivism and therefore utilize qualitative analysis (Myers, 2008). Qualitative research according to the Qualitative Research Consultants Association (2021) is designed to provide insights into thoughts and attitudes in response to specific subjects, such as the pandemic and entrepreneurship.

The advantage of Interpretivism is that it is associated with a high level of validity because the primary data tends to be trustworthy and honest.

RESEARCH DESIGN

The researcher used a phenomenological approach to capture the impact of Covid 19 as it was experienced and perceived by the respondents, to reveal what it was, how it felt, and how they were able to cope up with its effects. The primary objective of using Phenomenological approach was to directly investigate and describe the consequences of the Covid 19 without necessarily having to find out why it happened.
RESEARCH SETTINGS

LOCATION OF THE RESEARCH

The intended target area of the research were the seven emirates of the UAE to give overall representation of the entire Filipino populace. However, due to travel restrictions the final locations were confined to the emirates of Dubai and Ras Al Khaimah.

SAMPLES

The population of this research were Filipino Expatriate workers in the United Arab Emirates. Since the aim of the research study was to evaluate the impact of the Covid 19 on entrepreneurship, the samples by default were limited to entrepreneurs of NEW businesses that started only during the pandemic. In view of this limitation, the researcher decided to use purposive sampling as it is the most appropriate sampling method for this kind of research. Purposive sampling is a sampling technique that allows a researcher to choose samples according to the purpose of the study. Welman and Kruger, (1999) contends that it is the most appropriate kind of non-probability sampling.

The researcher sent email invitations to the following samples:

1. Ms. BC, Chairman, Philippine Business Council, Dubai
2. Ms. LP, Partner, Spice Grill, Dubai
3. Mr. GR, Private Business Consultant, Abu Dhabi
4. Ms. PM, CEO, Marquez Empire LLC, Dubai
5. Ms. PF, Partner, Al Youm Grocery, Ras Al Khaimah
6. Mr. GR, Founder, Filipino Institute, Dubai
7. Ms. AV, Owner, Bebe Salon, Dubai
8. Ms. RD, Owner, Aurum Restaurant, Dubai
9. Mr. PV, Operations Manager, Teriyaki Restaurant, Dubai

Out of the nine prospects, only six were able to participate: PM, PF, GR, AV, RD, and PV; and out of the six, GR was eliminated because his business was operating prior to the pandemic.

DATA COLLECTION

Groenewald, (2004) said that phenomenological approach to research aims to capture as much as possible an observed phenomenon by abstaining injection of any biased opinion from the researcher. Using the interview and observation method the researcher was able to gather pure facts. This view was supported by Kvale, (1996) who claimed in her paper entitled “The 1000-Page Question” that an interview is meant to be an exchange of views between interviewer and interviewee.

More specifically, the following questions were posed to the respondents:

1) In what ways did the pandemic motivate you to become an entrepreneur?
2) What resources/network did you have when you started? Did you write a business plan?
3) What changes did you adopt to resolve challenges and cope up with the Pandemic?
4) Did you receive assistance from the Philippine government in starting your business after the onset of the Pandemic? Was there any business assistance before the Pandemic?
5) In what ways did the pandemic impact your ability to operate your business?
6) Briefly outline some of the positive and negative challenges you have experienced
7) How are you embracing digital technology to support your business?

THE ROLE OF THE RESEARCHER

Locke, Spirduso & Silverman (2014) cautioned that neutrality is imperative during interviews so to achieve this, the researcher limited his role to just plain transcription and data analysis.

THE INTERVIEWS

The research study collected data using a semi-structured interview designed to generate as much information as possible. The interview was preceded by a letter from the researcher informing the respondents how long the interview would take and for what purpose the interview would be conducted. An assurance was also given that their names and answers would not be publicly disclosed as part of the ethical protocols.

The letter was followed by a set of six questions that gathered personal information of the respondents. These form part of the respondent profile.

The interview proper consisted of nine carefully prepared open-ended questions designed to draw as much information from the respondents as possible without influencing the answers of the respondents. Some of the questions direct answered the research questions while the others were preparatory questions.

To support the transcription process, all interviews were conducted with a recorder on hand to make sure all the answers of the respondents were captured.

Owing to physical constraints, the five respondents were interviewed using different methods:
1. Interviewed via Google meet – Ms. PM
2. Interviewed face to face – Ms. AV and Ms. RD
3. Interviewed via email – Ms. PF
4. Interviewed via phone call – Mr. PV

RESPONDENTS’ PROFILES

1. A single young female, she had a booming health supplements business in the Philippines but decided to come to Dubai when she saw the opportunity brought by the pandemic. She is now CEO of her own network marketing company distributing health and beauty products
2. A young doting mom, she partnered with some friends to start a grocery store in Ras Al Khaima to help her countrymen during the crisis by selling grocery items at ridiculously low prices
3. She lost her cleaning company at the start of the pandemic but bounced back with a restaurant cum shisha corner in Discovery Gardens just in time before the Expo 2020 opens in October
4. She was a full-time mom happily managing her household, but when her husband lost his job in November 2020 she decided to step up and used his gratuity entitlement to buy a beauty salon at a quarter of the selling price. She is now the CEO of the salon that she jointly owns with her husband.
5. An experienced operations head, he took advantage of the real estate slump during the pandemic to clinch prime locations at a fraction of the rent. He now manages the three restaurants they put up in those areas. He applied lean management to curb expenses and explored cloud kitchen and maximized digital platforms to promote sales.

THEMATIC ANALYSIS

The researcher utilized thematic analysis in interpreting the collected data from the sample. Thematic analysis is the more popular method of analyzing qualitative data according to Braun & Clarke (2012). It involves assigning codes to data and organizing those codes to identify patterns surrounding the set of data. Once patterns became apparent, the researcher would then be able to discern themes that would answer the research questions.

LIMITATIONS OF THE STUDY

The researcher would like to recognize here under the perceived limitations of the study in order to properly manage expectations of the reading public:

a) The samples were not selected at random but were chosen on the basis of the set criteria at the start of the research study, namely, that the business should have started while the pandemic was ongoing
b) The samples did not come from all the Emirates due to travel restrictions
c) Not all of the prospect respondents responded positively to the invitation for an interview
d) The research covered only Filipino expatriates

RESULTS OF THE INTERVIEWS

The key findings of the semi-structured interviews as well as the personal attributes of the respondents are summarized in this section. Below are the answers to each interview question

CODES USED FOR THE RESEARCH STUDY

The researcher used codes in analyzing the data gathered from the respondents.

Coding means highlighting sections of the text – usually phrases or sentences – and coming up with shorthand labels or “codes” to describe their content.

A total of 22 distinct codes were generated out of the 66 sentences or fragments of sentences of the respondents. Below are the assigned codes.

<table>
<thead>
<tr>
<th>Codes Extracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theme</td>
</tr>
<tr>
<td>Innovative and Creative</td>
</tr>
<tr>
<td>Innovative and Creative</td>
</tr>
<tr>
<td>Economic opportunity</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>
ENTREPRENEURIAL THEMES DISCERNED FROM THE CODES

The researcher applied thematic analysis on the 66 responses and discerned 11 themes out of the 22 codes, as follows:

DISCUSSION OF THE RESULTS

This section is devoted to discussions on the results of the research study and provide answers to the research questions within the context of the knowledge gained thru the review of related literature.

ANSWERS TO THE RESEARCH QUESTIONS

The nine research questions were constructed to encourage open ended discussion hence the difficulty level was staggered, however, the overarching objective was obviously to determine the impact the Covid-19 pandemic had, if any, to the promotion of entrepreneurship among the Filipino Expatriates in the UAE in the midst of the crippling crisis.

Further analysis into the details of each theme revealed the following:

- The Social Group Theme
  - social awareness
  - 1 comment for social awareness (“people need to boost their immune system”)
  - 10 comments for social group from one respondent (“I know of friends and families who can barely afford to put food on their table because of loss of work; somehow, it was a conscious decision that we get to help the community by providing food..."
items to nourish themselves”), one respondent (“Dynamic cooperation within the
community, Filipinos helping another Filipino”), other said (I will use my network
of friends to attract customers), and
- 3 for comments for social media (“Digital Marketing has been a great help for us,
to introduce our shops to Filipinos in Ras Al Khaimah, through Facebook Page and
WhatsApp Business Accounts”.)

**Discussion:**

The theme of the social group emerged as the top theme. This was not totally surprising at all
because Filipinos are well known for their character trait of familism. Hannah Morillo et.al.
(2013) wrote that “familism is deeply embedded in the Filipino culture and even extends
outside of the family”. The basic Filipino culture is family-centered and child centric, a
tradition that is passed on from generation to generation and carried by them anywhere in the
world. This is the reason why the research study revealed that the entrepreneurs have attached
so much importance to their Filipino compatriots in the UAE.

This finding is congruent to the observation by the researcher mentioned in the Introduction
that the Filipino community extended all assistance possible to their less fortunate countrymen.

On the other hand, the concern for fellow Filipinos can also be construed as being both familial
and commercial, in equal measure, for while ostensibly caring for their compatriot’s health, the
latter are also the primary target market for the entrepreneurs, even utilizing social media like
Facebook for marketing purposes.

- **Economic opportunity theme**

Comment for economic need from one respondent (“they need also extra income because there
were those who lost their jobs”)

12 comments for opportunity from other respondents (helped me overcome that illness so I
also want to help others), other interviewee said (“this could be our chance in the food-chain”),
also one participant added that (“salon was offered to me at a very cheap price of 40K”),
additionally mentioned by other as well that (since the Discovery Gardens will serve as a
gateway to the Expo 2020 site and people will surely pass this way).

**Discussion:**

Unsurprisingly, opportunity is the single theme that occurred most frequently, with a solo lead
of 12 codes.

It can be recalled in the review of related literature that entrepreneurs need opportunities, and
these opportunities can happen anytime, most especially during events of disequilibrium, like
what happened during the pandemic. The impact of Covid-19 was so completely staggering
that it totally overhauled the previously ‘normal’ way of living, rendering it utterly obsolete,
ushering in a new normal. People were advised not to go out unnecessarily, giving enormous
opportunities to the home delivery industries, lining their pockets in the process. Patients were
advised not to go near hospitals if their symptoms were not yet life-threatening, calling out
their medical histories to their physicians located miles away in another city. This made telemedicine, a not so popular option pre-Covid, to turn into an instant hit.

The ominous words of Eckhardt on the life cycles of opportunities should not be taken lightly though, at least not by entrepreneurs, because after the initial disequilibrating shocks have been weathered by the market, competition would soon set in. A primary example of this the electric vehicle market. The giant shadow of Elon Musk’s Tesla is now being challenged on all fronts by major players who, albeit caught unawares, are now bent on capturing a slice of Tesla’s pie.

- **Innovative and Creativity Theme**
  - 1 comment from one respondent regarding Business realization (“From operational side of it, we have to invest on our POS”)
  - 4 comments from one interviewee about Creativity (“that is why we are doing extensive promotions”), and other said (“We also adopted a centralized kitchen concept. We became more creative during the pandemic, to think out of the box.)
  - 6 comments for Innovation from respondent (“We started with Filipino Product and gradually we adopted to the local community’s need for other Asian Products”), one respondent said (“We did some serious cost cutting because we did not know when the operation could start), and also mentioned (We are shifting from regular menu to digital menu…..)

‘Necessity is the mother of all inventions’, a phrase attributed to Plato’s Republic, holds true for entrepreneurs in more ways than one. When people are confronted with a problem, they need to be creative and think out of the box, to be innovative and creative, to look for solutions to the problem.

Innovation and creativity are the hallmarks of an entrepreneur. This is made more apparent from the remarks of participant (entrepreneur) that (We adopted a centralized kitchen concept... we became more creative during the pandemic, to think out of the box). By adopting the idea of a centralized kitchen, he was able to maximize the use their resources and minimize costs. A cloud kitchen was another concept they adopted to turn their otherwise idle kitchen into a productive one, catering to the online orders of customers’ miles from their actual locations.

‘Unexpected occurrences’ – defined by Kuratco, et.al., (2016) as a source of innovative ideas, are now not confined to accidental inventions but should include naturally occurring phenomena such as the pandemic.

- **Unemployment Theme**
  - 4 comments (“No government support for their business)
  - 1 comment from one participant for government support (some of our employees also received 200 USD from the government)
  - 1 comment for lost business (I lost everything due to the Pandemic”
  - 4 comments for unemployment (we are under our Husbands Visa/Sponsorship, and were not employed, so we cannot get any other means to build from our own personal means.), other said (my husband was terminated from his work at the hospital last November 2020) and added by one respondent that (market is very limited so even if you want to grow your business your market cannot support)
Unemployment was expected to be a major theme because of the loss of jobs caused by the pandemic. Disturbing was the perception that the government did not assist the Filipinos who started their own business amidst the pandemic. On hindsight, this may not be that farfetched probably because from the point of view of the Philippine government, majority if not all of the Filipinos who left the Philippines for UAE were going to render contractual work and not to engage on their own business.

- **Family Support Theme:**
  - 3 comments for family support for providing the funds for their business
  - 1 comment for family responsibilities (When we wanted to meet them online, our prospects were mostly busy at home so interaction with them posed some difficulties)

As is normal for all entrepreneurs, family support by way of access to family funds to start the business was also observed among the respondents. The comment from participant is the exact opposite though, as it appears to be a hindrance in the conduct of business.

- **Internal locus of control, vision, self-confidence, and other entrepreneurial DNA**

These themes were observed to be more characteristics related to personality including (3 codes for locus of control + 1 code for self-confidence + 1 code for independence) showing that she has more hallmarks of an entrepreneur.

**CONCLUSION AND RECOMMENDATIONS**

**CONCLUSION**

Based on the findings of the research study, the researcher has come to the following conclusions, in answer to the research question of whether or not the Covid-19 pandemic did inspire the Filipino Expats in the UAE to become entrepreneurs.

The Covid-19 pandemic, unprecedented and destructive as it was, enabled and promoted entrepreneurship among the Filipino expats in the UAE. It fit the definition of an external enabler as set by Jiyoung Kimjeon and Per Davidsson, 2021 as “technological breakthroughs, regulatory reforms, macroeconomic shifts, demographic and sociocultural trends, and changes to the natural environment” (Kimjeon & Davidsson 2021) (Italics are supplied by the researcher). Furthermore, it can be seen as “a disequilibrium that can improve the prospect for some conceivable start up, either coincidentally or planned”. None of the five respondents planned to become an entrepreneur because of it, but were rather were inspired because of it and the opportunities it brought. For example, one respondent among interviewee (entrepreneur) was contentedly managing her household as a full-time mom. When her husband lost his job because of the pandemic, she bought a beauty salon whose price she can now afford because it dropped drastically because of the pandemic. One participant (entrepreneur), who lost her business because of the pandemic, saw an opportunity to put up a restaurant in Discovery Gardens where people will be converging soon as gateway for the Expo 2020. If the pandemic has not delayed the opening of Expo, one of the participants (entrepreneur) would not have had a chance to put up her dream restaurant right there where the action would be.
Likewise, one respondent (entrepreneur) went out of her way, partnered with fellow husband-sponsored moms to put up a grocery store that can help provide cheap grocery products for stricken countrymen. The returns may not be that great at this time, but all great business had similar humble beginnings. Similarly, other respondent (entrepreneur) has braved all odds to come to Dubai on visit visa on the firm belief that she will be bringing with her a product to keep away the Covid 19 as well as provide additional income to augment lost salaries. And also one interviewee (entrepreneur) would not have captured choice locations for his three restaurants had it not for the real estate slump brought about by the Covid-19.

Truly, there is some truth to the saying that where others see adversity, an entrepreneur sees opportunity.

**RECOMMENDATIONS**

The Covid-19 will not be the last pandemic to hit humankind, therefore the researcher’s humble recommendations are as follows:

1) Be financially prepared at all times. Though there is no telling when the pandemic would end, nothing beats better than being prepared.

2) Be healthy at all times. Covid-19 struck at the most vulnerable segment of the population, comprising 60 years old above, and those with pre-existing medical condition.

3) Be aware of false information. Media was used extensively to inform the public, and abused more extensively to misinform them. Exercise common sense.

4) An appeal to the Philippine government to please extend more assistance to Filipino entrepreneurs. As can be seen from the results of the research study, the Filipino entrepreneur is not all out for profit alone but more importantly to help the less fortunate fellow Filipinos.

**REFERENCES**


Ingraham, C., 2021. World’s richest men added billions to their fortunes last year as others struggled.


Staff, R., 2021. UAE economy shrank 6.1% last year amid COVID-19 crisis -preliminary data. [online]