

Self-employment: a key to the unemployment challenge during the new normal in Abra, Philippines

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ABSTRACT

People faced unemployment issues as an impact of the COVID-19 pandemic. The study examined entrepreneurial livelihoods as a potential source of income for aspiring entrepreneurs to start businesses to address the issue. This study employed a qualitative-narrative research design with a phenomenological approach, involving one focus group discussion with 12 participants and in-depth interviews with ten informants from Bangued, Abra, Philippines, micro-enterprise owners. The results of the study reveal that the lived experiences of the experienced entrepreneurs in overcoming poverty and establishing micro-business ventures exemplified how entrepreneurial ventures assist and contribute to Abra, Philippines' unemployment solution. Participants are overcoming these challenges by operating micro-businesses such as food selling, consulting, personal services, pet care, retail, home-based online business, rental business, events business, agri-business, summer events, recycling, printing, health and beauty, tourism, rent-a-car, home repair and improvement, and real estate. Among the study's implications are a well-established and viable livelihood intervention program by the local government aimed at alleviating unemployment; and the government's provision of seed capital to beginning entrepreneurs in collaboration with its lending institutions. Comparative studies on the lived experiences of workers in the manufacturing, service, and retail sectors may be highlighted and used as valuable data sources to validate the findings of this study.

Keywords: self-employment, business, lived experiences, livelihood, qualitative-narrative research design, philippines, asia.

1 RATIONALE

Since then, unemployment has been a problem in the Philippines. According to the Philippine Statistics Authority (PSA), the unemployment rate in 2020 is expected to reach 10.3 percent or 4.5 million Filipinos. The problem was sparked by the Covid-19 epidemic. The government (Yu, KD, et al. 2020)¹ began implementing lockdowns, community quarantine restrictions, business closures, and physical distancing measures in March 2020. Hunger, illness, and poverty, to name a few, were commonplace. Many people have lost their employment. In 2020, the Labor Force Participation Rate (LFPR) was 59.5 percent, down from 61.3 percent in 2019. This equates to 43.9 million Filipinos out of a total population of 73.7 million population of 15 years old and above. (Mapa, Dennis, 2021)².

Results from the May 2021 Labor Force Survey (LFS)

Philippines	Jan 2021 ^P	Feb 2021 ^P	Mar 2021 ^P	Apr 2021 ^P	May 2021 ^P
Labor Force Participation Rate (%)	60.5	63.5	65.0	63.2	64.6
Employment Rate (%)	91.3	91.2	92.9	91.3	92.3
Underemployment Rate (%)	16.0	18.2	16.2	17.2	12.3
Unemployment Rate (%)	8.7	8.8	7.1	8.7	7.7

Notes:

^P Estimates are preliminary and may change

Source: Philippine Statistics Authority

The May 2021 Labor Force Survey (LFS) highlights that the country's unemployment rate was estimated at 7.7% in May 2021, the second-lowest level reported since the start of the year, following 7.1% in March 2021. May 2021 unemployment was lower than April 2021 unemployment, which stood at 8.7%. This was also less than the unemployment rate in January and February 2021 (8.7% and 8.7%, respectively).

Province	Poverty Threshold (In Pesos)		
	2015	2018	% Change
CAR	22,995	24,874	8.2
Abra ^{c/}	21,294	23,595	10.8
Apayao	23,310	23,135	(0.8)
Benguet ^{c/}	21,776	24,136	10.8
Ifugao	25,133	26,424	5.1
Kalinga	21,348	24,193	13.3
Mountain Province	24,536	27,726	13.0

^{c/} Coefficient of Variation of 2015 provincial incidence among families is greater than 20%

Source: Philippine Statistics Authority

Abra and Benguet, two of the six (6) provinces in the Cordillera Administrative Region (CAR), both experienced a 10.8 percent change in the Poverty Threshold (in Pesos) from 2015 to 2018, as revealed by the CAR's 2018 Poverty Statistics. The situation indicates the deplorable state of poverty in Abra. Numerous Abrenios lost their jobs in 2020 as a result of the Coronavirus outbreak. The researchers were motivated to conduct the study by this scenario.

As mentioned by Tirona (2020)³, Asuncion revealed that the government desires to provide "additional financial sustenance," as well as support for micro, small, and medium-sized enterprises, which employ approximately 60% of workers. Gould (2021)⁴ demonstrated that there would be an increase in continuing joblessness due to the economic downturn's effect on job seeking.

The paper identifies two causes of joblessness: 1) the economy's current state, which may result from a recession caused by financial weakness caused by the Covid-19 pandemic. 2) the state policies that result in lockdowns, community quarantine restrictions, business closures, and physical segregation. As a defense mechanism, individuals turned to self-employment generation.

Self-employment is the state of being an employee in one's own business, compensated from the profits or gains of the business. The term "self-employed" may refer to a business owner who earns money rather than working for another person or company. In other words, it is comparable to operating a one-person business. According to Dollarhide, Maya E. (2020)⁵, a self-employed individual organizes a trade or business as a sole proprietor or independent contractor. Individuals who generate income through a profession, a career, or a business they own, rather than through work provided by an employer, are self-employed. He may also be a partner in a trade or business. A self-activating skilled mentor, a food truck owner, and an agriculturist are just a few examples.

Working for oneself enhances one's quality of life. After all, as a boss, decisions and schedules are also personal. Working alone, on the other hand, is a distinct possibility. According to Lipovsky, William (2017)⁶, sharing professional setbacks is impossible even if the job requires extensive communication with customers. Liberation, regulation, and detachment from routine - Clients are businesses or individuals, not employers. However, as a manager, the boss determines when, where, and how people work. The company may become quite profitable financially.

According to Frost, Shelly (2018)⁷, one of the benefits of self-employment is dividing time between family and career without sacrificing anything else and maintaining a healthy work-life balance. Additionally, one can save money on the high cost of day-care, which significantly increases one's daily expenses.

The Philippine Development Plan promotes inclusive growth by sustaining, creating jobs, and alleviating inadequacy, emphasizing the great masses, particularly beginning entrepreneurs. Through the intervention of good governance, the Plan is translated into detailed objectives, policies, agendas, and a master plan in the medium term. This Plan aims to implement effective strategies, improve living conditions, and strengthen the nation's social cohesion. The framework for strategic development policy aims to increase government transparency and accountability, strengthen the macroeconomy, and boost industry competitiveness. Additionally, it will facilitate developmental efforts by increasing revenue and access to more social services that promote growth and environmental sustainability.

When it comes to money and business, Filipinos have a diverse range of personalities. It is understandable, given the Philippines' continued poverty and that many people work daily to survive, not just to live. Filipinos have an unmatched level of resilience, which enables them to thrive in the face of adversity. While some foreigners have established businesses in the Philippines, indigenous goods and services find an audience.

Lived experience (n.d.)⁸ depicts a person's experiences and decisions, as well as the knowledge gained from these experiences and choices, in qualitative phenomenological research.

In qualitative research, lived experience is defined as a representation and comprehension of a researcher's or study subject's human experiences, choices, and possibilities and how such elements influence one's perspective of knowledge. (Given, L. M., 2008)⁹.

Phenomenological theory (n.d.)¹⁰ is a type of personality theory that puts recent experiences of persons with themselves and their environment at the core of assessments of personality functioning and change.

The current study is qualitative-narrative research and is phenomenological. To understand concepts, opinions, or experiences, qualitative research (Bhandari, 2020)¹¹ includes gathering and evaluating non-numerical data (e.g., text, video, or audio). The goal of narrative research (Lenfesty, Reichling, & Schultz, 2017)¹² is to gather and communicate a story or tale (in detail). Researchers record narratives about people's experiences, explain a life event and analyze the event's meaning with the person. The goal of narrative research (Salkind, N. J., 2010)¹³ is to investigate and conceptualize human experience as expressed in writing.

The theory closely resembles the data acquired from informants' lived experiences. When the Coronavirus pandemic ravaged the world, government policies such as lockdowns, community quarantine restrictions, business closures, and physical distancing measures were created and enforced. Consequently, unemployment happened, felt poverty situations and human needs, conceived entrepreneurial ventures and entrepreneurial business ideas, and people's defense mechanism is to resort to a generation of self-employment.

Many people believe that the key to success is to establish a business first and foremost. Some never begin (Moffat, Branwell, 2018)¹⁴, considering that the key is to establish a business enterprise. That is sometimes true, but not always. No matter how much capital is invested, the result or profit equals the action. Specific individuals are fearful of beginning small, believing it will be ineffective. To be completely candid, starting a small business provides experience and helps develop the necessary skills for your small business in the Philippines. Nothing is wrong with starting small. A monstrous dream should accompany it.

Every great and successful story (INQUIRER.NET, 2019)¹⁵ began modestly. When starting a small business in the Philippines, consistency is critical. Daily effort, activities, and time commitment are required to develop character. The initial months are essential in establishing the momentum of the business. Energized by the statements of Figueroa, TJ (2020)¹⁶, the ball begins to roll once the speed is set. It will be challenging to put an end to it. Bear in mind that while starting a small business in the Philippines is straightforward, maintaining one is more challenging.

According to Venus (2020)¹⁷, the following are some of the best business opportunities in the Philippines: Food business ideas, consulting services, personal services, pet businesses, retail businesses,

home-based online businesses, rental businesses, agribusiness, summer business ideas, recycling businesses, printing businesses, health and beauty businesses, tourism businesses, transportation businesses, home improvement businesses, and real estate businesses are just a few examples. Among the suggestions for conceptualizing a business are: 1) Look for business ideas within yourself. Make a list of activities that you enjoy. Develop this hobby into a business. When you work to resolve personal issues, you can also become a business owner. Bear in mind that entrepreneurship is, at its core, a problem-solving endeavor. Consider a field of interest as an excellent starting point. Individuals who believe they lack passion, skill, or experience may turn their hobbies into businesses.

Typically, business enthusiasts (Nicasio, Francesca, 2021)¹⁸ can also investigate product industries that focus on industrial and retail products, such as jewelry design and mass-market children's toy manufacturing. As the name implies, service industries provide amenities for a fee, such as fashion design studios, cyberspace dens, salons, and overhaul yards. On the other hand, process industries do not manufacture the final product; instead, they supply critical components that enable the final product. These may include pre-operative procedures, post-operative procedures, and skilled operations. Businesses that subcontract provide services to other companies. For example, enterprises hire subcontractors to locate smaller shops capable of producing smaller quantities of apparatus and materials to reduce operational costs. Retail transactions are an illustration of the trading industry. Another emerging example is beverage suppliers to restaurants that previously dealt directly with beverage manufacturers.

Importing goods and utilizing local resources (Hyatt, Pamela, 2016)¹⁹ to create a more affordable alternative is another way to satisfy customer needs. Investigate underutilized local resources by starting with what is already abundant in your neighborhood. Invest in raw materials and develop a market presence in the Philippines. Indigenous-specific skills are also highly marketable. Observe cutting-edge technology, such as e-commerce. Create numerous operational business opportunities that are manageable from home. Take a page from the book of successful small businesses. Whatever livelihood plans you have, keep in mind the competitive nature of the market. Create a company that is distinct from the existing commodities in the neighborhood.

The Philippine government's Zero+10-Point socioeconomic plan, administered by the Department of Trade and Industry (DTI), implements an innovative trade policy to achieve comprehensive and sustainable development in the country while increasing employment and entrepreneurial opportunities. According to DTI (2015)²⁰, the ultimate goal of developing innovative, infrastructure-enabled, import-/export-competitive, and inclusive Philippine industries go with a high level of participation, particularly by small and medium-sized enterprises (SMEs).

2 OBJECTIVES

The following are the objectives of the study:

1. To describe the lived experiences of the poverty of the local entrepreneurs of the province of Abra, Philippines,
2. To identify the business opportunities, a beginning entrepreneur can venture on,
3. To unveil the advice of experienced entrepreneurs on business to the beginning entrepreneurs, and
4. To describe how micro and small entrepreneurial ventures help solve unemployment in the province of Abra, Philippines.

2.1 SIGNIFICANCE OF THE STUDY

The following are the significance of the study:

1. The resiliency of entrepreneurs in the paper is worth emulating by other business enthusiasts in surviving the impact of the pandemic. These are rich sources of inspiration to begin a source of living.
2. Jobs will be generated via self-employment following advice like food selling, consulting, personal services, pet caring, retail business, home-based online business, rental business, events business, agribusiness, summer events business, recycling, printing, health and beauty salons, tourism, rent-a-car, home repair and improvement, real estate business, ambulant vending with meager seed capital.
3. The beginning entrepreneur can venture into a partnership with government lending institutions to start a business.

3 METHODOLOGY

The study used a qualitative-narrative research design to examine how micro-entrepreneurial ventures resolve unemployment challenges in the province of Abra, Philippines.

Twelve (12) prominent entrepreneur-respondents purposefully chosen served as informants. They outlined the types of businesses and practical advice that a beginning entrepreneur can pursue. Additionally, the researchers interviewed about their experiences with poverty that triggered them to start a business enterprise and their engagement in self-employment, which helped ease the unemployment situation in the province of Abra, Philippines. The data were thematically organized and coded for assimilation. Due to the pandemic, the researchers conducted a semi-structured interview via phone calls and messenger. Thematic analysis was used to categorize responses using Braun and Clarke's (2006)²¹ Thematic Analysis.

The following were the data gathered for the study:

Guide Questions	Responses	Codes/Themes
What were your experiences of poverty in your life?	Yes No	Varied responses Poverty situations Unemployment
What were your experiences during those moments of poverty?	<ul style="list-style-type: none"> • No food to eat • No clothing to wear • No house to live in • Can't afford education • No/Limited socialization • Can't afford hospitalization • No insurance • Sleepless nights • No car to use • Défense/security at stake 	Entrepreneurial Ventures Entrepreneurial Business Ideas
What are the micro and small businesses you can venture on to earn income?	<ul style="list-style-type: none"> • Food Selling • Consulting • Personal Services • Pet Caring • Retail Business • Home-Based Online Business • Rental Business • Events Business • Agri-business • Summer events • Recycling • Printing • Health and Beauty • Tourism • Rent-A-Car • Home Repair and Improvement • Real Estate 	Entrepreneurial Business Ventures
How did these micro and small businesses help in the unemployment in Abra	<ul style="list-style-type: none"> • There are already stronger love, belongingness, and security • There are already abundant foods to eat and clothing to wear • A convenient house to live in with educated children • Can afford hospitalization, socialization, and insurance • Can rest and sleep conveniently • Can buy a car for transportation, Défense and Security 	Varied responses Self-employment Entrepreneurial ventures Human Needs

The following codes/themes were coined from the responses of the informants:

- B. Poverty situations
- C. Unemployment
- D. Pointers for entrepreneurial ventures
- E. Entrepreneurial business ideas/ventures
- F. Self-Employment
- G. Human needs

4 RESULTS AND DISCUSSION

The CORONA-virus pandemic creates a culture of uncertainty, fear, competition, and bankruptcy among the entrepreneurs of Abra, Philippines. Self-employment allows for the emergence of defenses.

Question 1. What were your experiences of poverty in your life?

A. Poverty situations

The Philippines is among the Southeast Asian country comprising over 7,000 islands. Poverty is identified as a severe problem challenging the Filipinos. They struggle to survive in such challenging conditions, and a growing quantity is falling into extreme poverty. The coronavirus disease 2019 (Covid-19) pandemic (Gonzales, Anna Leah, 2020)²² dragged more Filipinos into poverty. The National Economic and Development Authority (NEDA) reported a 17.5% poverty incidence in 2020.

From the fertile ideas of Borgen (2018)²³ as further derived from the Asian Development Bank, low economic growth, debilitating farming sector, increasing population rates, and a high level of inequality are the prime causes of poverty. As a result, poverty has many effects on the island, making it hard for the people to survive. Among the indicators are the inability to afford housing, malnourishment in the Philippines, child labor, and crime and thievery.

As some of the informants narrated:

"I was unable to find work because no one accommodates me in any of the positions for which I applied. I possess the bare minimum qualifications, and yet I was unable to find work. My family suffered a lot."

"I was employed, but my earnings at the store where I work are so small that my salary does not compensate my family's needs. My family is still starving."

"I am experiencing the following: lack of food to eat, clothing to wear, no house to live in, inability to afford an education, and lack of socialization."

B. Unemployment

It is a term that refers to individuals who are employable but unable to find work. Additionally, as stirred up by the ingenuity of Pettinger (2019)²⁴, those individuals in the workforce or pool of people are available for workers who lack an appropriate job. The primary causes of unemployment are supply-side, structural, frictional, and real wage unemployment.

There is a distinction (Doyle, 2019)²⁵, between unemployment and underemployment. Unemployment indicates that you do not have a job, whereas under-employment suggests that the job you do have is insufficient. Occasionally, it refers to individuals employed in capacities lower than those for which they are qualified. As the informants narrated:

"I suffered the following consequences: inability to afford hospitalization, lack of insurance, insufficient rest and sleep, lack of a car to use, and the family's defense against invaders is compromised, or in short, the family's security is at stake."

"Yes, I used to tell others about my experiences in poverty with the hope that they can help me find one. They might be aware of someone in need of a worker and believe I am qualified for the position."

"Yes, I have to relate my difficulties in finding work because I want to let others know about my plight and ask them to recommend someone who can help me."

Borgen (2020)²⁶ unmasked, the nation is relatively poor because of many living below the poverty line. Many people rely on farming for income, and many are struggling to survive a living. The poverty reduction program of the government is expected to continue. The reason for the government's optimism is that robust economic growth has aided in reducing the Philippines' poverty rate.

Inspired by the words of Warwick (2018)²⁷, expanding employment outside agriculture, government transfers, and qualified low-income people and transmittals all account for the decline in poverty. The Philippines has made significant strides in eradicating poverty. However, there are still obstacles to overcome. Collectively vast majority can eliminate poverty by creating supplementary and better-quality jobs to enable the unfortunate to escape poverty.

C. Entrepreneurial Ventures

External sources usually (Aves, Jamel, 2017)²⁸ include customers, prospective users (user solutions); patents/inventions; competitors; suppliers; acquisitions, trade shows, conventions, published information, trade magazines, outside consultants, channel members, universities, and the government. Government Priorities and Projects are excellent bases of entrepreneurial concepts.

As an aspiring entrepreneur, keep in mind that a business (OpenStax, 2020)²⁹ must be solidly founded on current business opportunities. There can be no current business opportunities without an entrepreneurial idea. In stark contrast, an average small business owner will typically open an enterprise even if the community lacks options. Entrepreneurial ideas are generated by environmental changes, technological discovery and advancement, government initiatives, programs, policies, and people's interests and prior experiences.

As an entrepreneur, one must pay close attention (Kerr, SP et al., 2017)³⁰ to and be vigilant of how people react to changes in the external environment. It could be the implication or not, but one must

determine which changes have an entrepreneurial impact. Climate change (summer/rainy season) necessitates establishing a business venture that best meets the populace's needs during the summer and rainy seasons. Another excellent source of entrepreneurial ideas and opportunities is the use of technology such as computers. Another is the government's thrust, programs, and policies. Whenever the government's policies and schedules change, new entrepreneurial ideas are likely to emerge. Individuals' interests, hobbies, and preferences provide a wealth of entrepreneurial ideas. Internet cafes, amusement parks, nightclubs, and nature farms may respond to people's desire for entertainment and relaxation. To protect and sustain a business, it should be adaptable to the interests and hobbies of its customers. People must also consider past experiences. A person's expertise and skills acquired through years of work in a particular field may establish a business enterprise.

As the informants narrated:

"I have to be sensitive to the needs, hobbies, and interests of my customers. The two seasons in the Philippines are factors to consider in planning what goods and products are to be displayed in my store. The numerous church and local government celebrations are also considered. The layout and set-up in my store vary according to the celebrations and occasions."

"Yes, my husband and I were inspired by a businessman, and I continued to learn about business management through books and YouTube, even though we've been in business for nearly 22 years. I have to go with the flow. I have to consider goods that are in and being used and purchased by my customers. I have to follow the prevailing fashions of the times."

"I have to be very vigilant on the needs of the customers. I have to have recordings; I mean listings of goods and commodities the customers are buying and customarily asking me. I have to jot them down. A record of goods is purchased a month, so I should know what to sell each month of the year."

Creating a venture can be an exhilarating and active process. Stimulated by the words of Menninghaus, W (2017)³¹, it requires a lot of effort that can be both gratifying and pleasurable. When working on this, an entrepreneur should be ready to face the consequences. Some challenges and problems require sound and workable decisions of the entrepreneur.

Question 2. What are the micro and small businesses you can venture on to earn income?

D. Entrepreneurial Business Ideas

When asked what business ideas/ventures a beginning entrepreneur could pursue during the COVID-19 pandemic, informants who were experienced entrepreneurs responded as follows: • Food selling • Consulting • Personal services • Pet care • Retail business • Home-based online business • Rental business • Events business • Agribusiness • Summer events • Recycling • Printing • Health and Beauty • Tourism • Rent-A-Car • Home Repair and Improvement • Real Estate

As one of the informants put it, *“I began fantasizing about starting a business as a result of life’s difficulties. I have no money to spend on food or clothing and only a small amount to pay for utilities and other miscellaneous expenses. I lack funds for education and even fewer funds to purchase medications. I am envious of those who have access to delectable and plentiful foods. To earn money, I started selling ice cream, glutinous rolls, popsicles, spinach, string beans, snails, and vegetables.”*

The entrepreneurial journey is a discovery process to ascertain whether entrepreneurship is the best career path for you. Each trip is unique; no two people will experience the same thing. As coined from the expositions of Michael Laverty and Chris Little (2020)³², there will be opportunities and risks, as well as difficulties and rewards, along the way. Just as one would plan and prepare for a journey, one might initiate a venture cautiously. Proper planning and preparation are indeed critical steps to take. Consider difficulties and setbacks as opportunities to gain a deeper appreciation for risk-taking ventures.

Entrepreneurship is like fire. As further reinforced by the notion that everyone enjoys dancing around it, but only a select few dares (Ciarli T. et al., 2015)³³ minutes to approach it and withstand the heat. These few exceptional individuals have burned their fingers while experimenting with and mastering fire. Entrepreneurs are these highly motivated, passionate risk-takers. More importantly, entrepreneurship education must adapt to rapidly changing styles and environments. Entrepreneurs in training experimented with the Personalities and Traits Approach, which emphasized business people’s personalities and characteristics. There has not yet been a strong correlation established between personality types and entrepreneurial success. Successful entrepreneurs come in all shapes and sizes, are extroverts and introverts, educated and uneducated, young and old, and represent a diverse range of cultures and nationalities. There are far too many variables at play to accurately define an entrepreneur's personality and characteristics. Numerous aspiring entrepreneurs used the Process Approach, emphasizing their actions rather than their personalities and characteristics. The steps or phases of starting a business, similar to an assembly line, represent the linear path that aspiring entrepreneurs take. As a result of the approach's limitations, the process requires specific inputs that are frequently unknown in entrepreneurship. It does not always result in the assembly line's desired success stories. Most aspiring business professionals adhere to the Method Approach, which places a premium on hands-on learning. Rather than rigid inputs, as with the process approach, the method approach represents a collection of entrepreneurial skills or techniques. Playing, empathizing, creating, experimenting, and reflecting are all examples of critical practices.

It is past time for entrepreneurship education to shift its emphasis away from content, processes, and practice (Marlborough, 2020)³⁴. Rather than rigid programs with predefined inputs, there is a need for increased interactivity and experiential learning. As with fire, which took our species centuries to master, we must constantly experiment with new entrepreneurial approaches. Entrepreneurship education

should invite all participants to join the circle dance around the fire. While not everyone wishes to play with fire, everyone can improve their personal and professional development by developing entrepreneurial skills.

Question 3. How did these micro and small businesses help in the unemployment in Abra?

E. Self-employment

Self-employment is defined as conducting business for oneself (Corporate Finance Institute, 2020)³⁵ instead of working for another boss who compensates you with a salary. It is the state of self-employment as an independent worker or business owner rather than as an employee. Typically, self-employed individuals work as freelance contractors for a variety of businesses.

Self-employment is when individuals work for themselves rather than for a specific employer who pays them a salary. It occurs in various occupations, but one recurring theme is that self-employed individuals are typically highly skilled in a particular field. Independent contractors, sole proprietorships, and partnerships are all common forms of self-employment.

While self-employment is prevalent in many occupations, one recurring theme is that self-employed individuals are typically highly skilled in a particular field. Self-employment is commonplace in various works, including skilled trades, writers, freelancers, artists, lawyers, accountants, financial services professionals, and investors.

Self-employment benefits include the ability to work with a high degree of independence, autonomy, and control over business decisions.

According to the informants, *"I am extremely grateful because when I began my self-regulating employment, such as buying and selling rice, I was able to save money for our daily needs."*

"I saved money for our basic needs, such as food, soup, and snacks. Most importantly, I have sufficient funds to support our farming operations. Additionally, I have funds to purchase inorganic fertilizers to ensure the continued growth of our rice plants".

"I was extremely patient and conversant, which enabled me to influence buyers of real estate properties to profit from them. I was able to renovate and improve our house as a result of this work, as well as purchase a tricycle for my husband and son to earn a living."

One of the most notable benefits of self-employment is almost certainly the enormous amount of freedom and strength involved. It enables the individual to organize activities they enjoy, set their operating hours, choose what work to do or not to do, and frequently involves working from home, which saves a significant amount of travel time.

Self-employed individuals are eager to become their bosses, indulge in unlimited amounts of inventiveness without fear of manager opposition, and exercise complete control over most business

decisions. Finally, self-employment imparts a sense of pride and accomplishment in building a successful business and the ability to effect change on a communal level that feels necessary.

Self-employed individuals earn a living (Murray, Jean, 2021)³⁶ by engaging in business for themselves rather than as employees or shareholders in a corporation. However, there are several slightly different definitions of "self-employed."

According to the government agency, someone is an automated worker if they meet any of the following criteria:

- An individual who operates a trade or business as a sole proprietor or self-regulating contractor;
- An individual who operates a trade or business as a member of a partnership; or
- An individual who operates a trade or business in any other capacity, including by chance business owners.

According to the informants, *"I engaged in the business of selling fish and vegetables. As an ambulant vendor, I was able to finance the education of my five children. I was able to purchase school supplies for them. I was able to cover their school tuition fees."*

"I was able to save money for myself and my family through a rent-a-car venture. I was able to secure Social Security coverage for myself and my family (SSS). I was able to finance my medical check-up, operation, and medications."

A self-employed individual is defined as (Shaun, 2021)³⁷ a self-governing employee who engages in business or professional activities for their profit. In other words, it is a person who works for him and is not ultimately employed by a third party.

Self-employment has developed into a social issue in recent years as a result of a widespread entrepreneurial movement. Although the term "independent worker" encompasses a broad range of activities, in general, an individual must meet two criteria to be considered self-employed: first, that his primary source of income comes from self-regulating activities; and second, that he conducts himself autonomously, which means he works at a time and location of his choosing.

Business owners, self-regulating contractors, accountants, financial advisers, and insurance agents are all examples of self-employed professionals. This implies that, despite having entered into a predetermined relationship with a corporation, they are entirely automated and unrestricted in their ability to create their workflow and responsibilities. Self-employment has several advantages, including flexible schedules, a more significant cut of profits, and self-selected vacation periods.

F. Human Needs

Needs (Surbhi, 2017)³⁸ refers to requirements, whereas wants express desires. Human beings require specific requirements to survive. In comparison to needs, wants are less critical, as a person can

survive without them. The term "needs" refers to necessary things for survival and remain constant over time. The term 'needs' refers to a person's essential requirement for survival. The term "wants" refers to the goods and services desired by an individual. Individual requirements are finite, whereas desires are infinite. Needs are things that an individual must have to survive.

On the other hand, desires are items that individuals wish to acquire to increase their comfort level. The term "needs" refers to necessities, whereas "wants" refers to desires. Human beings require specific requirements to survive. Desires are not as critical as needs; an individual can survive without them. Needs are essential for survival and do not change over time.

As a result, desires may change over time. Because needs are necessary for survival, their dissatisfaction can result in illness or death. In comparison, because cravings are not essential for survival, unfulfillment has a negligible effect on a person's life; however, disappointment may exist.

Needs and desires are two distinct economic forces and concepts that motivate behavior toward fulfilment. When needs are not met, a person's survival is jeopardized, whereas survival is not threatened when wants are not satisfied.

Thus, needs and desires can be classified based on their relative importance. As a result, a distinction between what is necessary and what is desired is made.

According to the informants, *"I put up a sari-sari store retailing a variety of goods required by the residents of our barangay. This enabled me to gradually earn and save money to meet my family's needs. I was able to acquire a television set, a sala set, a cabinet, furniture, electric toys, and clothing for my sons and daughters."*

"By establishing a health and beauty salon, I was able to generate employment for myself while utilizing my cosmetology skills. From there, I was able to pay the government's real property and business taxes. I was able to pay my SSS, Philhealth, and Pag-ibig personal insurance premiums. More importantly, I was able to meet my family's economic needs."

Danesh (2011)³⁹ points out that human needs' perceptions are inextricably linked to every aspect of life. Typically, experts have approached these in a piecemeal fashion. All humans have unique fundamental needs and desires that must be met. Abraham Maslow emphasized the importance of food, water, shelter, safety and security, belonging or love, self-esteem, personal fulfilment, and self-actualization in his hierarchy of needs. Later in his career, he proposed self-transcendence as a higher need than self-actualization.

According to the informants, *"I was able to establish and operate a grocery store, as well as generate employment, by hiring at least nine employees to assist me in the operation of the business. Thus, assisting them and their families, as these workers were able to meet their families' needs through the wages and salaries, they received every month."*

"I attended numerous seminars and workshops on business and livelihood. I was able to contribute my knowledge and skills to the business management of Trade and Industry (DTI). Through the control of the company, I gained an understanding of the tenets of entrepreneurial competencies. I learned how to write a viable business plan and put it into practice. I gained knowledge and skills in accounting fundamentals. DTI has positioned me as a mentor to business owners throughout the province over the years. "

"I was able to engage in agri-preneurship, specifically vegetable growing, by employing at least twelve (12) people to assist me in cultivating and propagating vegetables and other agriproducts raised on the farm." The workers were able to feed themselves and their families from there."

The Philippines Department of Social Welfare and Development (Acosta, PA, 2018)⁴⁰ is leading the country in establishing opportunities for revenue-generating ventures for the Sustainable Livelihood Program (SLP) to eradicate scarcity and inequity and by creating jobs for the unfortunate and providing extremely vulnerable families with a sustainable source of revenue.

Entrepreneurs accelerate development by launching advanced products, services, and amenities. Business people's increased rivalry forces current businesses to be more decisive. Entrepreneurial activities increase competitiveness, resulting in high-quality production.

As coined by Kritikos, A. (2014)⁴¹, entrepreneurship is vital for a competitive economy. Entrepreneurs' adaptability results in innovative and creative ideas that benefit them in the long run. The business sector responds to the call for legal, and regulatory impediments by diverting their ventures away from wealth-creating activities. The government must implement practical solutions to unfavorable government regulations to attract influential entrepreneurs.

5 FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

The findings revealed that entrepreneurs' pandemic experiences included bankruptcy, which resulted in business closures and job losses. Pandemic issues terrified entrepreneurs; business sustainability was called into question, putting defense mechanisms to the test. To meet human needs, defenses include the creation of various self-employment and business ventures such as food selling, consulting, personal services, pet caring, retail business, home-based online business, rental business, events business, agribusiness, summer events business, recycling, printing, health and beauty salons, tourism, rent-a-car, home repair and improvement, real estate business and ambulant vending.

In conclusion, themes/codes like poverty situations, unemployment, entrepreneurial ventures, entrepreneurial business ideas, self-employment, and human needs were evident in the gathered lived experiences of entrepreneurs in Abra, Philippines. The lived experiences inevitably resulted in the determination of business ventures, especially self-employment, above other themes like poverty

situations, Unemployment, Entrepreneurial Business Ideas/Ventures, and human needs deemed necessary codes contributory to the province's fight against unemployment. Experienced entrepreneurs with varying degrees of poverty experiences advised beginning entrepreneurs to venture into self-employment such as food selling, consulting, personal services, pet caring, retail business, home-based online business, rental business, events business, agribusiness, summer events business, recycling, printing, health and beauty salons, tourism, rent-a-car, home repair and improvement, real estate business and ambulant vending. Beginning entrepreneurs who launch micro and small entrepreneurial ventures, as advised, become resilient to the impact of the pandemic and can help solve unemployment problems in the province of Abra, Philippines.

The researchers forward the following recommendations: 1) The study on various entrepreneurial ventures and advice may be included as topics in Technology and Livelihood Education, Entrepreneurial, Technopreneurship, Agripreneurship, and service industry classes to ensure broader dissemination of entrepreneurial knowledge and application. 2) To elucidate the practices and lived experiences of experienced and beginning entrepreneurs, researches on poverty, unemployment, entrepreneurial ventures, entrepreneurial business ideas, self-employment, and human needs may be further studied. 3) The local government must find ways and means to help beginning entrepreneurs venture into micro and small businesses by providing an avenue for their seed capital. 4) Comparative studies on lived experiences of manufacturing, service, and retailing sectors may be highlighted and used as valuable data sources for entrepreneurial ventures to investigate further and validate the present study's findings.

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