

EXPLORATION OF THE FINANCIAL IMPACT OF THE PANDEMIC
AMONG FILIPINO ASIAN IMMIGRANT ENTREPRENEURS
IN DUVAL COUNTY
FLORIDA

by

Thomas N. Cannistra

Dissertation

Submitted in Partial Fulfillment
of the Requirements for the Degree of
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Abstract

This qualitative, flexible design, multi-case study explored the financial impact of COVID-19 on foreign-born Filipino Asian Immigrant entrepreneurs. Specifically, what impact it had on this ethnic group in Duval County, Florida. This body of research sought to determine the challenges faced by these entrepreneurs along with how they were impacted by this event, and the lessons learned. During the research phase, 46 firms were contacted, and some were discovered to have been closed and others ineligible for the study. In all a great cross-section of the Filipino-American community was able to participate in the study. The research found that the participants were fairly positive about their businesses and had been impacted by COVID-19 in various ways but were very resilient. Most of the participants had gone into business to be their own boss and provide a service to their community. Most mentioned faith as being a motivator for proceeding with the venture. None of the participants seem to have any regrets about their choices.

Keywords: Filipino-American, Duval County, Florida, COVID-19, entrepreneur, immigrant

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Date

Ken Brumfield, D.M., Committee Member

Date

Alexander Averin, PhD, MBA Chair, Doctoral Programs

Date

Dedication

I dedicate this applied doctoral research project to my mother. She encouraged me to learn all I could and worked diligently with me to overcome challenges. I credit her love and dedication to my lifelong pursuit of learning and would not be where I am today without her. Rest in peace and know you were loved and are missed.

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Many people played a role in my pursuit of this doctoral degree, and I wish to acknowledge and thank them for their support. First, I thank my wife for stopping her schooling so I could pursue this degree and all the time she and our kids gave up so I could go study and meet a deadline. The days and weeks eventually turned into years, and I hope we can make up for lost time spent together. I thank my parents and sister as well for their endless encouragement each step of the way. I also would like to thank Dr. Maxwell Rollins for his endless encouragement, constant words of wisdom, and support. I would be remiss if I did not mention Dr. Darin Gerdes and Dr. Scott Pearson as well. I thank them equally for their encouragement and insightful input on this process. Finally, I acknowledge my dissertation chair, Dr. Henry Kerich. I could not have asked for a better chair. If anyone wanted to know how dedicated and supportive he was, he called me while he was overseas visiting family to work with me on concerns and provide guidance. The best!

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Section 1: Foundation of the Study

The research completed was a detailed examination of how the pandemic impacted Filipino Asian Immigrant Entrepreneurs. The purpose of the study was to add to the understanding of the true impact on the Filipino Asian Immigrant Entrepreneur ethnic group. It was important to complete this research study now while the pandemic is still recent and fresh in people's minds. This will allow for a more comprehensive and truthful understanding of the impacts instead of letting more time pass and have memories fade. To understand what occurred, we need to have current memories and a clear picture of events.

Section 1 of this study is a compilation of varying sections that cover in detail the importance of the study and the need for the study. The following pages discuss the background of the problem along with problem and purpose statements. Research questions and the nature of the study follow. Concepts, theories, actors, assumptions, limitations, and delimitations are discussed as well after a brief summary of the different types of design methodologies available. This section concludes with a Biblical integration and a discussion of the benefit to businesses.

Background of the Problem

Many immigrants relocate to the United States, and some start their own businesses while others assimilate in other ways. There are numerous obstacles and challenges faced by these immigrants while relocating to the United States, and there are even more obstacles to overcome once they are in the country. Foreign-born Filipino Asian Immigrants overwhelmingly seem to be active entrepreneurs in their newly adopted country. According to one study, foreign-born workers are twice as likely to open a business and proved to be more risk tolerant than native-born workers (Blume-Kohut, 2016). If the foreign-born immigrant is U.S. educated / trained, they have an even higher likelihood of owning their own business (Blume-Kohut, 2016).

One of the largest and most recent unforeseen obstacles is that of the COVID-19 Pandemic. This has and continues to impact people and businesses in numerous ways. One study shows that Asian business owners saw a 26% drop in business (Fairlie, 2020), but the real impact is still unknown. However, the purpose of this study was to explore the impact of this event on this ethnic minority in a very targeted geographic area and see what could be learned about how the businesses were impacted. Additionally, this study explored what these entrepreneurs did to soften the impact of any future events as well as explored how these targeted ethnic businesses fared compared to other local ethnic businesses.

The target audience was foreign-born Filipino Asian Immigrant entrepreneurs and was limited to those that own and operate businesses in the Duval County, Florida region. The researcher's intent was for the target community of foreign-born Asian entrepreneurs to tell their story of what impacted their businesses and how the business coped with the COVID-19 pandemic. Blume-Kohut (2016) stated that foreign-born immigrants have contributed to small businesses and that business owners are typically risk takers; risk takers can also be innovators. Fairlie (2020) declared that while initial business numbers were down at the onset of the pandemic, most businesses have already started to show an increase in openings even though revenues are still down. This can and should lead to innovative ways to bring customers in and build revenue back up. Purnomo et al. (2021) referenced this very issue when they stated that through the pandemic, innovation drove businesses to look for new opportunities and the interconnectedness with the business model. From the interviews we were able to derive enough data points to find a comparison between impacts and changes implemented to survive.

Problem Statement

The general problem that was addressed was the financial impact of the COVID-19 pandemic on immigrant entrepreneurs in the United States resulting in the threat to ongoing business operations. Zhou and Bankston (2020) discussed how Asian immigrants that are not in low class manual labor pools or are professional workers, fall in to ethnic-economies where Asian immigrant business owners rely on family and kin to fill employee roles, and this can have a greater impact financially on these entrepreneurs and their household income. The research conducted by Fairlie (2020) discussed the widespread impact of business closures due to the COVID-19 pandemic and its impact on businesses and how closures could be a permanent event for some small businesses. Fairlie and Fossen (2021) state there was an unprecedented number of business closures due to COVID-19 impacting minority-owned businesses in ethnically concentrated areas even though assistance programs were introduced by the U.S. government to help keep employees on the payroll and businesses opened. The specific problem addressed was the possible financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs in Duval County, Florida resulting in the potential threat to ongoing business operations.

Purpose Statement

The purpose of this flexible design multi-case study was to add to the understanding of the financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs. Specifically what impact it had on this ethnic group in Duval County, Florida. This body of research sought to determine the correlations of the challenges faced by these entrepreneurs along with how they were impacted compared to other ethnic groups. It also explored what lessons they might have learned that forced them, or encouraged them, to make

changes to survive COVID-19 and future potential impacts of this magnitude. Most research on this topic is limited as we are too near the actual event to have a plethora of research on this topic. However, being so near the actual event could also provide fresh perspectives and a sharing of actual events with factual data that is not clouded by memories or the passing of too much time. The Great Recession had a significant impact on unemployment amongst minorities according to the work done by Couch et al. (2020) and this recession was between 2007 and 2009 making it one of the more recent financial crises. It is possible that the COVID-19 Pandemic could be worse than the Great Recession was financially and economically, but still nothing compares to the Great Depression of the 1930s. The COVID-19 Pandemic has been both a medical and financial event. The closest medical event to COVID-19 is most likely the Spanish Flu of 1919, which per CDC reports, would only be about 70% of the death toll that has been attributed to COVID-19.

Research Questions

Research questions are key to a successful research project, case study, or general paper. The questions guide the research to keep it within the framework of the project but, at the same time should not be biased. They should be open questions that allow the story to be told and the truth to be discovered versus supporting a biased view. For this study, three specific questions were asked to explore the problem of the financial impact of COVID-19 on immigrant entrepreneurs in Duval County, Florida. The questions are as follows.

RQ1: What specific financial challenges did Filipino Asian Immigrant entrepreneurs encounter during the COVID-19 pandemic that were a threat to ongoing business operations?

RQ2: How were Filipino Asian Immigrant target businesses impacted compared to other diverse ethnic businesses in the Duval County, Florida area?

RQ3: How can foreign-born Filipino Asian Immigrant businesses be managed in the future to attempt to limit financial impacts in a comparable situation such as the COVID-19 pandemic?

The purpose of the first research question was to attempt to have the entrepreneur be open and define their own individual business challenges that they encountered during the COVID-19 pandemic. These challenges can be varied and diverse and were based on type of business and location of business as well. The second research question was designed to look beyond the target ethnic group of foreign-born Filipino Asian Immigrant entrepreneurs and attempt to determine if the challenges faced by this specific ethnic group were different from other ethnic groups in Duval County. This way a common thread might be determined, and a depth of impact could be determined as well. In comparing the various groups, other issues or challenges might become known. The third research question asked the target group of foreign-born Filipino Asian Immigrant entrepreneurs to define how their business could be better managed in the future to limit the potential impacts of such a disaster as the pandemic. This information was also cross-referenced with other data derived from the interviews and other sources to cross compare.

Again, the specific problem to be addressed was the possible financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs in Duval County, Florida resulting in the potential threat to ongoing business operations. The purpose of these questions was to attempt to see what challenges this specific ethnic group of entrepreneurs encountered, whether ethnicity played a role in the impact that was felt, and how the

entrepreneur modified their business to be better prepared in the future. These questions are directly linked to the intended topic to better understand this gap in research and potentially help those in the future.

Nature of the Study

Paradigms are the views or ideas of the researcher and how they see the world around them. Design methodologies provide the framework that supports the research in much the same way a stud-frame supports a house. Research design methods are made up of Fixed, Flexible, and Mixed methods with various sub-methods under each of these. There are also four different paradigms that include Positivism, Post-Positivism, Constructivism, and Pragmatism. For this project, a case study was ideal since the purpose was to explore how these businesses were impacted and what they did about it. Case studies are detailed studies that attempt to explore or explain (Yin, 2018) an event so that it can be further understood.

Discussion of Research Paradigms

Research paradigms are also referred to as interpretative frameworks (Creswell & Poth, 2018) and the most common paradigms are postmodernism, post-positivism, pragmatism, and constructivism.

Postmodernism. This paradigm is more a family of theories and those that fall into this category feel that knowledge must be set within the context of the times that the researcher finds themselves in (Creswell & Poth, 2018). Shepherd and Challenger (2013) in their research called postmodernism more of an anything-goes type of paradigm used by relativists. This ties right back into the definition by Creswell and Poth (2018) about being relatable.

Positivism. This paradigm is similar to post-positivism in that it deals with revealing the truth but also true reality (Gephart, 2004). Positivists reject cause and effect (Hunt, 1991) unlike

post-positivist. Basically, post-positivism is newer and opposite of positivism short of the connection of discerning true reality. Further, positivism and post-positivism are both more closely aligned with quantitative studies (Onwuegbuzie et al., 2009).

Post-Positivism. This researcher selected post-positivism which is more of a cause-affect, empirical, logical, and deterministic approach to research. Post-positivism looks at data, participants, and interaction of the events and decisions logically to determine an impact on an event or entity. The post-positivism paradigm is good for case studies, narratives, phenomenological studies, and ethnography. Post-positivism is also more representative of modern researchers using a quantitative approach (Onwuegbuzie et al., 2009). Gephart (2004) defines post-positivism as being ideal for revealing the truth or contradiction of knowledge previously thought factual, but also ideal for those that are realist. Post-positivist think that the truth can only be approximated and never completely discovered (Onwuegbuzie et al., 2009).

Constructivism. This paradigm deals with building a framework that comes from the participant's view (Creswell & Poth, 2018) so this paradigm can be very biased. Research can be biased and sometimes the research completed is trying to tell a specific story or define a specific issue, however the researcher should not interject their own bias into the research. Constructing a reality or a viewpoint is biased and skews the information that is there to be learned. Shepherd and Challenger (2013) state that 'rhetoric' is important to this paradigm and that "arguments are always oriented to counter-arguments."

Pragmatism. This paradigm deals more with the actual problem that was studied. Pragmatism does not look at the current state nor the cause-effect of a problem to be researched or studied. Instead, pragmatism looks at the research outcomes and is not tied to any one type of study. According to Shepherd and Challenger (2013), pragmatism can be elitist. Pragmatism is

not research based but is based on what is desired to be achieved by the researcher to meet a goal or purpose. According to Onwuegbuzie et al. (2009), pragmatism is knowledge both constructed and based on the experienced world of the researcher. Creswell and Poth (2018) stated that pragmatist do not see the world as an absolute and that truth is whatever works at the time.

The researcher's paradigm is post-positivism which suited this research topic in several ways. Post-positivism paradigm is indicative of being logical, empirical, and cause-effect oriented (Creswell & Poth, 2018) and good for researchers that are realist and trying to discover the truth (Gephart, 2004). There are logical approaches to the research and logical answers to the research questions, but also there are empirical reasons at play as well. Post-positivism is most closely defined as pursuing the truth but realizing we never really get there (McMurtry, 2020) and at the same time realizing and admitting that there is no "singular and unchanging objective truth" (McMurtry, 2020). This can be verified through observation and research, but research biases must be controlled (Creswell & Poth, 2018) by the researcher. This is easily achieved if the researcher is honest about their personal bias and does not allow them to cloud the research. Post-positivism realizes that there is no singular definitive answer as the researcher continues to uncover more information and data as new things are discovered. For this reason, bias should not be introduced into the research if possible. The truth is what the researcher is pursuing, and the researcher needs to keep personal bias out of the research and results.

Discussion of Design

There are three types of research designs which are fixed, flexible, and mixed method which is a hybrid of the first two. Research design is just as important to the researcher as methodology and triangulation. These designs are discussed below and should be thought of as methods to help map out how the research was conducted.

Fixed Designs. This type of design is more theoretical based and can be more appropriate for lab-based investigations or where the research can be constructed and pre-designed (Qi et al., 2022). In other words, research using a fixed design is best suited for controlled environments like a lab test where a single factor or hypothesis is being tested. Qi et al. (2022) also states that fixed designs do not include randomness as a fixed design is more of a deterministic study. Fixed designs prove or dis-prove a hypothesis, they either are yes or no, and finite studies.

Flexible Designs. More appropriate for evolving stories or events. Stories where all of the variables cannot be known or controlled and will allow for some leeway (van der Steen et al., 2018). A flexible design can lead “to new and unexpected insights” according to the research from Keutel et al. (2014). In the research from van der Steen et al. (2018) they clearly noted in their body of work that flexible research designs provided leeway in both how the research was carried out and in the interpretation of the findings. In fact, they labeled it as “poor or flexible research design” (van der Steen et al., 2018) which could be seen as descriptive or possibly biased. Flexible designs are not the fixed and rigid lab experiment type research where factors can be controlled and constructed, but rather let the researcher discover and explore emerging issues (Shaw, 1999) during the research phase.

Mixed Method Designs. This design method is a hybrid of fixed and flexible and is equally appropriate for stories that are evolving, or where all variables are unknown. Most importantly a mixed method design is the integration of qualitative and quantitative approaches (Schoonenboom & Johnson, 2017). According to Tobi and Kampen (2018) mixed method design is a mix of qualitative and quantitative research. This was further supported by the work of Ojadi and Walters (2015), when they said mixed method involved the integration and balancing of qualitative and quantitative techniques. This method helps to determine challenges and

deficiencies in research (Ojadi & Walters, 2015). According to Schoonenboom and Johnson (2017), researchers using mixed methods should always watch the validity of the study. This is not to say the research cannot be validated or trusted, but simply a reminder that it is a mix of two techniques and that the issue of validity should be watched as integrity is important.

This study was conducted using a flexible design method. As mentioned previously, flexible design methods are ideal for evolving stories and since the impact of the pandemic is still being felt, this research design method is very appropriate. A flexible design will allow for the use of a case study methodology and align with a post-positivist approach. This fits in with flexible design and the logical / empirical / cause and effect aspect of post-positivism. This topic needs to be discussed and researched as little is known at this time but true to a post-positivist approach, there will be a moment when all realize that there is no singular or unchanging truth (McMurtry, 2020). Even though we might not uncover the full extent of the impact at this time, this topic should be researched so that we can learn from current lessons and potentially avoid future issues.

Discussion of Method

Narrative. Creswell and Poth (2018) and Liestol (2019) stated that the narrative method is best for the telling of a story of the participant. Liestol (2019) also stated that this method is good for stories that follow the life span from beginning to end; also known as a historical narrative. The researcher provided some contextual framework for the narrative so the reader could gain a better understanding of the situation being researched. As an example, a narrative approach would be best if the researcher were interviewing one person or family that was an Asian immigrant entrepreneur and how COVID-19 impacted them specifically. Liestol (2019)

states that Narrative methodologies allow the voice of the individual to tell their story through discourse (Liestol, 2019).

Phenomenology. Phenomenological research is either descriptive or interpretative and is the preferred method for those that believe reality is derived from people's experiences (Plakhotnik, 2020). Creswell and Poth (2018) stated that phenomenology is quite common as a research method in the social and health sciences, especially sociology studies. This method would be a good possibility but was ruled out since we did not just study the phenomenon of the pandemic but how it impacted a targeted group of entrepreneurs. Some key features of this method are emphasizing the phenomenon, exploring it within the group that experienced it, data collection, and capturing the essence of this shared experience in the research (Wilding & Whiteford, 2005). Phenomenological design is most appropriate when observation or measurement of the phenomena would be complicated or difficult (Wilding & Whiteford, 2005) to accomplish.

Grounded Theory. Grounded theory is looking for a theory that develops out of the data derived from the research. The researcher collects data from the field study without a pre-supposition of a theory and in analyzing the data, finds a theory that is grounded in the data (Yin, 2018). The researcher needs to forget any preconceived ideas (Holton & Walsh, 2017) and let the data speak for itself. If the researcher lets pre-conceived ideas interfere this could skew data or otherwise not let the actual data be revealed. This too can sometimes be used with a case study approach, but they are different approaches to the same type of research design.

Ethnography. Ethnography is looking at the shared cultural experience of a particular ethnic group. Similarly, ethnography might be good since we are looking at Filipino Asian Immigrants, but it too was ruled out since we did not look at all immigrants but specifically those

that are entrepreneurs in a defined geographic area. An ethnography is contextualized (Elmusharaf et al., 2017) and maintaining that context is pertinent to a clear ethnographic study. Another issue with ethnographies is that it can be field study intensive and take an exceedingly long time to learn and document the shared experiences of the group (Yin, 2018).

Case Study. Case study method is a detailed study that is intended to explore or explain an event so that the reader can further understand an event that has occurred (Yin, 2018). The case study method was chosen since we were studying the impact of COVID-19 on a targeted group of entrepreneurs in a specific geographic area. It should be noted that a case study will help explain cause-effect or explore the hypothesis (Seuring, 2008), so ‘how’ or ‘why’ questions are very important. One possible issue with the case study method is that it can become cumbersome, bloated with data, and take too long to complete (Yin, 2018). The researcher planned to counter these potential problems by maintaining the narrow focus of the study, mostly through face-to-face interviews and questionnaires. Unique situations that are representative or revealing (Seuring, 2008) could be key indicators that the case study method is best. With a case study, the researcher attempted to define the problem, the actors involved, what occurred, and how or why it occurred. Specifically, this method allows for a comprehensive approach while maintaining a real-world perspective according to Yin (2018).

Discussion of Triangulation

Triangulation was used to assist with countering the threats to the validity of the data collected and helping to corroborate the data. According to Yin (2018) there are four different types of triangulations, and they are data, investigator (observer), methodological, and theory. These four types of triangulations work together to validate the research.

Data triangulation is achieved by the collection of data from multiple participants, then comparing and analyzing to support the research. Data triangulation improves “the rigor of the research” (Nielsen et al., 2020). With case studies, triangulation will result when the data from the different sources has converged and strengthened the case study by providing multiple sources of data (Yin, 2018). According to Carter et al. (2014), data triangulation is the use of different sources of data such as individuals, groups, families, etc. to gain varying perspectives.

Investigator triangulation involves multiple people in the research project. Carter et al. (2014) stated that this helps to bring confirmation, varying perspectives, and adding a breadth to the research. This research will not be using investigator triangulation as there is only one researcher for this project. However, investigator triangulation can be very useful in large scale research projects and possibly in detailed scientific research as well.

Triangulation according to Nielsen et al. (2020) provides for a larger range of methodological options and consensus with the paradigm. They go further with the methodological comment by saying it makes seeing the problem more clearly while a paradigm is just a way of seeing it (Nielsen et al., 2020). Multiple methods of data collection are used such as interviews, observations, and field notes to verify and cross reference (Carter et al., 2014).

Going back once more to Carter et al. (2014), they define theory triangulation as using different theories or hypotheses to support or refute the findings. With the proposed research, there are several hypotheses that will be tested. Theory triangulation can be a useful form of triangulation. According to Nielsen et al. (2020), ensuring the data has been validated and is verifiable is vitally important.

Triangulation will help to support the validity of the research and help to dispel any claims of constructing or manipulating findings to build or support a biased view or

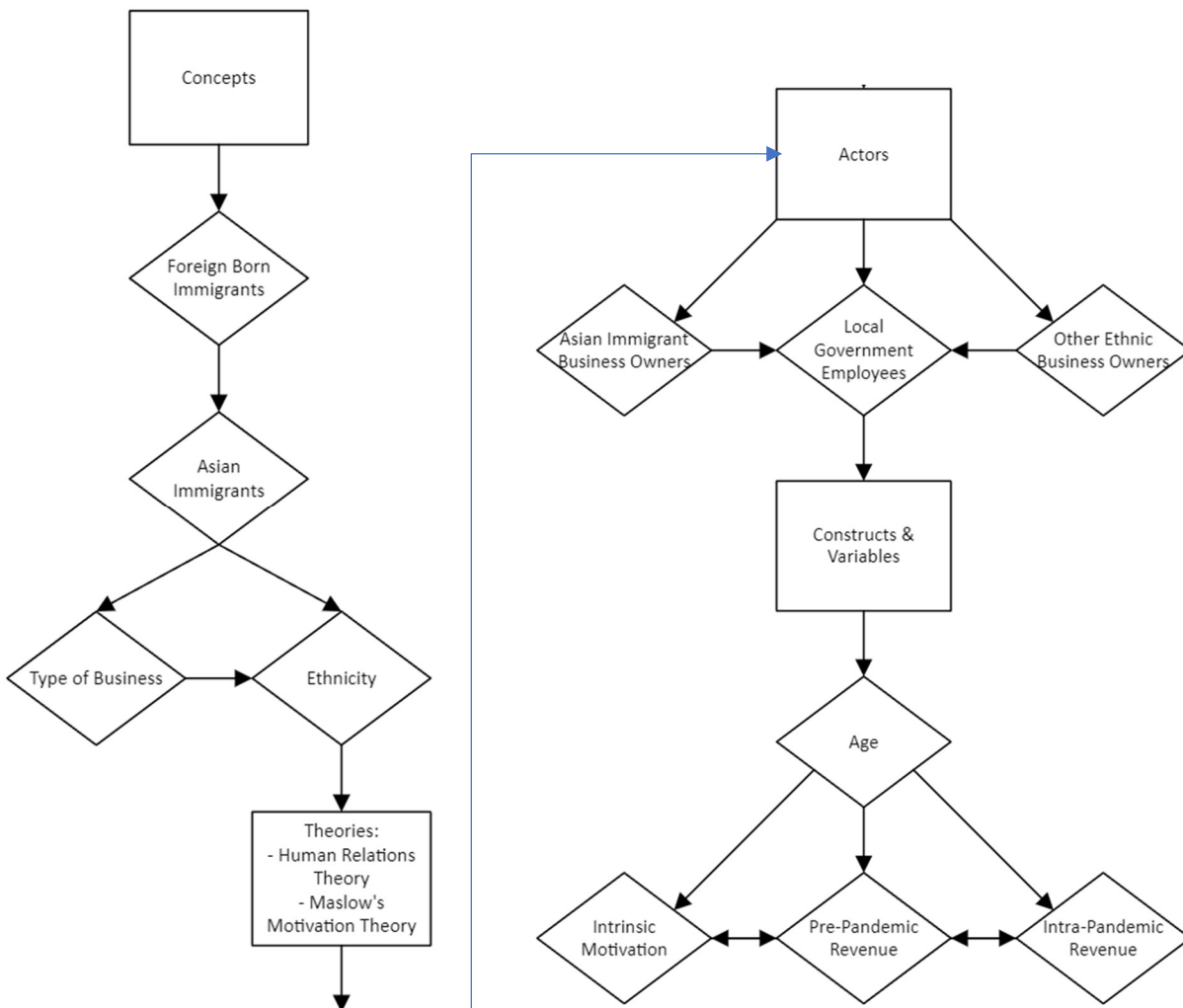
representation. For a researcher to be taken seriously and their findings to be found truthful and representing the actual finding, triangulation is needed. Briefly, triangulation is multiple forms and methods of verifying the data and findings from the research phase when analyzing and presenting those findings.

Summary of the Nature of the Study

The specific problem to be addressed was the possible financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs in Duval County Florida resulting in the potential threat to ongoing business operations. A flexible design method using the case study approach with a post-positivism paradigm was the chosen path for the research on this project. Post-positivism realizes that there is no singular definitive answer but through dedicated research and triangulation of the data discovered, it should be possible to find, clarify, and support what impact was felt by these businesses because of the COVID-19 pandemic.

Conceptual Framework

The research framework sets the parameters for the research project. It helps shape, guide, define, and control the process. Specifically, it is driven by the concepts, theories, actors, and variables involved in the research project. These items are not separate but all cogs in the giant research wheel that works together to create and shape the research findings and reporting.

Figure 1*Conceptual Framework.***Concepts**

Foreign-born Immigrants. According to Blume-Kohut (2016), foreign-born workers were twice as likely to open a business and proved to be more risk tolerant than native-born workers. If the foreign-born immigrant is U.S. educated and trained, they have an even higher likelihood of owning their own business (Blume-Kohut, 2016). Zhou and Bankston (2020), called Asian immigrants the model minority and labeled them as “family oriented, self-reliant, hardworking, resilient, and problem-free” and all of these are great traits to have for being an

entrepreneur. Further, when there is cultural support of the businesses and societal support for being an entrepreneur then there is a greater likelihood for entrepreneurship (Blume-Kohut, 2016).

Filipino Asian Immigrants. Asian immigrants have a high median income compared to other racial groups and levels of educated persons as well (Zhou & Bankston, 2020). These same authors, Zhou and Bankston (2020), list Filipinos in the top six of national origin of Asian Immigrants in the United States; actually, listed as number three in their work. Abby Budiman (2021) of Pew Research backs this up with data showing that from 2000 to 2019, the Filipino population in U.S. almost doubled from 2.36 million to 4.2 million with 72% speaking English. Immigrant entrepreneurs apply what they have learned in a market that is ethnic or non-ethnic often leading to rewarding market penetration (Rahman et al., 2021).

Type of business. Business is defined not just by legal ownership, but also by goods or services. The type of business is based on what the entrepreneur is wishing to do such as open a restaurant, a grocery store, or other service business. According to Rahman et al. (2021) immigrant businesses form in minority-based communities, and they typically are restaurants, groceries, or services common to those residing in the ethnic community. Blume-Kohut (2016) discussed in her research that foreign-born immigrant entrepreneurs desired autonomy, freedom, and independence compared to other college-educated workers. Type of business can be more clearly defined as the legal structure of the business entity as well. Blume-Kohut (2016) as well as Kalenkoski and Pabilonia (2022) all define business entity type as either self-employed or business ownership which would have employees and be either a sole proprietor structure or some type of incorporation.

Ethnicity. Different ethnic groups respond differently to life events. Each ethnic group is different in some ways and similar in others. Just like some are pre-disposed to being entrepreneurs, others are more resilient with difficulties such as business failures / successes and life events like the pandemic. Fairlie (2020) stated that Asian business owners saw a 26% drop-in activity during the early part of the pandemic with immigrants seeing the largest drop at 36%. Choi et al. (2019) expressed that ethnic groups often have barriers to overcome such as Asian Americans having limited access to community resources as a result of language barriers or social service systems. Choi et al. (2019) also stated that co-ethnic social networks also help with emotional and tangible support, but an ethnically diverse social network helps with other aspects of integration as well. From other research and previous discussions here, it is known that co-ethnic social groups also assist in the success of the entrepreneurial venture.

Theories

Human Relations Theory. While this theory is more based on humanism which itself is antithetical to a biblical world view, this theory does look at what motivates humans. According to Nicotera (2020) in her work, this theory looks at motivation, satisfaction, and humanizing elements in management. Specifically, humans are emotional and social creatures and therefore are more productive when these needs are met (Nicotera, 2020). Entrepreneurs are highly motivated people and the level of networking involved to obtain business meets the emotional needs (Nicotera, 2020) of the entrepreneurs. The downside to human relations theory is that it emphasizes an informal type of organization (Omodan et al., 2020). This can lead to a breakdown in the chain of command and a less structured management style. This theory will be used as an assumption, or baseline, that this theory is what motivates the target audience to be entrepreneurs and to be successful entrepreneurs.

Maslow's Motivation Theory (Maslow's Hierarchy of Needs). This theory is old stemming from the World War 2 era but is something that has become ingrained in business studies and modern psychology. According to Maslow's Hierarchy of Needs, the pyramid was built from the bottom up with the base being physiological, then safety, then social, then self-esteem, and capped by self-actualization (Smith & Sweet, 2021). Some posit that this theory is an advocate for employee satisfaction (Stewart et al., 2018) since wages, other benefits, and culture can meet many of the basic needs defined by Maslow. Maslow's key concept was that people that were healthy from a mental perspective all shared the same motivations with self-actualization being at the pinnacle (Stoyanov, 2017). While all of these are important building blocks to Maslow's Hierarchy, social needs and self-esteem are probably the two most important to our target audience in the proposed research study. In a way it even ties into the Human Relations Theory discussed above. Maslow felt strongly that each person only progressed up his pyramid when the need below was met and fully satisfied. This is most likely not true and some of these needs are most likely met at the same time as other needs. While I am not here to prove or disprove Maslow's pyramid, some of these needs being filled or being motivating factors for our target research group may become visible during field research.

Actors

Filipino Asian Immigrant Business Owners. Foreign-born Filipino Asian Immigrant entrepreneurs are the key focus of this research. According to Choi et al. (2019), the southeast region of the United States has experienced exponential growth of Asian Immigrants. Kim et al. (2022) stated that 2.8% of the population of Florida is Asian. Duval County has one of the largest ethnic populations in the state, which is the key geographic focus of this study. The study will specifically look at how the pandemic impacted the businesses they own. This group of

actors is one of the largest sets of immigrants and potential entrepreneurs in their adopted country (Rahman et al., 2021). They also can be found opening businesses that are food or service based and often targeting same race, or co-ethnic individuals (Bates & Robb, 2014).

Local Government Employees. Local government employees can come from any group of government agencies, but the researcher is narrowing it down to those that work and collect data related to businesses in Duval County, Florida. This set of actors will be crucial to the researcher in the amount of data already collected defining the statistical impact of the pandemic on the businesses in the target geographic area of Duval County, Florida. These actors should be able to further assist the researcher with the local definition of essential vs non-essential (Fairlie, 2020) and data related to this as well as with obtaining other ethnic group data to be used to compare or contrast to the key target group. The local government employees can further assist with data concerning Payment Protection Program loans and Economic Injury Disaster Loans that fell under the Cares Act (Fairlie & Fossen, 2021) to compare or contrast findings from field research. Fairlie (2020) stated some most interesting statistics but again, those numbers have changed and are not specific to the target area of this study. However, it does show how important it is to work with government entities to gather and analyze current data.

Other' Ethnic Business Owners. These actors are not Filipino Asian Immigrant business owners, but they are small business owners in the target geographic area of Duval County. They are also more commonly found in the ethnic minority community within the larger community (Rahman et al., 2021). These actors also own businesses that were impacted by the pandemic and therefore will be used as a comparison tool against the focal group of this study. Low (2008) called them ethnic enclave economies and while the target area of this study is in Northeast Florida, other ethnic groups may have been impacted more, less, or not at all as

compared to the target research group. The researcher did not be interviewing other ethnic groups as a contrast or comparison, but data should be available from local government employees to use as a comparison to direct interview results of the target community.

Constructs & Variables

Age. An older person may or may not be as flexible as a younger person to deal with the constant flux of the pandemic. Therefore, they might be more likely to suspend business operations or fully shut down the business entity. Zhang and Acs (2018) wrote that there is a link between age and willingness to be an entrepreneur. They also wrote that as people age, there are increasing opportunities (Zhang & Acs, 2018) to be entrepreneurs. Purnomo et al. (2021) discussed entrepreneurial resilience and the fact it can fade as a business owner ages which is similar to what Zhang and Acs were saying in their work. This research project tried to discern if age had an impact on the owners of the business entities as well as tried to determine the average age of entrepreneurs in the target geographic area.

Intrinsic Motivation. Cultural support of these entrepreneurs (Blume-Kohut, 2016) is important to the founding of the business entity but also to the ongoing and successful operation of the business entity. Studies by Rahman et al. (2021), Zhou and Bankston (2020), and Blume-Kohut (2016) have clearly indicated that some ethnicities are more motivated to be entrepreneurial in their newly adopted country. Especially Asian immigrants and those that had owned businesses in their home countries prior to immigrating. This has been discussed in other sections of this paper that foreign-born immigrants that start businesses here in the United States not only have cultural support but are also serial entrepreneurs (Lin & Wang, 2019).

Pre-pandemic Revenue. This is revenue generated by the business prior to the pandemic. This revenue was driven by normal business cycles and normal consumer demand

prior to the current pandemic and economic situation that we are in. Part of the research questions asked the participants what the annual revenues were before COVID-19 and then compared those to later revenue numbers for comparison. de Jong and Ho (2021) discussed that fiscal responses can be constrained and that was prevalent prior to the pandemic. There were incentives and tax breaks (de Jong & Ho, 2021) of all kinds but nothing on the scale of what was seen during the pandemic.

Intra-pandemic Revenue. This revenue is the same in the sense earned through the day-to-day operation of the business, but it is far more volatile and uncertain. The reason is that this most current revenue is dictated by a much higher amount of fluctuation in the cost of running the business, supply shipments being delivered, and whether firms shifted goods and services (Wang & Kang, 2021) to stay in business. A business is not able to sell what it is not able to obtain. Also, the cost of obtaining goods is in a higher state of flux. During this time, de Jong and Ho (2021) stated that there was a more aggressive government response to tax relief, loan programs, spending programs, etc. This was truly an unprecedented global response that is still not fully known. Disruptions caused by the pandemic are not felt by all the various racial groups (Wang & Kang, 2021) and exactly how it did impact the target research group was revealed during the field research phase of this project. This was then compared to pre-pandemic revenue information that was collected as well.

Relationships Between Concepts, Theories, Actors, Constructs and Variables

The concepts included foreign-born immigrants, but with an overall focus on Filipino Asian Immigrants. Foreign born Filipino Asian Immigrants typically open specific types of businesses, and by focusing on this group it was discovered what those types of businesses were as well as discovered how the business were impacted by their ethnicity (Rahman et al., 2021).

All of this then flows into theories which are impacted by either the human relations theory or Maslow's motivation theory. As mentioned previously, humans are emotional and social creatures (Nicotera, 2020), but Filipino Asian Immigrants tend toward social interaction needs and support. So, the entrepreneurial spirit and character of the immigrant business owner does have an impact on their business performance within the community (Blume-Kohut, 2016). The actors define who participates in the research and will be studied or have an impact on the data that is collected. In this research, all the actors equally interacted between the Asian immigrant business owners, local government employees, and others within the community.

These factors help provide data necessary to verify the data collected by the business owners, and further verified by other ethnic business owners. Constructs are the framework of the research or the presumed ideas of what will be discovered, and variables are what has a direct or indirect impact on the research conducted. Therefore, the variables are arranged to filter through by age first, as younger people are more willing to take on a risk (Purnomo et al., 2021) and have longer to recover from a loss than an older person would. This then is further defined equally by intrinsic motivation, pre-pandemic revenue which was higher for most, or intra-pandemic revenues which were lower or non-existent if the business was forced to close in the interim (de Jong & Ho, 2021). These items are all important and interact with each other to help the researcher uncover the truth of what occurred and what impacted the businesses and owners.

Summary of the Research Framework

The conceptual and theoretical framework helps shape, guide, define, and control the research process. This framework is made up of concepts, theories, actors, constructs, and variables that are critical in the development of research and analyzing the data. The focus of this research was on foreign-born Filipino Asian Immigrant entrepreneurs. This target group tends to

open certain types of businesses in similar ethnic communities, and they are mostly supported by those communities. Age is a factor in the level of risk these entrepreneurs take as well as a determinant of recovery periods. Similarly, this group is very sociable and the types of businesses they open allow them to fill that self-need. Some of these concepts and frameworks were determined to have more or less of an impact on the overall research once the research was completed and data were analyzed. On the other hand, more concepts, theories, actors, and variables may be discovered in the research phase than those listed here. New discoveries could be made, and the research framework modified to allow for these discoveries.

Definition of Terms

The following terms and definitions are provided and defined below to add clarity to the completed research paper.

Community integration: a multi-faceted and complex situation. For the most part it involves items such as religion, language, education, and employment opportunities (Lamanna et al., 2018).

Entrepreneurship: the discovery and exploitation of profitable opportunities that not only benefit the entrepreneur but society at large as well (Shane & Venkataraman, 2000).

Fixed location businesses: often referred to as brick-and-mortar which is defined as a store or business with a fixed location (Murphy, 2021) and this represents most businesses that consumers interact with.

Mobile business: the exact opposite of a brick-and-mortar business allowing the business to move from one location to another where there is a higher demand or less competition (Ashokkumar et al., 2020).

Assumptions, Limitations, Delimitations

This section of the research paper discusses three critical components of the research project. Those components are the assumptions going into the research, the limitations or weaknesses of the study, and the delimitations which refers to scope of the research. Each of these items can impact the study in positive or negative ways such as the scope being too broad or too narrow or the assumptions being proved wrong. Each of these components are discussed in greater detail in their respective sections below.

Assumptions

One obvious assumption is that all participants in the research study answer the interview questions truthfully based upon their own business experience during the pandemic and afterwards. One way to ensure the validity of the data collected from interviews is to ensure confidentiality of the participants (Palys et al., 2018). Ways to mitigate the risk of the assumptions is to verify data collected from participants against each other and to look for anomalies or outliers in the data.

Another assumption is that all participants in the research had the same experiences and ability to receive potential government assistance (Fairlie & Fossen, 2021) as other ethnic entrepreneur groups. If this assumption is true, then there should be no sign of any racial or ethnic biases in government assistance. There are multiple programs available to assist businesses with keeping the doors open (Fairlie, 2020) and research should reveal what assistance the target group received.

Another assumption is that most local ethnic businesses did not suffer closures on the same level as national data depicts (Fairlie, 2020). It should be reasonable to assume that the businesses are able to make the needed changes to survive thru the pandemic by shifting goods

and services (Wang & Kang, 2021). This assumption should be proved true or false through field research data that will be collected.

Limitations

A few possible limitations arose during the research phase of the study. For instance, the pool of potential candidates is sizeable due to the high concentration of ethnic business owners in the proposed geographic area of the study. However, the number of participants truly willing to participate could be small. Every effort was made to establish a rapport with the potential participants to build trust and maintain confidentiality (Palys et al., 2018) as discussed above could assist with obtaining participants.

Another potential limitation is the fact that not all participants thoroughly understood English well enough to comprehend the questions. A translator may be needed but not anticipated at this time. Considering that the researcher is married to a Filipina-Asian immigrant who is also an entrepreneur will hopefully help to build rapport and set a friendly tone. This should assist with the research to be completed and contribute to a fruitful interview session (Yin, 2018) with the target research group.

Another potential limitation is time. Time was more of a constraint than an actual limitation as some interviews may have to be scheduled, rescheduled, or held outside of normal work hours to accommodate the participant. The participant might see this as too time intensive and shy away from participation. The researcher will work around the time needs of the potential participants and try to assure them of the time efficient manner of the interview sessions to have the least impact on the business owner participants.

Delimitations

The target area for the research is Duval County, Florida which is located in Northeast Florida and has one of the highest Asian American populations in the state. Specifically, the Asian population is represented by Filipino, Thai, and Vietnamese peoples as the top three countries of origin in the target area. This could be a boundary on the limitation to the scope of the research since the actual contributing participants are made up of the afore-mentioned ethnic groups. This could also lead to some language issues in translating the questions to a way the participant can understand as well as translate back in English too.

Significance of the Study

The significance of the study is explained further in the following four sections. It includes reduction of gaps in the literature where we take a brief look at what is and is not available at this time. Biblical integration implications look at the proposed research and how it might relate to the Bible and lessons learned that can be implemented in our lives. The next section is the benefits to business and cognate which takes a small look at the research paper and topic and tries to draw a correlation between the two for a real-world connection. Finally, the section will wrap up with a summary of all the parts of the significance of the study.

Reduction of Gaps in the Literature

There is little research that has been completed in relation to the pandemic and the impact it has had on business owners and individuals. There is some literature coming out that is starting to discuss some aspects of the pandemic but even that literature is not thorough and complete. This study is looking to fill that gap by researching the specific geographic area of Duval County, Florida. In addition to that, the key focus is the impact on businesses owned and operated by foreign-born Filipino Asian Immigrants. This group has the highest population in the

state located in this proposed geographic area. They are also very entrepreneurial-minded (Blume-Kohut, 2016). This study helps to fill the gap in literature in relation to ethnic minority impact of the pandemic and business impacts especially by those that fall in the select ethnic group. Further, it will help fill the gap in relation to how Duval County, Florida was impacted in relation to one of the largest ethnic group concentrations in Florida.

Implications for Biblical Integration

We all have heard of the parable of the two fish and five loaves feeding 5,000 people in Matthew 14:13-21. This parable presents a good business lesson as it informs the reader that when faced with a large task, do not feel overwhelmed. Jesus saw the limitations of what was handed to Him, but He moved forward in faith and knew that God would provide. With the pandemic, we were all dealt a major blow from a business perspective. This could have been a final blow to the entrepreneurial spirit for some but when we think of this parable, we learn that nothing is impossible as God has stated.

In Matthew chapter 13 we read about the parable of the Sower of the seed. This story is not just about sowing seeds as the surface story indicates. It is a very in-depth story that can mean different things to different people based on the context of the situation in which it is used. For business purposes we can look at many factors and set a plan to start and operate a business that may or may not be fertile. Sometimes what we want to happen does not happen and we can continue to force our way ahead. Considering the pandemic, some business entities went out of business due to this very reason of being strong-headed and unwilling to change. Other businesses might have taken the chance to change customer focus. The parable of the Sower of seed is just that; a story about watching what you are doing and not being so hardheaded that you are not willing to change to be more profitable and more importantly, to survive!

Benefit to Business Practice and Relationship to Cognate

The benefit of this research is to potentially fill a gap in the available literature and research on this topic. Not much is known at this time as to what the full extent of the impact was on small businesses, let alone Filipino Asian Immigrant Entrepreneur impact. It is the hope of the researcher to help fill this gap with detailed information. The researcher is aware that as time goes on, more will be discovered and available to further clarify items that even now might not be fully discovered. The lessons learned from this pandemic and the impact it had on the target community is something that needs to be studied to help lessen the impact of such future events.

As a finance cognate student this paper is important to understand what financial impact the COVID-19 pandemic had on small businesses. While the target geographic area is small when compared to the entire nation, it will provide a good sample of what occurred in the target community that is being researched. Not only will the financial impact of the pandemic be discovered more, but it is also hopeful to learn what actions were taken by the entrepreneurs to limit other financial impacts or concerns that are not currently known. It is possible that it might be years before the true and full extent of the financial impact of the pandemic is known to researchers, but there is sufficient evidence now at the present time to learn things that might be forgotten or lost to history with later research attempts. Some lessons can be learned now as to how this target group changed the financial focus of the firm or might have changed the business structure of the firm to survive.

Summary of the Significance of the Study

There is a current gap in the literature available in relation to the COVID-19 pandemic and the impact it has had and continues to have on businesses. Specifically, it will further the

understanding of the impact of the pandemic on Filipino Asian Immigrant entrepreneurs. This target group will have some limitations like the possibility of fully understanding the questions to have a viable response. Other issues could be the lack of transitioning the business entity in such a way as to respond to needed changes to survive as discussed in the Biblical integration section. Many businesses were impacted, and some may have needed to transition the business structure to survive, and this should be fully discovered in the research phase.

A Review of the Professional and Academic Literature

The literature review is aligned with the previously mentioned problem statement and research questions discussed in the preceding sections. The literature review aims to look for gaps in the currently available research that this particular study could fill and attempts to fill. This literature review is not only designed to help reveal gaps in the currently available literature but also to assist with forming a substantial framework for exploring the topic and developing the research. The literature review will help guide the study through different issues and reveal the interconnected aspects of the topics to define and support the overall research.

The literature review discusses business practices and covers items such as the type of business entity being operated, such as a grocery store, bakery, or restaurant. Then discusses the problem statement of how COVID-19 impacted the target group that is being researched. Several items could have affected this target group, and the researcher anticipates being able to identify a few things that had a tangible impact on the target group to be researched: both positive and negative effects. Next, the literature review will discuss concepts, theories, constructs, and variables that possibly had an impact on the research and the target audience. Related studies and anticipated and discovered themes will also be discussed in detail and help tie in all aspects of this research study.

This study focused on the specific geographic area of Duval County, Florida, and the impact that COVID-19 had on the target group of entrepreneurs, as described in the previous section. Very little current literature is available that pertains specifically to this topic and target group. There is more information that is slowly becoming available, and it is referenced throughout this paper where applicable. This literature review will explore as much of the available information as possible concerning the target audience, COVID-19, and the financial impact it had on these businesses.

Business Practices

Firm Type

The type of firm is not defined just by legal ownership, but also by goods or services. Most of the businesses that will be interviewed are ethnic groceries, bakeries, and restaurants formed and supported in the minority-based communities according to Rahman et al. (2021). During the research phase, the legal structure of the businesses will be determined if they are sole proprietorships, LLCs, or something else. Blume-Kohut (2016) along with Kalenkoski and Pabilonia (2022) defined business entity type as either self-employed which they consider sole proprietor, or business ownership that would be incorporated. Per the current literature, it is already known that Asian immigrants start businesses in co-ethnic communities (Rahman et al., 2021) and that this ethnic group is more likely to be entrepreneurial (Blume-Kohut, 2016). Rahman et al. (2021) stated in their work that immigrant entrepreneurs bring specific cultural abilities that help facilitate this entrepreneurial spirit. Cultural support of these immigrant ventures, especially by the foreign-born owner (Blume-Kohut, 2016) does matter. This can be seen in the patronage of individuals to these various businesses. Duval County, Florida, has multiple military installations spread out in the target geographical area and is home to one of the

largest Filipino populations in the state. Most Filipino businesses are supported by their ethnic brethren but also by military personnel and their families that have been exposed to the Asian culture here or when assigned overseas. But what about the differences in business type? The target geographic area of the proposed research includes restauranters, bakers, grocers, a mix of all three, and even some mobile eateries. Each of these could aid the business venture in profitability and survivability but also depend on community integration.

Community Integration

Community integration is accomplished amongst Asian immigrant entrepreneurs by opening their business entities in co-ethnic communities (Rahman et al., 2021). Most immigrant entrepreneurs look for similar ethnic communities to start and develop a business as they know they have a guaranteed market, even if it is a simple micro market. Choi et al. (2019) in their study on integration stated that over 6% of the U.S. population is Asian Immigrants. They further stated that over two-thirds of those are foreign-born attempting to assimilate into their new home country (Choi et al., 2019). According to Rahman et al. (2021), immigrant entrepreneurs tend to apply innovative strategies to penetrate their intended markets. This is obvious in the proposed geographic area for the intended research, where it is seen that multiple Filipino Asian businesses are not only congregated in densely Filipino communities but also are established outside the gates of the local military installations. Knowing the market and proper market penetration is also important to the success of the business entity. Most of the military personnel in this geographic area have been exposed to Asian culture either through assigned military duty stations or through their Asian spouses. This helps to draw on yet another significant market group. This is a good way for these entrepreneurs to penetrate their market for certain. It is also an effective way to exploit the palate of the surrounding community.

Mobile Versus Fixed

Mobile businesses versus fixed location businesses have slightly different business models. Most people want their needs met within acceptable ranges of where they lived (Ashokkumar et al., 2020), but also about how this is not always practical. While the crux of the paper from Ashokkumar et al. (2020) is on the use of spatial data to determine business locations, they make mention of different social media platforms such as Facebook and Twitter and how people use ‘check-ins’ and hashtags. In the region of Duval County, FL, the geographic focus of this research, there are multiple events such as “904 Pop-Up” and “Art Walks” that draw large crowds and food services via various food trucks. Most of these mobile businesses gauge their locations from sales data derived from these organized events, check-ins, and geo data from users’ likes or posts about their food (Ashokkumar et al., 2020). This data is used so the mobile business can go to the client’s micro-region and provide their services to that particular market.

Abed (2021) discussed how many entrepreneurs are taking advantage of new ways to obtain market data and cater to their clientele. They go further to state that modern technology such as smart phones and the apps that are available make it easier to market to existing and future customers (Abed, 2021). There is not a lot of useful data currently available on this topic, but the information that is available does provide some helpful information. This business practice variation could severely impact the strong survivability and profitability of small business enterprises and could be uncovered through the field research of this project. How many mobile businesses in the target geographic area are owned and operated by foreign-born Filipino Asian immigrations is not known at this time. This too will hopefully be revealed in the research phase as well.

Employee Retention

Businesses struggled to keep the doors open during the pandemic with COVID-19, stay at home orders, and then supply chain issues. Bartik et al. (2020) in their study called it a “labor collapse” for small firms. This labor collapse is more of a severe cut in hours worked versus actual unemployment (Bartik et al., 2020). The U.S. Government stepped in with the CARES Act (Fairlie & Fossen, 2021) allowing businesses to apply for payroll protection, unemployment assistance, and other relief targeted at small businesses and the self-employed (Bhutta et al., 2020). This study hopefully revealed what level of assistance was received by the target demographic and how it impacted their businesses. According to Saloner et al. (2020) in their study, they note that about 50% of impacted individuals were enrolled in a safety net program of some nature. So, while businesses were impacted from COVID-19 and programs were available for aiding in employee retention, the researcher hopes to find out how these programs impacted the target demographic of the proposed study.

Problem Statement

The general problem to be addressed is the financial impact of COVID-19 on immigrant entrepreneurs in the United States resulting in the threat to ongoing business operations. Zhou and Bankston (2020) discussed how Asian immigrants that are not in low class manual labor pools, or are professional workers, fall in to ethnic-economies where Asian immigrant business owners rely on family and kin to fill employee roles, and this can have a greater impact financially on these entrepreneurs and their household income. The research conducted by Fairlie (2020) discussed the widespread impact of business closures due to the COVID-19 pandemic and its impact on businesses and how closures could be a permanent event for some small businesses. Fairlie and Fossen (2021) stated there was an unprecedented number of business

closures due to COVID-19 impacting minority-owned businesses in ethnically concentrated areas even though assistance programs were introduced by the U.S. government to help keep employees on the payroll and keep businesses opened. The specific problem to be addressed is the possible financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs in Duval County Florida resulting in the potential threat to ongoing business operations.

Concepts

Foreign-born Immigrants

According to Blume-Kohut (2016), foreign-born immigrants were twice as likely to open a business, be more risk tolerant than native-born workers, and if the immigrant were U.S. educated, they would be even more likely to own a business. One of the most significant risks someone takes is moving to another country, and if these immigrants are willing to do that, then starting a trade or business is not much more of a risk to them. Rajzman and Tienda (2000) discussed the impact of co-ethnic employment providing job training and encouragement to own and operate your own business amongst these ethnic groups. If one simply looks around them, this is a common theme among many entrepreneurs where they will work for someone, apprentice if you will, and then go out on their own after a time and open their own business entity. This is a possible reason for entrepreneurship, and one can gain needed skills they might not otherwise have. Rajzman and Tienda (2000) also discussed in their paper the impact of social ties amongst ethnic groups. These groups will and do support each other's businesses and will spread the news amongst their own social network as well. It is a great network vehicle that is used to support co-ethnic businesses.

Asian Immigrants. The focus of this study is on foreign-born Asian Immigrant entrepreneurs. Immigrant entrepreneurs apply what they have learned in a market that is ethnic or non-ethnic, often rewarding market penetration (Rahman et al., 2021) that increases business revenues and thereby should increase the income of the business owners putting them in a more secure financial position. According to Zhou and Bankston (2020), Asian immigrants have a high median income compared to other racial groups and levels of educated persons as well. Rajjman and Tienda (2000) also posited that these business owners saw self-employment in the United States as a means to overcome labor market issues such as blocked mobility due to language or education.

Type of Business. This is not necessarily speaking to the legal form of the business as it is about the nature of goods or services sold. The type of business is based on what the entrepreneur is wishing to do such as open a restaurant, a grocery store, or other service business. As already discussed, Rahman et al. (2021) stated that immigrant businesses form in minority-based communities, and they typically are restaurants, groceries, or services common to the target ethnic community. Bates and Robb (2014) in their work discussed how immigrant business owners attempt to sell products and services to customers that share ethnic or racial backgrounds. According to Bates and Robb (2014), this was particularly noted amongst Asian-Immigrant entrepreneurs. This is not a limiting factor of business to only be able to sell to one type of clientele. It is more about knowing your market, what you are good at, and marketing to that clientele. Specifically, the geographic area that is the focus of this study has a very high Filipino population. These individuals that are entrepreneurs target their fellow ethnic group members as well as those that are non-Filipino but have been exposed to Asian culture through military service or spouses that are Filipino.

Ethnicity. Different ethnic groups respond differently to life events. Each ethnic group is different in some ways and similar in others. Just like some are pre-disposed to being entrepreneurs, others are more resilient with difficulties such as business failures / successes and life events like the pandemic. Fairlie (2020) stated that Asian business owners saw a 26% drop-in activity during the early part of the pandemic with immigrants seeing the largest drop at 36%, as displayed in the table from their research below and labeled Table 1.

Table 1

Asian / Immigrant Impact from COVID-19 (Fairlie, 2020)

| Group | Feb. 2020 | Apr. 2020 # | May 2020 | June 2020 | Feb.-Apr. Change | | Feb- | Feb- |
|-----------|------------|-------------|------------|------------|------------------|-----|------|------|
| | # | | # | # | Number | % | May | June |
| | | | | | | | % | # |
| Total | 15,012,692 | 11,710,360 | 12,809,946 | 13,794,081 | -3,302,331 | -22 | -15 | -8 |
| Female | 5,389,399 | 4,048,205 | 4,517,965 | 4,876,392 | -1,341,194 | -25 | -16 | -10 |
| Male | 9,623,293 | 7,662,156 | 8,291,981 | 8,917,689 | -1,961,137 | -20 | -14 | -7 |
| Black | 1,079,116 | 637,769 | 798,668 | 872,717 | -441,347 | -41 | -26 | -19 |
| Latinx | 2,070,896 | 1,412,925 | 1,668,254 | 1,855,026 | -657,971 | -32 | -19 | -10 |
| Asian | 888,528 | 657,896 | 700,393 | 798,811 | -230,632 | -26 | -21 | -10 |
| White | 10,553,415 | 8,761,531 | 9,373,304 | 10,001,462 | -1,791,884 | -17 | -11 | -5 |
| Immigrant | 3,120,275 | 2,009,597 | 2,329,820 | 2,545,926 | -1,110,677 | -36 | -25 | -18 |
| Native | 11,892,417 | 9,700,763 | 10,480,126 | 11,248,155 | -2,191,654 | -18 | -12 | -5 |

Note. Estimates are from Current Population Survey (CPS) microdata.

Choi et al. (2019) expressed that ethnic groups often have barriers to overcome such as Asian Americans having limited access to community resources as a result of language barriers or social service systems. Choi et al. (2019) also stated that co-ethnic social networks also help with emotional and tangible support, but an ethnically diverse social network helps with other

aspects of integration as well. From other research and previous discussions here, it is known that co-ethnic social groups also assist in the success of the entrepreneurial venture. Most Filipino Asian Immigrant entrepreneurs in the target geographic area of Duval County, Florida, own restaurants, grocery stores, bakeries, or a mix there of. Fairlie (2020) somewhat discussed the impact of COVID-19 on the industry as well in his study. This has been included below in Table 2 for reference. The actual effect on the target geographic area will potentially be revealed upon field research. After detailed analysis of the gathered data, it will be most interesting to compare Fairlie's national numbers from his study to the findings of the proposed researched.

Table 2

The Industry-Specific Impact of COVID-19 (Fairlie, 2020)

| Industry | February 2020 | | Changes in number | | |
|---------------------------------|---------------|---------|-------------------|-----------------|----------------|
| | Number | Percent | Feb-April (%) | Feb– May (%) | Feb-Jun (%) |
| Agriculture | 869,661 | 6 | 7 | 16 | 14 |
| Construction | 2,436,057 | 16 | -27 | -19 | -8 |
| Manufacturing | 566,192 | 4 | -11 | -26 | -2 |
| Wholesale trade | 260,151 | 2 | -14 | 1 | 5 |
| Retail trade | 1,068,484 | 7 | -10 | -2 | -1 |
| Transportation | 798 | 5 | -22 | -12 | -1 |
| Information | 325 | 2 | -10 | -19 | -20 |
| Financial activities | 235,847 | 9 | -12 | -6 | -1 |
| Professional and business serv. | 1,301,769 | 22 | -18 | -10 | -7 |
| Education services | 329,544 | 2 | -39 | -10 | -25 |

| Industry | February 2020 | | Changes in number | | |
|-------------------------------|---------------|---------|-------------------|-----------------|----------------|
| | Number | Percent | Feb-April (%) | Feb– May (%) | Feb-Jun (%) |
| Health services | 1,238,335 | 8 | -16 | -18 | -8 |
| Arts, leisure, hotels | 685,009 | 5 | -35 | -35 | -31 |
| Restaurants | 409,605 | 3 | -22 | -24 | -13 |
| Repair and maintenance | 512,403 | 2 | -25 | -22 | -29 |
| Personal and laundry services | 926,409 | 6 | -79 | -48 | -26 |
| “Nonessential” industry | 3,675,939 | 24 | -38 | -28 | -17 |
| “Essential” industry | 11,336,752 | 76 | -17 | -10 | -5 |

Note. Estimates from Current Population Survey (CPS) microdata. Essential industries are defined using the classification provided by Delaware State for essential and nonessential businesses.

Theories

Human Relations Theory

While this theory is based more on humanism which itself is antithetical to a biblical world view, this theory does look at what motivates humans. According to Nicotera (2020) in her work, this theory looks at motivation, satisfaction, and humanizing elements in management. Specifically, humans are emotional and social creatures and therefore are more productive when these needs are met (Nicotera, 2020). Entrepreneurs are highly motivated people and the level of networking involved in obtaining business meets the emotional needs (Nicotera, 2020) of the entrepreneurs. Munoz-Pascual and Galende (2020), in their work, describe how human relations theory can explain how work culture can be improved through social relationships. Most of us

who have, or have had, jobs realize happiness and increased productivity at work when we build meaningful work relationships. These strong relationships are built on trust and respect for each other. As many know from being exposed to different cultures, certain cultures are more social than others, and Asian groups tend to be social creatures. This theory is not new but was thought initially as far back as the 1920s and 1930s to be more psychological versus entrepreneurial (Baker, 2021).

Entrepreneurs seem to understand that businesses survive when a relationship has been built not just with the employee but also with the customer. Asians and Asian entrepreneurs, from experience, are social creatures and this was posited by Rajjman and Tienda (2000) in their study. The downside to human relations theory is that it emphasizes an informal type of organization (Omodan et al., 2020). This can lead to a breakdown in the chain of command and a less structured management style. This theory will be used as an assumption, or baseline, that this theory is what motivates the target audience to be entrepreneurs and to be successful entrepreneurs. Upon field research, it should be evident if this is true and what impact COVID-19 had on businesses and the survivability of the enterprise in the target geographic area.

Maslow's Motivation Theory (Maslow's Hierarchy of Needs)

This theory is old stemming from the World War 2 era but is something that has become ingrained in business studies and modern psychology. According to Maslow's hierarchy of needs, the pyramid was built from the bottom up with the base being physiological, then safety, then social, then self-esteem, and capped by self-actualization (Smith & Sweet, 2021). Some posit that this theory is an advocate for employee satisfaction (Stewart et al., 2018) since wages, other benefits, and culture can meet many of the basic needs defined by Maslow. Maslow's key concept was that people that were healthy from a mental perspective all shared the same

motivations with self-actualization being at the pinnacle (Stoyanov, 2017). While all of these are important building blocks to Maslow's hierarchy, social needs and self-esteem are probably the two most important to our target audience in the proposed research study. In a way it even ties into the human relations theory discussed above. Maslow felt strongly that each person only progressed up his pyramid when the need below was met and fully satisfied. This is most likely not true and some of these needs are most likely met at the same time as other needs. While I am not here to prove or disprove Maslow's pyramid, some of these needs being filled or being motivating factors for our target research group may become visible during field research. The pyramid that makes up Maslow's hierarchy has been included below and is borrowed from the works of Smith and Sweet (2021).

Figure 2

Maslow's Hierarchy of Needs (Smith & Sweet, 2021)



Constructs & Variables

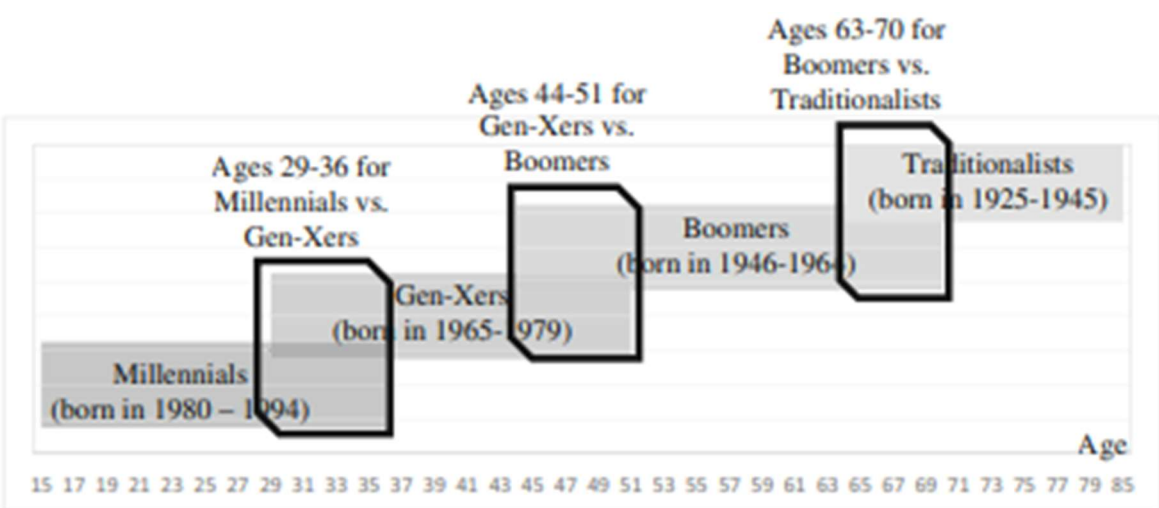
Age

Age is a factor for business owners and pretty much anyone, but an older person may or may not be as flexible as a younger person to deal with the constant business flux caused by

COVID-19. Therefore, they might be more likely to suspend business operations or entirely shut down the business entity. Purnomo et al. (2021) discussed entrepreneurial resilience and how this can fade as a business owner ages. Lin and Wang (2019) authored an entire paper discussing how age can impact entrepreneurs and how it impacts what they call “serial entrepreneurs.” Their definition of a serial entrepreneur is one that opens several entities over the life of the individual. Some are a series of businesses, while others are simultaneously owned and operated by the same individual, or family (Lin & Wang, 2019). Further, as a person ages, their natural aversion to risk will increase, meaning they are less likely to start a business. If they have already opened a business or run one in the past, they are still risk averse, but more likely to open another venture than someone who has not previously run a business (Lin & Wang, 2019). In their research, Lin and Wang (2019) posited that entrepreneurs with a higher family support level were more likely to start another business venture. Zhang and Acs (2018) stated in their study that age and entrepreneurship are inconclusive in some literature yet determined that age was not as much of an issue with some entrepreneurial types. There was also a discussion by Zhang and Acs (2018) about how older individuals are more likely to start a business due to being better situated socially and financially, with a peak age between 35 and 44 years of age. Further, their research included determining if there was any relevancy between entrepreneurship and generational differences as shown below in Figure 3. They found three distinct age groups of 29-36, 44-51, and 63-70 as depicted in Figure 3.

Figure 3

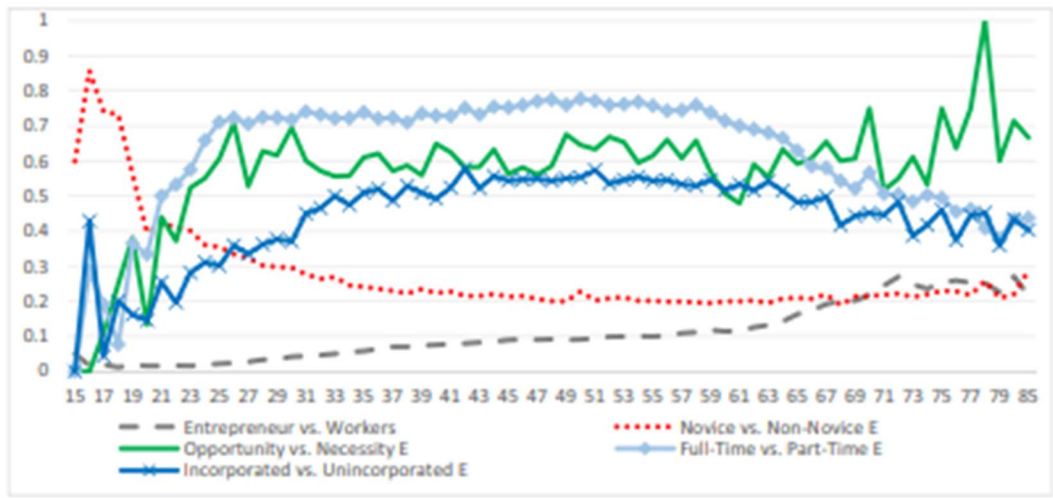
Generational Difference Graphic (Zhang & Acs, 2018)



The following graphic is also included from Zhang and Acs (2018) concerning this study. It will be interesting to see from field research if there is any similarity between their Entrepreneur Type vs Age and what will be revealed during field research of the target demographic amongst Filipino – Asian Immigrant Entrepreneurs in Duval County, Florida.

Figure 4

Entrepreneur Type vs Age (Zhang & Acs, 2018)



Entrepreneur rates by age and entrepreneur type, CPS data of 2006-2016

Intrinsic Motivation

Studies by Blume-Kohut (2016), Rahman et al. (2021), along with Zhou and Bankston (2020) have indicated that some ethnicities are more motivated to be entrepreneurial in their newly adopted country. According to Lin and Wang (2019), this is sometimes due to the fact that these individuals have operated businesses in their home countries, were exposed to entrepreneurial-minded parents, or have previously opened businesses here in the United States. Some of the entrepreneurs in the target area of the study own multiple businesses or have operated multiple businesses over the course of their careers. These individuals are considered “serial entrepreneurs” (Zhang & Acs, 2018) if they have operated more than one business rather concurrently or sequentially. From all of this, it tells us that in some way, being an entrepreneur is part of the very fiber, and possibly the very core, of these individuals thus making it intrinsic for them. This is common amongst Asian immigrant entrepreneurs and those that have owned businesses in their home countries before immigrating to the United States. Bates and Robb (2014) discussed in the research they conducted that the entrepreneur is “influenced by prevailing constraints and opportunities” that manifests itself as a “push/pull dynamic” but this might be seen as contrary to intrinsic motivation. In fact, it is not contrary at all but again defines how it can be intrinsic as they are willing and able to be entrepreneurial and work within these constraints. They know how to adapt and take advantage of the opportunity in spite of the constraints by seizing the opportunity and making a viable venture. As discussed in the previous section, Zhang and Acs (2018) defined specific age groups of entrepreneurs and the fact that older entrepreneurs are more risk averse but better situated to seize entrepreneurial opportunities as they arise. The age of entrepreneurs and entrepreneurial ventures will potentially be revealed along with whether being an entrepreneur was intrinsic to that particular research participant.

Pre-pandemic Revenue

Revenue generated prior to COVID-19 through the everyday operation of the business in normal daily business functions. This revenue was driven by normal business cycles and consumer demand prior to the current pandemic and economic situation in which we all find ourselves. de Jong and Ho (2021) discussed that fiscal responses can be constrained and that was prevalent prior to the pandemic. There were government incentives and tax breaks but nothing on the scale of what was seen during the pandemic. Some entrepreneurs start with businesses that target their race (Bates & Robb, 2014) as this is one method of assuring some success, knowing your clientele, and being assured of some level of income. Catering to co-ethnic clientele is very common amongst Asian Immigrant entrepreneurs (Bates & Robb, 2014) and according to Blume-Kohut (2016), cultural support does matter to the success or failure of the business venture. This research hopes to reveal sources of pre-pandemic and intra-pandemic revenues and how they might have impacted the target businesses. It is hopeful that with a dedicated target clientele group that is also dedicated to supporting co-ethnic businesses, those revenues are not as affected by clientele as they were from government controls and later supply chain issues. By now, everyone is aware how forced closures, stay at home orders, and supply chain issues impacted businesses of all kinds across the board. This study hopes to reveal whether this target group was impacted and how they were impacted by comparing results pre-COVID-19 to post-COVID-19.

Intra-pandemic Revenue

This revenue is the same in the sense of being earned through the day-to-day operations of the business, but it is far more volatile and uncertain as a result of the impact of COVID-19. The reason is that this most current revenue is dictated by a much higher amount of business

fluctuation in the overall costs to the business and whether shipments are delivered to businesses. A business is not able to sell what it is not able to obtain. The cost of acquiring goods is in a higher state of flux. Some firms might even have shifted goods and services offered (Wang & Kang, 2021) to stay in business or boost revenues. Also, during this time, de Jong and Ho (2021) stated that there was a more aggressive government response to tax relief, loan programs, spending programs, etc. This was indeed an unprecedented global response that is still not fully known or understood. Disruptions caused by the pandemic are not felt by all the various racial groups (Wang & Kang, 2021) but research should reveal the actual impact.

The government-issued stimulus checks were designed to help individuals meet housing costs and bill payments, but some individuals went and spent the funds on TVs and other purchases of commercial goods. In the end, this did not have much of an impact on business revenues, especially revenues of target businesses. Most target businesses are in the food, grocery, and service industry fields. The study from Couch et al. (2020) stated that there was a 22% cut in payrolls from February to April 2020. While that was a brief cut, most businesses have seen a spike in wage increases which helps to eat away at whatever profits may be available in this current economy. According to the same study, some 30% of closures were tied to COVID-19 cases and about 7% to government closures (Couch et al., 2020). How this will compare to data derived from the research phase of my project will be revealed later. The CARES Act was to soften the blow, if you will, for businesses meeting payrolls but according to studies such as Bartik et al. (2020), it does not appear that programs such as the Payroll Protection Program helped very small minority businesses. Since most of these business entities are employing families, the increase in unemployment checks might not have had much of an impact at all. If unemployment is up, wages are up; business closures were government dictated,

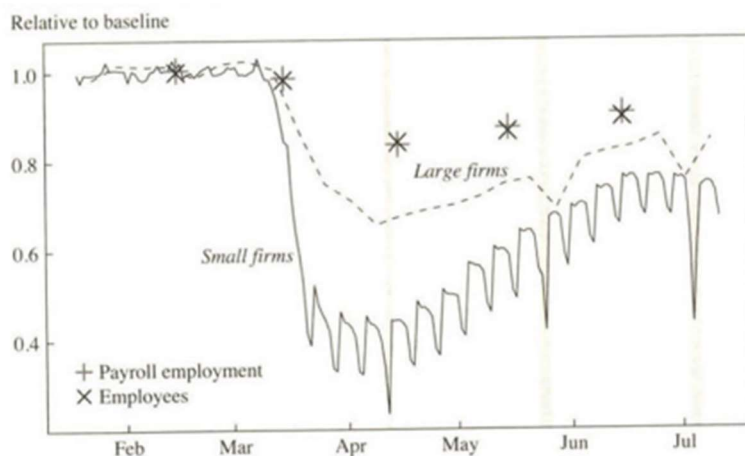
and later supply chain issues arose, it is logical to feel that revenues and profits were down. This proposed study will potentially clarify that issue.

Related Studies

Measuring the Labor Market. “Measuring the Labor Market at the Onset of the COVID-19 Crisis” by Bartik et al. (2020): This study looked at the measurable impact of COVID-19 on the labor market between March and July of 2020. The paper looked at job losses and discovered that most small businesses suffered the most, even though some re-opened later. However, their study indicates that the stay-at-home orders did not have that large of an impact on business closures. It will be interesting to compare this paper’s findings to those from the target demographic of this researcher’s field study. This paper also discovered that states with better unemployment benefits and those that received larger Payroll Protection Program payouts did not suffer as much from unemployment. Classification of the unemployed was a bit touchy since the last major pandemic was before modern unemployment tracking methods.

Figure 5

Reported Labor Collapse (Bartik et al., 2020)



From Figure 5 above it is easier to see that small firms were impacted more than larger firms and that there was a sudden and sizeable drop-in labor hours worked. While this is not all

tied to unemployment, it is clear that employees not considered “essential workers” did suffer a severe cut in hours worked. This also means that their take-home pay was drastically reduced. The paper by Bartik et al. (2020) also attempts to compare the recent downturn to previous recessions. While the pandemic is not a recession, the data can help to see the depth and length of the impact on businesses compared to a recession which happens more often than a pandemic. The last downturn was just over 10 years ago and is labeled the Great Recession. Bartik et al. (2020) provided a comparison graph that is included here to reference the drop in unemployment by business sector and compares the Great Recession to COVID-19.

Figure 6

The Decline in Employment (Bartik et al., 2020)

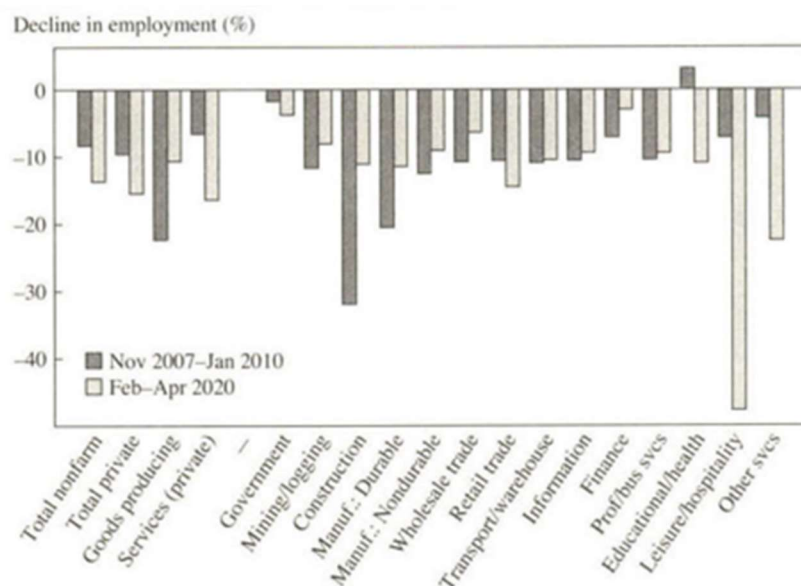


Figure 6 shows that leisure, hospitality, and other services suffered the most during the three months of the Bartik et al.’s (2020) study. This supports what was observed by the researcher in the target geographic area of Duval County, FL, but the actual impact was revealed in the research phase of the study. The CARES Act was another aspect of the Bartik et al. study that reviewed the three significant elements of unemployment compensation, and the Paycheck

Protection Program established under the CARES Act. This government legislation and its impact on this study's target region will be discerned in the researcher's body of work. It is possible that this legislation had an impact on Filipino Asian Immigrant entrepreneurs in the target geographic area of the study. Field research was able to discern the impact and triangulate the information collected from research participants.

COVID-19 and the CARES Act. "COVID-19, The CARES Act, and Families' Financial Security" by Bhutta et al. (2020): These authors wrote about the CARES Act but from the perspective of financial security among families. In other words, their paper takes a look at how the CARES Act impacted families and not necessarily businesses. They open their research paper with how the government controls to contain COVID-19 caused income and employment losses on a large scale. The U.S. Congress passed this legislation and it equaled \$2 trillion in aid from stimulus checks, extended unemployment insurance benefits, and business grants. The authors find that the CARES Act did help families cover basic needs since most individuals do not have enough liquid savings to carry them for up to 6 months due to a job loss. This liquid savings is more commonly referred to as an emergency fund and COVID-19 revealed that most Americans in lower-income categories do not have this at all. More importantly, the Bhutta et al. (2020) study shows that the \$600 a month in Unemployment Insurance benefits helped lower-income families. Specifically, it helped those families that were hit hardest in the higher unemployment fields. While their paper does discuss the CARES Act, it does not discuss Payroll Protection Program loans which were part of the overall relief bill. The extended payments through Unemployment Insurance to many workers, including those designated as self-employed or independent contractors. Self-employed is how some small Asian Immigrant Entrepreneurs are designated and not to be confused with sole proprietorship. It is possible that if they collected

the extended unemployment insurance benefits, it might have helped them financially to keep the business open. The study from Bhutta et al. (2020) supports the findings from Bartik et al. (2020) that the leisure and hospitality fields along with the service industry were hit the hardest. They very well may have been among the industries to take longer to bounce back compared to other industries.

Safety Net Programs. “Access and enrollment in safety net programs in the wake of COVID-19: A national cross-sectional survey” by Saloner et al. (2020): While Payroll Protection Program loans and extended Unemployment Insurance benefits were vital safety net programs of the CARES Act, this paper deals with existing safety net programs that were available before COVID-19 struck and are still commonly available today. This paper discusses the unprecedented level of aid or assistance needed by families due to the economic impact of COVID-19 on families across the country.

The virus caused issues for many families, but government mandates had a far broader impact on the economic viability of firms and individuals. This paper states that individuals who experienced a COVID-19-related employment reduction were more likely to file for assistance. The authors note that 50% of individuals impacted by COVID-19 employment reduction were likely to be enrolled in one or more safety net programs. The authors of this paper indicated that many people turned to safety net programs to help with items such as food and housing cost. Specifically, the article discussed how the most disadvantaged people accessed these programs and identified them as having employment or income reduction impacts from COVID-19 while already being economically disadvantaged.

The tables on the next page depict the demographic composition, increase in safety net program usage, and stimulus check usage for clarity and reference. They are discussed in more detail on the page that follows the tables.

Table 3

Demographic Composition (Saloner et al., 2020)

| | Unweighted n | Weighted % | Standard Error |
|---------------------------|--------------|------------|----------------|
| Female | 524 | 51.4 | 2.04 |
| Age Group | | | |
| 18-29 | 113 | 18.1 | 1.94 |
| 30-44 | 260 | 26.7 | 1.70 |
| 45-59 | 251 | 24.5 | 1.66 |
| 60+ | 375 | 30.7 | 1.75 |
| Non-white | 362 | 37.4 | 2.00 |
| Any chronic condition | 4922 | 46.1 | 2.05 |
| Education | | | |
| No HS diploma | 36 | 8.8 | 1.53 |
| HS graduate or equivalent | 126 | 27.5 | 2.13 |
| Some college | 293 | 28.5 | 1.72 |
| BA or above | 552 | 35.3 | 1.70 |
| Resides in a metro area | 885 | 83.8 | 1.65 |

Table 4*Increase in Safety Net Program Usage (Saloner et al., 2020)*

| Program | Awareness of program | Enrollment in the Program | | | |
|---------------------------------------|----------------------------|---------------------------|-----------------------|-------------------------|---------------------|
| | | Prior to the Pandemic | Since the Pandemic | Change in Enrollment | P-Val for Change |
| At Least one Safety Net Program | 98.00% | 39.00% | 46.72% | 15.29 | p<0.001 |
| Medicaid | 91.90% | 21.90% | 23.61% | 1.70 | p<0.001 |
| Health insurance exchanges | 71.20% | 11.30% | 13.11% | 1.80 | 0.001 |
| Unemployment insurance | 77.70% | 9.20% | 17.05% | 7.87 | p<0.001 |
| Food pantry/free meals | 89.20% | 11.50% | 14.86% | 3.33 | p<0.001 |
| Housing/renters assistance | 69.80% | 5.70% | 6.72% | 1.07 | 0.009 |
| SNAP | 95.60% | 20.10% | 24.32% | 4.27 | p<0.001 |
| TANF | 63.80% | 1.70% | 2.55% | 0.90 | 0.009 |

Table 5*Priority of Stimulus Check Spending (Saloner et al., 2020)*

| | Everyone | COVID Job Loss | No COVID Job Loss | P-Value |
|--------------------------------------|----------|-------------------|----------------------|---------|
| Mortgage or rent | 24.2% | 47.1% | 21.6% | 0.003 |
| Utilities (electricity, water, etc.) | 17.6% | 17.2% | 17.6% | 0.937 |
| Food for myself/family | 13.6% | 12.9% | 13.6% | 0.888 |
| Credit card, car paymt., std loan | 16.3% | 5.8% | 17.5% | 0.003 |
| Med care or insurance premiums | 3.7% | 0.0% | 4.1% | p<0.001 |
| Savings or Investment | 10.3% | 9.1% | 10.4% | 0.873 |
| Donation | 2.8% | 0.0% | 3.1% | p<0.001 |

Table 3 depicts that 35% of respondents had a 4-year degree, 37% were non-white, 31% were 60 and over. Table 4 discussed safety net programs and depicts that 98% of respondents knew of at least one program. Twenty-two percent (22%) were enrolled in Medicaid and 20% in SNAP prior to COVID-19. Since the start of COVID-19 Medicaid moved up to 24% and SNAP exceeded 24%. Table 5 depicts that regardless of COVID-19 related job loss, 24% of respondents used the stimulus funds for mortgage or rent payments. As expected, the most significant expenditure of stimulus funds was on housing payments for those that experienced employment issues during COVID-19. Most of the funds were spent on housing, paying down credit cards, and medical bills for those who did not suffer from employment issues. This makes one wonder what the extended unemployment insurance payments and PPP loan payments were used for by those small business owners that qualified for the program. No data currently is

available that defines those funds' usage. Some data may be found during the research phase of this proposed study.

SBA and COVID-19. “Did the small business administration’s COVID-19 assistance go to the hard-hit firms and bring the desired relief?” by Meng Li (2021): While this paper was written in 2020, the author cited research from the Society of Human Resource Management stating that within 6 months, COVID-19 could force half of small businesses out of business. We know 2 years later that did not happen, but in 2020 things did look that dire. This paper takes a closer look at how Payroll Protection Program loans impacted firms and whether they truly got down to the small firms that needed help. The paper also looks at Economic Injury Disaster Loans and SBA loan forgiveness. This program was designed specifically to assist small businesses in keeping their doors open and employees on staff. The research from this author revealed that firms with less than \$250,000 in revenues were less likely to apply and most likely because they were not aware of the assistance. This paper supports other sources as well in the claim that initial loan disbursements were not in the most adversely affected areas as the program was intended. Li mentions that PPP loans had a 2% positive impact on employment. The author then goes into great detail with graphs about the applicants for the PPP loans and disbursements of these loans. The graphs are provided below as a point of reference, but it is obvious from them that the percentage of firms with a large negative impact was smaller than those with a moderate impact. The graphs depicting distribution of loans are not as concentrated as requests were. Distributions with moderate impact are very scattered compared to the concentration of requests. The graphs depicting decreased revenues and decreased employee hours appear to be correlated as well to the other data depicted. It is also interesting that firms receiving funds from the PPP actually saw these decreases. The intent was to bolster the small businesses it disbursed funds to.

Figure 7

PPP Request (Li, 2021)

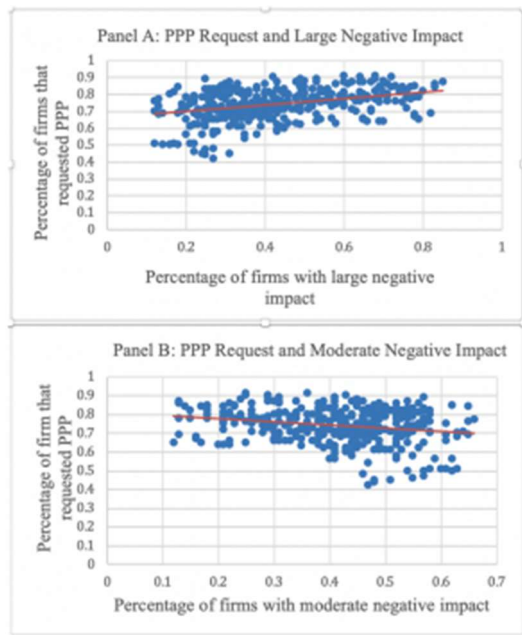


Fig. A1. PPP Request and the Severity of COVID-19 Impact.

Figure 8

PPP Received (Li, 2021)

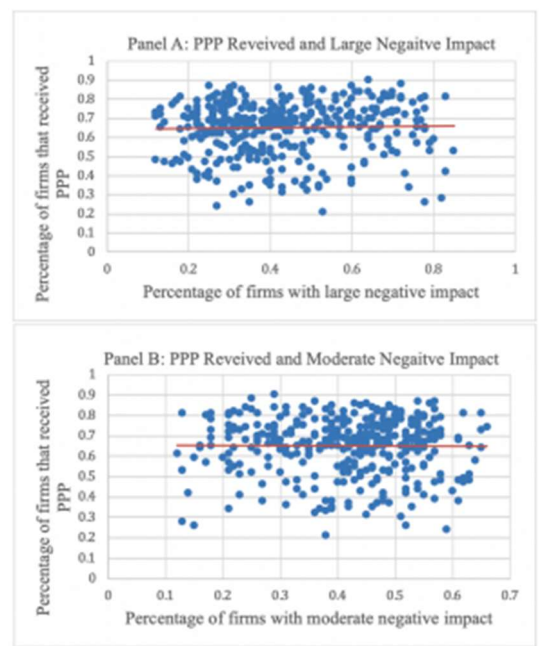


Fig. A2. PPP Received and the Severity of COVID-19 Impact.

Figure 9

PPP Decreases (Li, 2021)

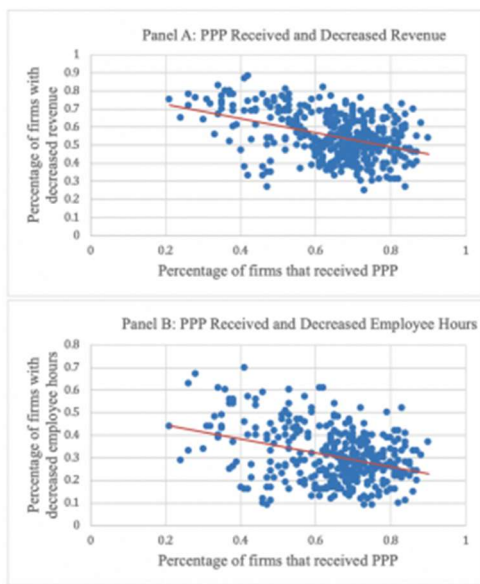


Fig. A3. PPP Received and Decreased Economic Activities.

Immigrant Families. “Immigrant Family Financial and Relationship Stress from the COVID-19 Pandemic” by Solheim et al. (2022): This paper focuses on all aspects of government safety net programs, and they have good statistics on the types of programs available and as well as their usage. According to the study from these authors, 69% of immigrants were classified as essential workers, and they even discuss xenophobia but politely call it rhetoric. The authors point out that most immigrant families live in multi-generational homes and so some things are therefore shared amongst the various family members. Multiple generations living in one house is common for foreign-born Asian immigrants. From other studies, we can see that they even hire families to fill out roles in their businesses. This potentially causes a unique situation where the immigrant family shares some expenses as well as life experiences within the multi-generational home. Yet, being employed by the family and impacted by shutdowns and essential worker orders, can impact family incomes. The authors discuss this too and comment that it

increases the strain on household income. From this study, we also learn that immigrant workers can be exposed to higher rental housing prices. This is one more way these immigrants are being financially impacted. These authors state in their research, that they discovered that job loss was a primary concern for immigrant families. The authors detail various stressors for immigrant families and workers. Some of these stressors were limited resources, shared housing issues, and of course language barriers. Lessons from this paper are that the adversity brought most immigrant families closer and that the financial impact of COVID-19 reached beyond the U.S.-based family to the extended family still living overseas. Asian Immigrants are well known for sending part of their income back to their home countries and the family that they left there.

Feminist Perspective. “Feminist Economic Perspectives on the COVID-19 Pandemic” by Kabeer et al. (2021): The main focus of this paper is on the impact of COVID-19 on women. It brings up several points that might be worth noting and investigating in my proposed research. The authors point out that the government’s response to order closures and lockdowns impacted women more than men. This is due to more women being represented in retail, food service, and hospitality industries than men. Through field research in my study’s target geographic area, this might be seen since most businesses run by women are food service and retail. The Kabeer et al. study also discusses the impact on domestic workers who often state they are independent contractors or self-employed persons. We are already aware that the CARES Act helped some of these individuals, but with most being women, what overall impact was there, and was it enough to assist them in keeping their businesses open during and after COVID-19? While this paper does not necessarily deal with immigrants or the business aspects of COVID-19, it discusses how women were impacted more. Simply because they are over-represented in the three key industries hit the hardest by the government lockdowns and mandates. These three industries

represent the majority of Filipino Asian Immigrant Entrepreneur businesses in the target geographic area of the proposed study.

Small-business Viability. “Small-business viability in America’s urban minority communities” by Bates and Robb (2014): This paper attempts to take a closer look at why immigrant entrepreneurs open business ventures in ethnic clusters within a specific geographic area. It also tries to take a closer look at why these immigrants concentrate on low-profit and service businesses. The authors of this paper also discuss how language and education barriers for immigrants can cause assimilation issues pushing immigrants to work for the family, low-paying jobs, or become entrepreneurs catering to co-ethnic groups. Bates and Robb discuss how it was and is still a common practice for many immigrant entrepreneurs, but now many are willing to try more diverse markets or expand into more diverse markets. According to Bates and Robb (2014), 57.6% of ventures were mostly retail and consumer services. According to several other studies cited herein, these were two of the hardest hit industries from COVID-19. This paper discusses the constraints and opportunities afforded immigrant and minority business owners. Some of the things that increase the likelihood of success are prior work experience in the chosen entrepreneurial field, being highly educated, and working full time at the venture.

The following table has been included as a point of reference depicting how most of a business’s clientele are a minority but represent a small portion of the overall income. In contrast, the lion’s share of revenue is generated from the much smaller non-minority market segment. Similar data may very well be discovered during the research phase of my proposed project. Data analysis could reveal this same trend, something similar or grossly different after face-to-face interviews and data processing.

Table 6*Minority vs Nonminority Revenue Base (Bates & Robb, 2014)*

| | Firms Serving Neighborhood Clientele Only | |
|--|---|-----------------------------|
| | Minority Clientele | Nonminority White Clientele |
| Owner characteristics | | |
| % minority | 49.0% | 12.3% |
| Firm characteristics | | |
| Total sales revenues in 2009 (mean) | \$174,516 | \$390,248** |
| % discontinued operations by year-end 2009 | 27.7% | 11.5%* |
| % serving minority clientele | 100% | 0% |
| n | 37 | 281 |

*Difference-in-means test yields statistically significant differences (95% level) between firms serving a minority clientele and those serving nonminority clients.

**Difference-in-means test yields statistically significant differences (90% level) between firms serving a minority clientele and those serving nonminority clients.

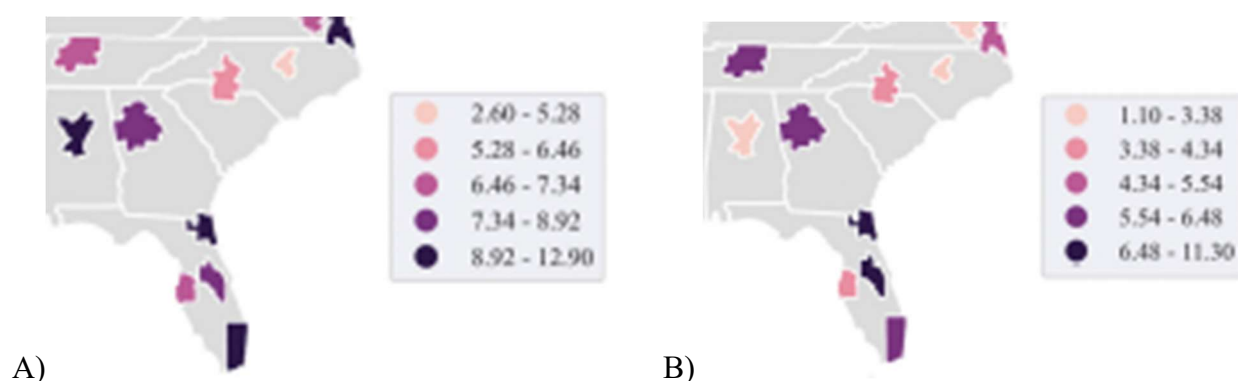
Note. Compiled by the authors, using Kauffman Firm Survey data: see Robb et al. (2009) for a detailed description.

COVID-19 and Small Business. “What are the impacts of COVID-19 on small businesses in the United States? Early evidence based on the largest 50 MSAs” by Wang and Kang (2021): This paper is a pretty in depth look at the impact of COVID-19 on small businesses, but it looks only at large metropolitan areas. Ironically Jacksonville, FL is one such area depicted in the data presented in the findings of this study. The authors state pretty much what other sources have as well about the unprecedented impact of COVID-19 on our lives and the businesses that we interact with. The authors did make a good point when they discussed that how a business copes and reacts to such events as COVID-19 is dependent on various factors

such as where they are located, what assistance they can get access to, and their local and regional surroundings. They agreed with other authors already mentioned that disruptions from COVID-19 are equal across social, ethnic, or economic groups. They support the idea that some social groups are impacted by race, ethnicity, gender, education, and other factors as well. In the first graph included by these authors, we see that in week one there was a large shift in production and services offered in Northeast Florida and some 2 months later, the shift was slightly milder.

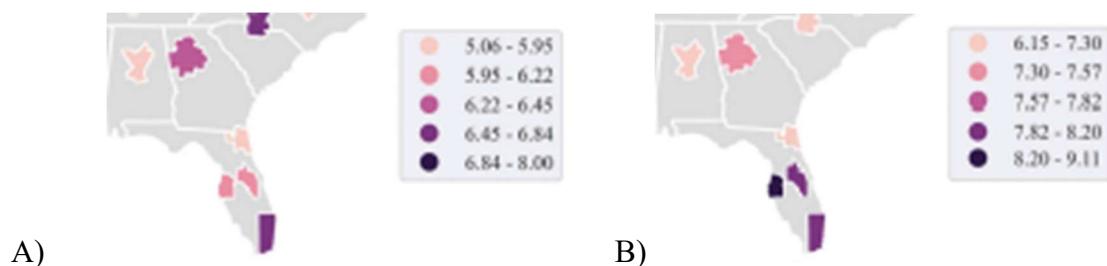
Figure 10

Production and Service Shifts



Partially taken for emphasis on Florida from (Wang & Kang, 2021)

In the next graph, we see the expected time for a business to recover has transitioned from 5 to 6 months for the same section of Northeast Florida to a longer time of recovery closer to 6 or 7 months. Technically not much longer, but when a business has already been suffering, another month until recovery can be detrimental to the long-term recovery of the firm.

Figure 11*Time to Recovery.*

Partially taken for emphasis on Florida from (Wang & Kang, 2021)

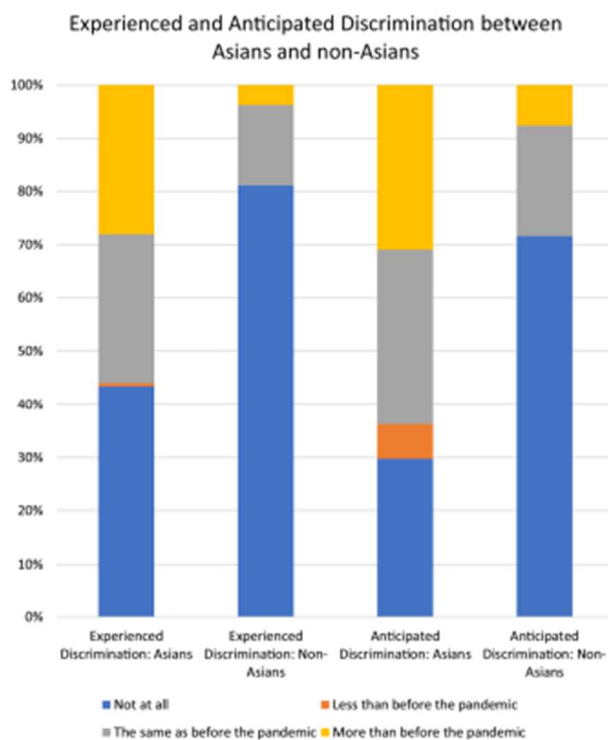
The researchers also looked into temporary closings of small businesses and found that at the onset it was about 41% but dropped each week after during the 9-week time of the investigation. They even stated that some small businesses were not closed the entire duration of their study due to attempts to re-open the economy. Like other researchers, these authors cited that staff reductions and employee hours worked were impacted as well but again, nothing that was too drastic. This study was a good comparison for cross examination of data findings in my proposed research and target geographic area of Duval County, Florida which sits in the Northeast part of the state. With the data from Wang and Kang depicting needed shifts in production of goods and services being required in Northeast Florida and depicting long recovery times, it is interesting to compare their data to the data discovered by specifically focusing on Duval County but more specifically by focusing on the target foreign-born Asian immigrant population.

COVID-19 and Racial Discrimination. “COVID-19 Related Racial Discrimination in Small Asian Communities: A Cross-Sectional Study” by Kim et al. (2022): Since the COVID-19 outbreak, there has been an increase in Asian-related discrimination. This paper attempts to take a closer look at this discrimination amongst the Asian population by looking at smaller communities of Asian people. Precisely 221 Asians were surveyed in Florida between June and

July of 2020. There are numerous Asian populations around the state, but most are clustered near military installations. For instance, Jacksonville, FL, has the largest Asian population in northern Florida, and Pensacola has a large population on the west end of the state. The Kim et al. (2022) study references that some 30% of Americans blamed China/Chinese people for COVID-19. They also reference that this transcended to blaming Asians as a group, similar to Muslim Americans being blamed on the heels of 9/11. This study does not appear to have used face-to-face interviews to collect data but instead used online survey methods from Qualtrics and then analyzed and compiled for presentation. This paper also discussed how Asian respondents admitted to a state of hypervigilance during COVID and, in some cases, were nervous about going out in public. The authors also included a section on anticipated and experienced discrimination. Figure 12 is included below as a point of reference.

Figure 12

Anticipated and Experienced Discrimination (Kim et al., 2022)



The Kim et al. (2022) paper could assist with understanding a very different aspect of economic impact on the Filipino Asian Immigrant entrepreneurs in Duval County, Florida. If businesses were already feeling the effects of government controls and economic issues, how did racial bias impact businesses during COVID-19? Racial discrimination could be a financial impact felt by the target community of this researcher's proposed project. If this ethnic group felt racial tension, they might not have patronized their favorite businesses as much. Suppose these studies are correct that Asians shop co-ethnic companies, and the reduction in traffic was observed more due to the felt or perceived racial tension. If true, the minority owned businesses were impacted by this as well.

Immigrant Integration and Social Media. “Immigrant community integration in world cities” by Lamanna et al. (2018): This research paper discusses in more detail immigrant community integration. While it is from a worldwide perspective and covers more than just Asian Immigrant integration, it provides insight into everyday problems and integration methods of immigrants. According to Lamanna et al. (2018), the entire process includes religion, education, employment, accommodation, and legal recognition, to name a few aspects. One item the authors talk about is that the major metropolitan areas still draw the most significant number of immigrants. Another topic these authors discussed is how human interactions and migrations have been digitally traced in recent years. In our modern world, this is easy enough with cellular data, debit/credit card data, social media, and others. This ties into other studies that talked about social media and “check-ins” that track people and potential business or sales. This social media data also tracks social networking of co-ethnic immigrants. The paper goes into further detail about researching, processing, and analyzing social media data to learn more about the integration and assimilation of immigrants in host countries. The paper also reinforces the

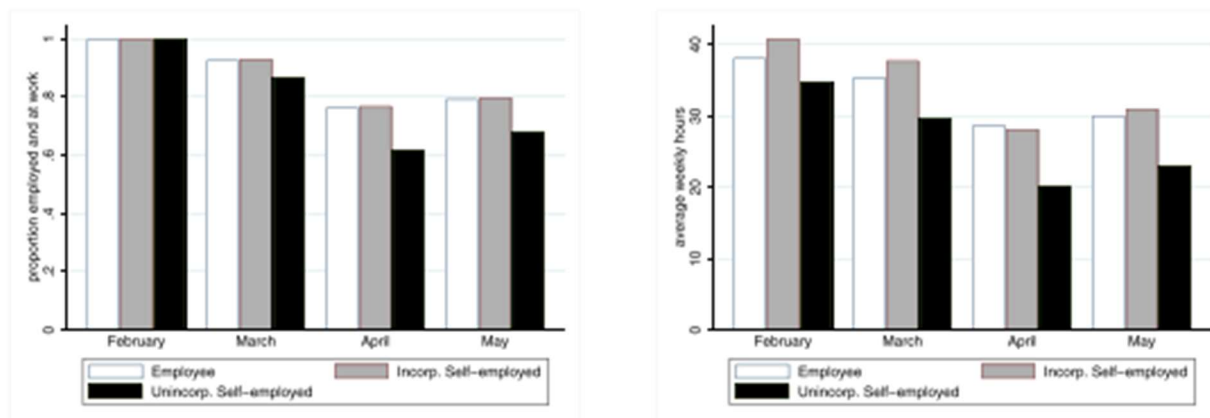
research already uncovered and cited in previous sections about immigrants settling in co-ethnic communities and supporting co-ethnic business enterprises.

Self-Employed. “Impacts of COVID-19 on the self-employed” by Kalenkoski and Pabilonia (2022): This study by these two authors contributes useful information purely from the self-employed perspective. They do not look at any entity that is set up as an LLC, S Corp or otherwise and could still be considered a small business. They only look at those business entities they classify as “unincorporated” or could be called sole proprietor. This is a very unique look at the impact of COVID-19 on very small businesses. The authors comment that essential worker jobs and those already working remotely were not impacted as much by COVID-19 and stay at homes orders. They also comment that their finding indicates that the unincorporated self-employed were impacted more than other types of workers. These authors posit that unincorporated small businesses make up 10% of employment.

This paper also discusses the assistance that was available to many under the CARES Act. This study agreed with the other sources that the very small businesses were not as successful with obtaining CARES Act funds as other entities were. To clarify what these authors declare as unincorporated self-employed, they are talking about those that have a business but run as a sole proprietor. These individuals could be house cleaners, independent contractors, subcontractors for construction firms, etc. They further declare that these individuals were hit harder than other small businesses. From the research they state that there was a 28% decrease in unincorporated businesses between February and April of 2020. This supports another source cited in this paper stating that was the period of largest temporary unemployment. This paper also acknowledges that there was most likely some misreporting of those that were truly unemployed.

Figure 13

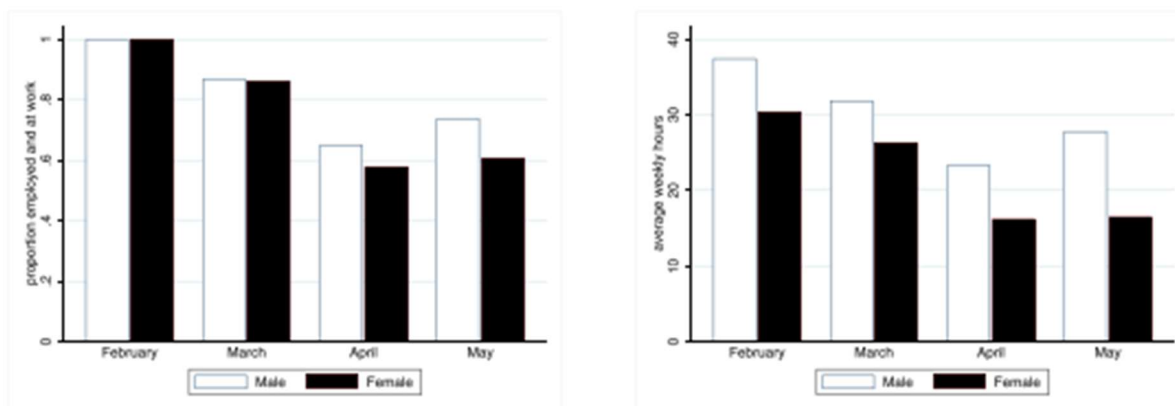
Employed & Working vs Hours Worked (Kalenkoski & Pabilonia, 2022)



From the graphs above we can see that employed and at work numbers did drop but we see a much larger drop in the number of hours worked and reported. This indicated that people were keeping their jobs but felt the impact of COVID-19 through reduced hours resulting in reduced pay to live off of. The next graph below shows a different picture and that is one based on gender differences in employed and at work versus hours worked.

Figure 14

Gender Differences (Kalenkoski & Pabilonia, 2022)

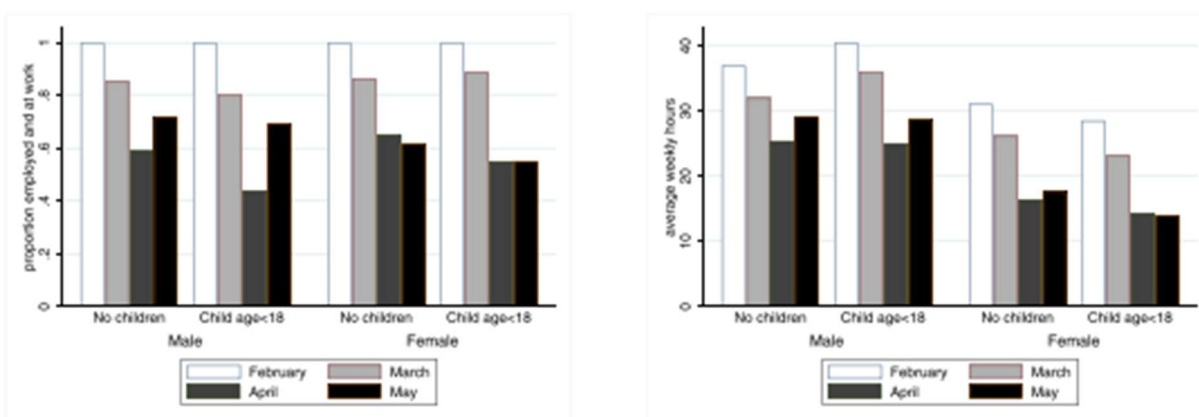


This graph shows the impact of COVID-19 on this target group being researched but shows a story where employed and at work does show a drop in numbers between males and

females. However, the most noticeable difference is in hours worked. Women were obviously hit harder on having hours reduced. This could be due to a loss in work or contracts to complete or could be due to leaving to take care of family during the shutdowns and stay-at-home orders that went out. The only other graph included as a point of reference shows gender differences as well, but this time from the perspective of those with kids and those without kids and over the same February to May timeline of study from the authors.

Figure 15

With / Without Children (Kalenkoski & Pabilonia, 2022)



Again, we see from this chart a noticeable drop and a slightly heavier hit for men with kids than just comparing men period. However, women were still hit much harder than men were in either scenario. This extensive research paper goes into more detail discussing these graphs along with other statistical data collected. This paper helps support that small businesses were hit hard by COVID-19 and indicates that sole proprietors or unincorporated individuals were hit harder.

Performance and Innovation. “The impact of COVID-19 on small business’ performance and innovation” by Ronen Harel (2021): The purpose of this study was to look at small business owners in the industrial sector and research how COVID-19 impacted them. The

authors also state that their findings indicate that small businesses are more resilient and cope better during events such as COVID-19 or other forms of economic uncertainty. The paper posits that small businesses are important to the economy and overly represented in industries such as retail and services. As we already know from other sources and research, business revenues were impacted by COVID-19. According to Harel's study on industrial based small businesses, he reports that 8% saw an increase in revenues and 40% saw no change. In other words, 52% saw a decrease in revenue and the rest did not. Another set of findings that are interesting is when the researcher looked at changes that had to be made to business activities and found that 60% of businesses had no change at all. This study did extensive research into collaboration, knowledge sharing, innovation changes, and so on.

The data provided are very useful and descriptive of the findings from this study. While the focus of my study is on foreign-born Asian immigrant entrepreneurs who seem to focus more on bakeries, restaurants, and service industry related small businesses this study was still interesting and provided insight. It provides insight into changes in collaboration, innovation, and adjustments to business activities as a result of direct impact by COVID-19 although from the perspective of industrial related small businesses. Interestingly the researcher states that his findings indicate that revenues of most industrial sector small businesses were not impacted by COVID-19. This unfortunately is not true of several other industries as we have seen from other sources referenced in this literature review. This study further shows that collaboration and teamwork help on other levels such as firm survivability in events such as COVID-19.

Immigrant Integration in the Community. "Effects of community integration on quality of life among Asian Americans" by Choi et al. (2019): The study looked at community integration of Asian Americans and how integration improves the quality of life. The authors

state that this ethnic group is the fastest growing in America with a 72% increase between 2000 and 2015. Further they state that almost 65% of this ethnic group are foreign-born. These are some substantial and impressive numbers. Once immigrated to the United States, community integration is important for these individuals. The authors of this paper state that community integration is important to the new immigrant but also for the host country as well. This paper posits that integration is not a one-dimensional activity and done. The paper declares that it is multi-dimensional and made up of several steps such as physical integration, social integration, and psychological integration as well. This study found that social and psychological integration enhanced the quality of life of these immigrants.

If this is true, is it possible that entrepreneurship which helps the social needs of the immigrants also expedites the community integration and satisfaction of the immigrants? Choi and the other authors found that English proficiency did not really impact social integration as much as it did physical integration. Other studies already referenced in this paper and literature review show that businesses are supported by co-ethnic groups and these businesses typically are located in co-ethnic markets so English proficiency only helps with physical integration or integrated beyond co-ethnic groups in a way. These authors took integration one step further when they stated co-ethnic groups provide emotional and tangible support during initial resettlement but that it deters physical and psychological integration. This can be a negative deterrent to proper and complete integration, as well as acceptance into the new society of the newly adopted host country. This could also be a deterrent if the immigrant settles in an area that is not a large metropolitan area with an equally sizeable co-ethnic group to help start the integration process.

Anticipated and Discovered Themes

Asian businesses were impacted harder than other ethnic businesses. According to Fairlie (2020), this discovered theme shows a 26% drop in Asian business ownership from February to April 2020. Looking at a longer stretch, we see a slightly better picture of only a 10% drop from February through June of the same year. This could imply that only two more months allowed for a significant bounce back. The highest impact was amongst Black business owners, followed by Latinx business owners (see Table 1).

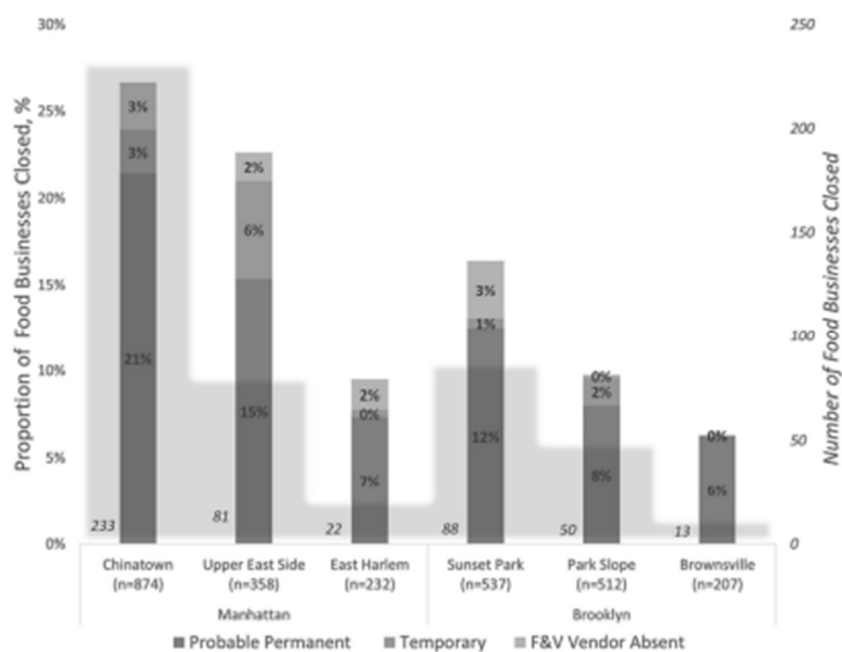
What this tells us is that at the onset of COVID-19, shutdowns, essential vs. non-essential workers, and so on, was a very immediate and harsh downturn in active business owners. Over a more extended, 6-month period, business owners have a noticeable bounce back but still a noticeable loss. Similarly, we can see from the Table 1 that Immigrants saw a 36% drop in the short term with an 18% drop over the same six-month period (Fairlie, 2020). This study does not discuss the percentage loss amongst Asian immigrants. Something similar was discovered in the target geographic area of the research. The longer-term effects and recovery were revealed in the research phase. The most significant difference between the COVID-19 situation and previous recessions or downturns is in the simple fact of government-mandated closures (Couch et al., 2020) of businesses and such. Couch et al. (2020) also depicted how Asian unemployment went from 2.6% in February 2020 to 13.5% in June of the same year. The longer-term impact of this is still being felt.

Restaurant Owners Suffered more than Grocery Owners. This was an anticipated theme considering traditional sit-down restaurants were not allowed to have patrons that ate on site as was allowed pre-COVID-19. Further, if the only income stream was from the restaurant and not a combination of restaurant and grocery, this impacted businesses and profits. Yi et al.

(2022) looked into this in their research across 3 months from May-July 2020. Most local restaurants were shut down at the pandemic's peak, specifically those with buffet-style services. Also, they were classified as non-essential compared to grocery stores that were allowed to remain open. To make matters worse, they had supply chain issues to contend with once they were allowed to re-open. While Yi et al.'s (2022) study was about the food industry in New York City, it could be true anywhere, and it was interesting to see the similarities in experiences with the target demographic of the research. Figure 25 below was included to depict the regional breakdown of the Yi et al. (2022) study and reinforce the ethnic disparity. The Yi et al. (2022) study took their target geographic area and broke it up by neighborhood. This also reveals the potential for xenophobia as the level of business closures in Chinatown is far higher than in other regions. The Yi et al. (2022) study does not break down the business closures based on the owner's ethnicity but strictly on the business's geographic location.

Figure 16

Business Closures by Sub-Region (Yi et al., 2022)



Asian Business Owners were not Impacted by the Pandemic. This anticipated theme was a bit of a stretch but could have been possible since we are studying a specific geographic area. Considering the study from Fairlie (2020) about the significant drop in business owners or the Couch et al. (2020) study about the spike in unemployment numbers, it was not likely that this anticipated theme would be revealed. The field research found that over the longer term of 2 years, there is no significant drop in unemployment or business ownership caused directly from the pandemic. Thereby not showing any long-term deleterious impacts on the Asian immigrant-owned businesses.

Filipino Asian Immigrant business Owners were not as Positively Impacted by Government Assistance. It was anticipated that Filipino Asian Immigrant entrepreneurs were not as successful at obtaining government assistance to keep their businesses running or at least lessen the financial impact of COVID-19 and government restrictions. The government implemented two programs, the Paycheck Protection Program, and the Economic Injury Disaster Loans. The number of active business owners decreased to 11.7 million from 15 million before COVID (Fairlie & Fossen, 2021). According to Fairlie and Fossen's (2021) study, minority businesses did receive funds from this. Still, the first round was mostly for non-minority communities, while the second round was mostly for minority communities. It was fascinating to see what percentage of Filipino Asian Immigrant Entrepreneurs in the target geographic area of the proposed study received government assistance from either of these programs. Fairlie and Fossen's (2021) study did find that initial pay-outs did go to adversely affected areas, but the smallest of the small businesses did not even know about the program. Through field research, this theme was discovered. Most of the target audiences are very small businesses. Whether they knew about the program, received funding from such programs, and how it potentially impacted

their firms' ongoing operations was discussed in the research phase. How much of a role this played in the successful operations of the researched businesses was uncovered during the field research phase of this project.

Summary of the Literature Review

This literature review discussed business practices, the general problem, and the specific problem that was studied in this research project. The literature review also looked deeper at the concepts, theories, constructs, related studies, anticipated themes, and discovered themes of the research project. The literature review also informs the reader of the currently available literature on the topic along with a cross section of supporting literature that help support the case for conducting this research project.

The focus of this research was on foreign-born Filipino Asian Immigrant entrepreneurs. Specifically, those residing in and operating a business in the Duval County, Florida geographic region. This target group tends to open specific types of businesses in co-ethnic communities, which are mostly supported by these very co-ethnic communities. From the available literature on the topic, we can see that several factors impacted business and a minority breakdown of some of the impacts as well. More detailed results were revealed during the actual research phase of the project. The discovered themes discussed were supported and factual, while the anticipated themes were determined to be accurate or not.

This is not meant to be a fully comprehensive and thoroughly exhaustive list of all available literature on the topic. COVID-19 research has become available for use in the last year or so. Some of the available studies take a global perspective, some take a defined country perspective, and a few have taken a geographic stance, such as this proposed research project. What they all have in common is the inequity of the impact on minority groups, drastic near-term

drops in unemployment and business ownership, not-so-drastic longer-term impacts, and inequities in government assistance programs despite good intentions. This literature review does reflect support for the research project and does support evidence of the existence of the problem that was studied. Some of these concepts and frameworks were determined to have more or less of an impact on the overall research.

Summary of Section 1 and Transition

Section 1 was about the Foundation of the Study and discussed many aspects of the research completed. It covered the Problem Statement and the Purpose Statement and discussed in detail the Research Questions, which helped to guide and define the research project. The Nature of the Study discussed why it is essential and this transitioned into the Research Paradigms and Methodology. This all worked together to set the study's boundaries, concept, framework, and limitations, which transitioned into the Conceptual Framework section. This all came together in the area of Significance of the Study.

Each subsection further defined or described the importance of this study and how it was significant to this field. The following section is on the actual project completed and will discuss the participants, population and sampling, data collection and organization, data analysis, and reliability and validity.

Section 2: The Project

Introduction

The Research completed was a detailed examination of how the pandemic impacted Filipino Asian Immigrant Entrepreneurs. The purpose of the study was to add to the understanding of the true impact on this Filipino Asian Immigrant Entrepreneur ethnic group. Through field research and data collection, a clear picture was painted as to the exact level of that impact. The research was one more step in the process of the project and it was no more or no less important. It was equally essential due to the fact that not enough data points could provide skewed results, and too many could lead to ignoring the apparent effect. Just as with any other step in the research process, there was the opportunity for bias to get involved and the struggle to maintain an objective viewpoint on the findings. This objectivity must be maintained even when the data that has been run points to results contrary to what the researcher thought they would find. With that in mind, this section was made of two key sub-sections—the role of the researcher and research methodology. The role of the researcher defines the actions that the researcher took and how they planned to avoid personal bias. The research methodology section discussed how the researcher conducted the research, specifically the appropriateness of the research method and triangulation.

Purpose Statement

The purpose of this flexible design multi-case study was to add to the understanding of the financial impact of the COVID-19 pandemic on foreign-born Filipino Asian Immigrant entrepreneurs; specifically what impact it had on this ethnic group in Duval County, Florida. This body of research sought to determine the challenges faced by these entrepreneurs, along with how they were impacted compared to other ethnic groups. It also explored what lessons

they might have learned that forced them or encouraged them to make changes to survive COVID-19 and future potential impacts of this magnitude. Most research on this topic is limited as we are too near the actual event to have a plethora of research on this topic. However, being so near the actual event also provided fresh perspectives and a sharing of actual events with factual data that is not clouded by memories or the passing of too much time. The Great Recession had a significant impact on unemployment amongst minorities, according to the work done by Couch et al. (2020) and this recession was between 2007 and 2009, making it one of the more recent financial crises. It is possible that the COVID-19 Pandemic could be worse than the Great Recession was financially and economically, but still, nothing compares to the Great Depression of the 1930s. The COVID-19 Pandemic has been both a medical and financial event. The closest medical event to COVID-19 is most likely the Spanish Flu of 1919, which per CDC reports, would only be about 70% of the death toll that has been attributed to COVID-19.

Role of the Researcher

Actions the Researcher Took. The researcher conducted face-to-face interviews with local business owners. There was a questionnaire created as a baseline for the questions. This way, there was continuity in questions asked across all interviews. To provide data analysis that was useful, consistent questions were asked. The only difference was in the responses generated by the interviewees. Due to the nature of the target audience, not all spoke English or spoke English fluently. For those who did not speak English fluently an interpreter was used. The answers were still derived from actual responses from participants, just translated as closely as possible to English.

Bracketing to Avoid Personal Bias. Personal bias and judgment could come into play with conducting the research, analyzing and presenting the findings, and many other steps. This

was dealt with by being cognizant of the potential for bias and bracketing. Bracketing is refraining from this judgment and bias (Weatherford & Maitra, 2019). Some scholars suggest that bracketing impedes research and learning by being constrictive (Weatherford & Maitra, 2019) but it should free the researcher to be honest and objective and conscience of the impact that bias has on the results of the research. Bracketing is the researcher describing their own experience with the research but not letting that knowledge hinder the findings of the experiences of those being researched (Creswell & Poth, 2018). To put it another way, bracketing is setting aside one's own experiences, in this case, the researcher's experiences, and attempting to take an unbiased and fresh look at what was being researched and examined (Creswell & Poth, 2018). These same authors go a step further in their writings when they state that the researcher sharing their own experiences with the interviewees diminished the bracketing and impedes those being interviewed from fully sharing their own experiences (Creswell & Poth, 2018). By this definition and explanation, it is clear that bracketing should be defined in the body of work presented and not discussed with interviewees during the research. This way, the researcher could share their experiences and still let the unimpeded interview findings be divulged, compiled, analyzed, and reported in the body of research presented.

Summary

The role of the researcher was very important to the overall project. The researcher had a duty to perform the research to the best of their ability but also to remain unbiased (Creswell & Poth, 2018) and keep all findings factual in order to eliminate the possibility of doubt and maintain validity. Questionnaires had the same questions to maintain continuity and assist in tabulating results. Bracketing was used as well to acknowledge any personal experiences, bias, and judgment (Weatherford & Maitra, 2019) with the topic being researched and letting the

voices of those being researched express their experiences. The role of the researcher was just as crucial to the research as the other aspects of the research and paper were, but it helped maintain the validity of the process!

Research Methodology

Research methodology consists of several factors, including the appropriateness of the design, method, and triangulation chosen for the research paper. Each of these items is discussed in more detail in the following sections. Each of these separate items is very closely intertwined and interdependent to communicate the importance of the research itself.

Appropriateness of a Flexible Design

The research methodology is just as important as every other aspect of this project. The methodology and design set the tone for the actual research to be conducted. Different sections have already stated that the method and design used was a flexible case study. Flexible designs are better suited for situations where the story or research is still evolving and cannot be controlled, such as a lab experiment (van der Steen et al., 2018). A flexible design can lead “to new and unexpected insights,” according to the research from Keutel et al. (2014). COVID-19 has come and disrupted businesses, lives, and families in general. However, the story of how it has impacted us is still evolving and being discovered. Although the full impact of COVID-19 might not be fully uncovered, it should still be researched and studied to determine lessons learned from it and potentially find ways to avoid future issues.

Appropriateness of the Chosen Method

The case study method was selected since we researched the impacts of COVID-19 on a targeted group of individuals. Individuals who happen to share race, ethnicity, geographic domain, and the fact that they are entrepreneurs. Case studies can become bloated, but this

research had a very narrow focus, which helped it be contained. The case study method is best for being comprehensive and maintaining real-world perspectives (Yin, 2018). It is also suitable for post-positivism paradigms because they are logical and cause-effect oriented (Creswell & Poth, 2018). To restate something from Section 1, Post-positivism is most closely defined as pursuing the truth but realizing we never really get there (McMurtry, 2020). Post-positivists seek to uncover the truth but fully understand that the truth continues to be revealed as more information is discovered through continued research. This is one more reason that the case study method was best.

Appropriateness of the Chosen Method(s) for Triangulation

Triangulation is essential to the validity of the data collected and helps to corroborate the data and counter-threats to the validity of the research and improves “the rigor of the research” (Nielsen et al., 2020). In the body of work from Yin (2018), he discussed four different types of triangulations and named them data, the investigator (observer), methodological, and theory. Triangulation can be achieved when the data from multiple participants in the study has been compiled, compared, and converged from multiple sources, thereby strengthening the case study (Yin, 2018). Triangulation helps to support the research findings and dispel potential claims of manipulating the findings or constructing the outcome to support a biased view. Triangulation, according to Nielsen et al. (2020), provides for a larger range of methodological options and consensus with the paradigm. Multiple methods of data collection are used, such as interviews, observations, and field notes, to verify and cross-reference (Carter et al., 2014). Triangulation is critical for the researcher and research to be taken seriously, found to be truthful, and supporting the findings. It is no better than conjecture if research cannot be supported and verified.

Summary

Research methodology is critical and guides the paper and topic that was researched. It all starts with the chosen design, leads to the method itself, and then triangulation becomes involved to help support the validity of the research and results depicted in the paper. Each step is a small but critical part of the overall process, leading to the study's success. The method and design are important, but there is more leeway based on the researched topic. Triangulation is the most critical of the three as it helped to support the accuracy of the research conducted.

Participants

The participants in this study were a very narrow group of individuals. They were specifically to be foreign-born, Filipino – Asian immigrant entrepreneurs. They were the focus of the study and, therefore, were the main participants of the study. If there were other participants involved, they were the spouses of the key participants in co-owned businesses.

Countless Filipino businesses in the Duval County area were contacted for participation. Sorting out those that are truly foreign-born and Filipino-owned was easily obtainable. This was achieved through initial screening questions asking basic and consistent questions to ensure that the participants were eligible for the study.

Population and Sampling

The population and sampling were critical parts of the research. It is closely tied to data collection, but it helped to determine what and how the data was collected. This section comprises a Discussion of the Population and a Discussion of the Sampling. The discussion of the population consists of defining the eligible population, why they were appropriate for the research study, and the population size. Discussion of the sampling consists of the sampling method, sample frame, the desired sample, and sample size.

Discussion of Population

The participants and the population are pretty synonymous with each other. Vogt (2011) defines a population as a group of persons or events that the researcher wants to describe or identify for the research. The population for this study was comprised of foreign-born, Filipino – Asian immigrant entrepreneurs that reside in Duval County, Florida. Most of these entrepreneurs are in food service, but other entrepreneurial fields and percentage breakdowns were discovered. Further, defining characteristic of the population were that most of these entrepreneurs are small business owners in the true sense of the word being sole proprietorships or single-owner LLCs with no or low employee counts. Therefore, each business had a person or two or had a very small number of employees that could participate in the study. Multiple businesses were interviewed to meet the minimum sample requirement of 15 participants for the study of this population. Pre-screening questions were required to ensure that the proper population was interviewed and represented in the study. An example of the derived pre-screening questions can be found in Appendix A at the end of this study.

Discussion of Sampling

Once the research population was identified, determining sampling commenced. Sampling is taking the population and selecting a segment of the population to participate in the study. The sample size needs to be small enough to be manageable but large enough to represent the population without skewing data from underrepresentation in the sample size. The following sub-sections discuss the sampling method, sample frames, and sample size.

Discussion of Sampling Method. Sampling is selecting a small yet representative segment of the population being studied (Acharya et al., 2013). For instance, the population studied has been identified as foreign-born Filipino immigrant entrepreneurs in Duval County,

Florida. The method is how the researcher plans to go about the sampling. This study used a mix of purposive and convenience sampling methods considering the nature of the study. According to Acharya et al. (2013), convenience / purposive sampling is common for studies where individuals meet specific inclusion criteria. Further, this type of sampling is typically less expensive to conduct (Acharya et al., 2013). For this study, some pre-screening questions were used to ensure that there were willing participants and that those willing participants were within the population of the study. After that had been determined, the actual interviews were conducted and held in person via one-on-one interviews.

Discussion of Sample Frame. The previous discussion on the sampling method also briefly touched on the sampling frame. The sample frame is a subset of the selected sample (Acharya et al., 2013). The population is known, the sampling method has been determined, and the sample size, which leaves the sample frame. If one were to look at a city map of Jacksonville, it is basically encompassed by a beltway and divided into four quadrants. Each quadrant represents the population; however, there is a higher representation in the two quadrants that contain military installations than in the two quadrants that do not. This was then divided into those four quadrants for the study, thus making four distinct clusters that each have a decent population for sampling participants (Acharya et al., 2013). This would be appropriate to ensure accuracy in the data and that the overall population is represented. During the field research no participants were found in one quadrant and only one active business was found in another quadrant. All other active businesses were found in the two quadrants with military installations present. This would potentially have provided four sample frames which could have provided extra data about how each sector was impacted differently or the same from the entire group as a whole but was not possible due to business locations. After all, the data collected from this

research is meant to describe and explain the experiences of the participants and the samples collected (Ishak & Abu Bakar, 2014).

Discussion of Sample and Sample Size. The sample size is usually small, only studying a few individuals, but the researcher is gleaning extensive amounts of data from the sample (Creswell & Poth, 2018). For this study, the sample size will have a baseline of 15 participants, as set forth in the guidelines. The sample that was used is that of actual business owners of the firms that meet the requirements of the population that was researched. This baseline sample size was the starting point, and interviews were continued until saturation was achieved. Saturation is defined as when no additional data can be discovered and gaps in theories are filled (Glaser & Strauss, 2017). Also, all population members were screened to ensure they are foreign-born, Filipino, and entrepreneurs inside the designated geographic confines. This narrowed down the actual ethnic population of the actual group that resides in Duval County. Access to this sample came through face-to-face interviews with the population during the screening process of the field research phase of the project.

Summary

The researcher has described in detail the steps that were taken to determine the participants, population, and sampling for the study. There is some overlap between the participants and the population, but that should be expected to an extent. The population was the group being researched and studied, while the participants were those that fit into that defined population and participated in the interviews. The discussion of the sample, sample size, and sample frame was equally important and defined how the participants were broken down into sub-groups and interviewed. All of this comes into play and impacts the data collection and analysis phase.

Data Collection and Organization

This section discusses how the research data were collected and organized, the storage of the collected data, and how they were analyzed. The research used data collected from interviews with willing participants within the population. It was initially thought that local government data could be obtained and used, but that was determined to not be possible during the field research phase.

Data Collection Plan

Data collection was multi-faceted and planned out with proper research procedures (Creswell & Poth, 2018). Some data was expected to be collected from the local government offices but was not available. The data were collected from in-person interviews with those that met the criteria for inclusion in the study (Acharya et al., 2013). These in-person interviews were pre-screened to ensure that participants were within the study population and meet the study's guidelines and criteria (Yin, 2018). Government statistics were not available and had no bearing on the research. Field-collected data will start with streamlined pre-screening (Yin, 2018) of participants to ensure they are within the bounds of the population being researched (Acharya et al., 2013). Once the pre-screening was completed, in-person interviews were completed to garner the needed data for the study.

Member Checking and Follow-up Interviews. Once the interview data were compiled, it was reviewed for outliers, anomalies, and items needing clarity through the use of exploratory data analysis (Morgan et al., 2013). This could have required follow-up interviews, and all participants were made aware upfront before they agreed to participate in the study (Yin, 2018). Follow-up interviews were not needed for purposes of clarity, but thankfully participants did understand the potential need.

Instruments

Interview Guides. The researcher conducted all research and data collection in person and occasionally needed the aid of an interpreter for some of the participants in the study. Mostly, the rare use of the interpreter was for introduction purposes and then the participants proceeded to speak in English. Further, the use of an interview guide was integrated as part of the procedures and purposeful planning (Creswell & Poth, 2018). This was to ensure that each participant was provided the same information about voluntary participation, the ability to withdraw from the study, the potential for follow-up questions at any time during the field study, and general aid to keep the interviews consistent and on track for all participants. A copy of the proposed interview guide is included in Appendix C of this paper. Responses were captured by written responses only.

Archive Data. The only potential archive data that might have been collected was data from local government offices and this did not occur. This data would specifically be related to the research questions of COVID-19 impact on the target community, how this target group was impacted compared to other ethnic groups, and what can be done to limit the impact from a similar future event. An attempt was made to reach out to the local government office to retrieve the data.

Data Organization Plan. The raw data included pre-screen interview responses for qualification and interview questions completed face-to-face. The data from the face-to-face interviews included things such as age, gender, education, birth location, years residing in the United States, years in business, number of businesses owned, number of employees, and industry. The researcher was able to pull from a litany of sources and data collection techniques (Yin, 2018). Intensive planning, purposeful sampling, and developed procedures (Creswell &

Poth, 2018) allowed for good data collection and organization from field research. Ensuring that the collected data were not organized in an isolated manner allowed for better access and linking (Zang et al., 2020). Data were stored in printed form during the interview responses, entered into MS Excel for compilation and analysis, and analyzed through the use of MS Excel software.

Summary of Data Collection and Organization

All data were collected via in-person interviews. These data were collected, sorted, and organized so that they were useful and easily analyzed using MS Excel software. All participants were made aware of the requirements of the study and what was involved in participating, including the potential need for follow-up interviews to solve any questions that came up from the original interviews or gain further clarity in a specific area from abnormalities found in the original compilation of collected field research. A detailed discussion of data analysis is found in the next section. It will go into more detail about coding, interpreting, and triangulating the data to ensure the validity of the research.

Data Analysis

Data analysis required a detailed description of the case, the setting (Creswell & Poth, 2018), and the study's participants. Creswell and Poth (2018) take this further in their work, saying that data analysis is like pulling the information apart and then putting it back together more meaningfully. The pulling apart aspect was reading the results of the in-person interviews to enter the data for analysis. Looking for emerging ideas, coding themes, and interpretations that arose from the data analysis through software. Raw data collected from the field was checked and verified before it was entered into analysis software (Morgan et al., 2013). Each of these is discussed in more detail below.

Emergent Ideas

Memoing is simply the process of writing down ideas that sprout from the data that was collected and analyzed (Creswell & Poth, 2018). This could have triggered follow-up interviews if the answers could not have been inferred from the collected data. This also helped with coding themes when a theme arose from the data due to memoing. Memoing is nothing more than journaling (Creswell & Poth, 2018) which can be done during interviews and when filtering through the data for coding and processing. According to Morgan et al. (2013), reporting bias is a threat to validity, and it is wasteful. Letting emerging ideas speak is essential.

Coding Themes

Through the process of coding, we can create themes with the data (Creswell & Poth, 2018). Coding assigned numbers to the values or variables (Morgan et al., 2013) collected and commenced once the pre-screening and in-person interviews were completed. Data were entered into MS Excel and then processed to generate usable data. Some data were represented by simple coding of 0 / 1 or Y / N for things like male/female or business owner/employee. Actual coding and themes became obvious upon completion of field research and compilation of collected data.

Interpretations

According to Creswell and Poth (2018), this is the research project phase where codes and themes reveal the meaning of the data collected. At this step, the data were compiled and analyzed. Once the analysis was completed, some things became clear such as participants interviewed, gender, and so on. Other data needed to be reviewed, and results 'inferred' by the collected and compiled data of the participant responses and converging ideas (Yin, 2018). Inferences from the data are inevitable but should avoid bias and reflect the results of the actual data.

Data Representation

The data are presented in tables and graphs as well. Actual compiled data are included with the coding used so that error checking (Morgan et al., 2013) can occur. The data is appropriately labeled and defined to reference what the data is actually representing. Error checking is essential, and through data representation, it makes it easier to discern if there are coding errors, inconsistencies, or even simple mistypes in data entry (Morgan et al., 2013). This has been expounded upon by aggregating common items into themes and providing comparison/contrast tables to see the data visually in reference to these themes (Creswell & Poth, 2018).

Triangulation

Triangulation improves “the rigor of the research” (Nielsen et al., 2020) and helps to validate and corroborate the data. Triangulation is achieved when data from multiple sources has been compiled, compared, and converged to strengthen the case study (Yin, 2018). Multiple methods of data collection were used such as interviews, observations, and field notes, to verify and cross-reference (Carter et al., 2014). It is important to remember that triangulation helps support the findings and dispel claims of manipulating the data collected. As previously mentioned, it is no better than conjecture if the research cannot be supported and verified.

Summary of Data Analysis

Conducting case study research involved interviews, observations, keeping field notes, and some basic data collection from non-interview methods. This was processed, coded, analyzed, and reviewed for emergent ideas or common themes (Yin, 2018). Interpretations were made from the data collected and the ensuing data analysis. Triangulation assisted with the validation of the data and, to an extent, the interpretation of the data as well. Without data

analysis, the researcher has collected useless bits of information that do not help to tell a full and clear story of what was researched.

Reliability and Validity

The qualitative researcher must provide reliable, dependable, and valid research. The research must be consistent with the interviews, especially the questions asked during the interviews. The researcher must be cognizant of bias and reduce it, ultimately producing reliable and valid research data collection (Creswell & Poth, 2018; Yin, 2018).

Reliability

Reliability started with consistent questions in pre-screening interviews, during actual interviews, taking detailed notes while conducting field research, observations, and accurate transcriptions of interview data (Creswell & Poth, 2018). These same authors state that reliability can be enhanced by using quality data recorders and accurate audio recording transcription during the interview phase (Creswell & Poth, 2018). Careful and thoughtful planning helped to generate reliable results (Acharya et al., 2013). Reliability is synonymous with credibility, dependability, trustworthiness, and so on, but whatever the name, it is very important to research. Establishing trust and credibility (Keutel et al., 2014) are imperative for the reader and the researcher, and using a variety of strategies, dependability, and credibility were established (Carter et al., 2014). Quality data analysis has come about in recent years due to improvements in reliable software programs to compile and analyze the data that has been inputted (Yin, 2018). The researcher used MS Excel to ensure that reliable data were processed during this step and usable for completing the research, which is the interpretation and inference of results.

Validity

Validity was ensured through data saturation, triangulation, bracketing, good analysis software, clarifying potential researcher bias, and so forth (Creswell & Poth, 2018; Glaser & Strauss, 2017). Data saturation will only be known when it is reached (Glaser & Strauss, 2017) and triangulation achieved thru the use of multiple data collections methods, as previously discussed in that section of this paper, will help to improve “the rigor of the research” (Nielsen et al., 2020) and helps the validity of the research as well. The validity of the research was further ensured by using multiple sources, pattern matching, logical models, maintaining protocols, and chains of evidence (Yin, 2018). Consistency in coding methodology and error checking are also key players in maintaining the validity of the research (Morgan et al., 2013). Zang et al. (2020) discussed how some government population-based data sources could threaten the validity of the data collected and the research in general. This was watched, and efforts were made to ensure that data from similar sources were valid through the use of member checking and follow-up interviews as needed. Maintaining the study’s validity has been discussed in other parts of this paper. The researcher provided a final research project that can be seen as valid and true.

Bracketing

Personal bias and judgment can enter into the research being conducted and many other steps along the way, such as analyzing and presenting the findings. Bracketing is refraining from this judgment and bias (Weatherford & Maitra, 2019). Bracketing is the researcher describing their own experience with the research but not letting that knowledge hinder the findings of the experiences of those being researched (Creswell & Poth, 2018). For instance, if the researcher is being fully transparent, they are married to a foreign-born, Filipina-Asian immigrant entrepreneur, and while this exposes them to the subject at hand, it did not interfere with the

research conducted or the results nor was it included in the collected data. By following protocols in the research and interviews, the research can improve data collection (Nielsen et al., 2020) and, at the same time, improve transparency and negate poor research design (van der Steen et al., 2018). In other words, the researcher must set aside personal bias and let the research speak for itself. Bracketing was defined in the body of work presented and was not discussed with interviewees during the research.

Summary of Reliability and Validity

Research must be reliable and valid, so the research and data collection were consistent and followed the interview guide to eliminate the potential for bias (Yin, 2018). Using high-quality data analysis software, interviewing multiple sources, and maintaining protocols were equally important (Yin, 2018). Bracketing is another method of maintaining reliability and validity by acknowledging the potential for bias and taking steps to eliminate it (Creswell & Poth, 2018).

Summary of Section 2 and Transition

Section 2 was about The Project and was broken up into three sub-sections as follows. The Research defined the purpose, the role of the researcher, and the research methodology. This has been discussed in Section 1 as well. This section also discussed participants, population, and sampling, which helped to define who was being researched, why, and qualifying the participants. The final section was on data collection, data analysis, reliability, and validity. This section helped to delineate how the data were collected, compiled, analyzed, and stored, not to mention maintain reliability and validity. All of this worked together to set the guidelines for conducting the research, collecting data, and keeping on task.

Each subsection further defined or described the importance of this study, the field research methods used, data analysis, and data preservation. The following section is on the presentation of the findings from the field research and data collection phase. It will describe the results of the field research, what questions were answered, and determine the overall results of this study.

Conclusion

The research project completed was a detailed examination of how the pandemic impacted Filipino Asian Immigrant Entrepreneurs in Duval County, Florida. The purpose of the study was to add to the understanding of the true impact on the Filipino Asian Immigrant Entrepreneur ethnic group. This paper is made up of two sections that discussed The Foundation of the Study and The Project itself.

Section 1 was about the Foundation of the Study and discussed different aspects of the research completed. This section covered the Problem Statement, the Purpose Statement, the Research Questions, the Nature of the Study, as well as the Research Paradigms and Methodology. This all worked together to set the study's boundaries, concept, framework, and limitations, which transitioned into the Conceptual Framework section which culminated in the final section of the Significance of the Study.

Section 2 was about The Project and was broken up into three sub-sections of The Researcher, the Role of the Researcher, and Research which was also discussed in Section 1. This section also discussed participants, population, and sampling, to define who was researched, why, and qualifying the participants. The final section was on data collection, data analysis, reliability, and validity. All of this worked together to set the guidelines for conducting the research, collecting data, and keeping on task.

Both of these sections helped to define the problem and purpose as well as the paradigm and methodology of the study. It also discussed how the research was conducted, data collected and analyzed, and how validity as well as reliability was maintained. The final section is on the presentation of the findings from the field research that was conducted.

Section 3: Application to Professional Practice

Overview of the Study

The research that was completed was a detailed examination of how the pandemic impacted Filipino Asian Immigrant Entrepreneurs in the greater Jacksonville, Florida area represented by Duval County. The purpose of the study was to add to the understanding of the true impact on the Filipino Asian Immigrant Entrepreneur ethnic group. To understand what occurred, the field research was completed after much rigorous research into local businesses in the target geographic area. The total number of businesses contacted was 46 as the findings described, but not all entities were willing to participate or eligible. Seven businesses were found to be closed, eight businesses were deemed ineligible having just started operations, and 16 were unwilling to participate. These firms are mentioned here as a point of reference and description of the depth of field analysis attempted by the researcher. Fifteen businesses did participate, ultimately, and the various impacts that COVID-19 had on them were discerned through detailed interviews and data analysis as described in the findings section.

Presentation of the Findings

The field research was completed after much rigorous research into local businesses in the target geographic area of Jacksonville, Florida. Initially, the researcher knew of approximately 20 businesses but through further research and referrals from some participants, the total number of businesses contacted was 46. In all, seven businesses were found to be closed and the researcher attempted to contact them for an interview to see if the pandemic was related. Further, eight businesses were deemed ineligible having just started operations in 2023 and 16 were unwilling to participate. Of the unwilling-to-participate group, the researcher would like to clarify that 11 declined in the first attempt to contact due to privacy concerns, but five had

originally said yes. Those five kept asking for the researcher to come back at specific dates and times but when that time arrived, they would change it again. This went on for three or four cycles then the researcher decided to move on as it was clear the business was stringing the researcher along and had no plan to participate. These firms that are mentioned above and were not interviewed are not included with the coded business that did participate due to eligibility. They are mentioned here as a point of reference and description of the depth of field analysis attempted by the researcher.

Ultimately, 15 businesses did participate, and saturation was reached with the researcher seeing patterns in the responses with no deviations in the data. This group was very willing to participate, private about some information, and helpful in the discovery of previously unknown businesses to the researcher. Interesting data and patterns were found from the field research, all of which will be discussed in the following sections and depicted in the graphs or charts for visual reference as well. These 15 participants are coded A through O for clarity and anonymity of the actual participants.

Themes Discovered

There is a good amount of data and potentially many themes that might be found within the data collected during the field research. However, there were five key themes this researcher found during the field research, and they are discussed below. This is followed by a more thorough discussion of the interpretation of those discovered themes. Other data that was discovered is discussed in the sections following the themes and their interpretation with visual depictions of the data as well.

Theme 1 – The Wife is the Manager (and motivation for the business)

The first theme that became apparent was that 10 interviewees were male and five were female with six participants stating that the business operation was co-owned with the spouse. Of the co-owned businesses interviewed, all of them stated that the wife was the manager and actual boss while the husband managed the business side or office aspect (A, C, I, J, L, and N). In other words, 40% of participants were businesses that were co-owned by both wife and husband. Also, discovered through the interview process was the fact that in each of these co-owned businesses, the wife was the main motivator for starting the family-owned business. Kabeer et al. (2021) stated in their paper that food service, retail, and hospitality were represented by more women than men and during the field research this was found to be true with 12 of the 15 participants being in the Food Service or Grocery industry.

Theme 2 – Strictly U.S. Citizenship vs. Dual Citizenship

The researcher was pretty certain that most interviewees would be dual citizens of their home country and adopted country. Ironically, this was not the case. It was discovered that 86.7% of participants were naturalized U.S. citizens with two (or 13.3%) being Permanent Resident Aliens (A and E). Further, there were only three participants who reported they were dual citizens (B, I, and J). Two of those were businesses co-owned by a spouse (I and J). Statistically, this represented 20% of participants being dual citizens. Of the businesses that reported being co-owned with a spouse, one-third were dual citizens. Lamanna et al. (2018) discussed how ethnic groups congregate in large metropolitan areas and Jacksonville boasts 34,000 Filipinos, most of whom are military retirees or active-duty military.

Theme 3 – No Bias or Unfair Treatment During COVID-19

The researcher discovered that 80% of participants did not feel there was a negative bias towards them or the business for being Asian (A, D, E, F, H, I, J, K, L, M, N, and O). Eighty percent (80%) stated that they did not feel government actions treated them unfairly compared to other ethnic groups (A, B, D, E, G, I, J, K, L, M, N, N, and O). Firms F and H did not feel that being Asian was an issue but did feel that government actions were unfair in general while firms B and G were the exact opposite. The researcher thought this would be the opposite of the findings. Meng Li (2021) researched just how far down the government aid programs went and determined that firms with less than \$250,000 were less likely to apply and receive the funds. This is discussed in more detail below. However, Filipinos tend to be upbeat in general and this was found to apply to the impact of COVID-19 as well as the businesses owned and operated by the participants. The researcher found that just over one-fourth of the participants did feel some bias was present but were dismissive of it at the same time (B, F, G, and H).

Theme 4 – Distrust of Outsiders

Distrust was very evident from the beginning of the field research. Of the 16 firms that were contacted, eligible, but unwilling to participate the researcher could clearly state the firm owner was distrusting even when the researcher fully identified themselves, the purpose of the study, and assured the potential participant it was for school purposes only. Eight of the contacts were emphatic with no responses right then, but surprisingly four agreed initially if the researcher would come back at some other time and then changed their minds.

Theme 5 – Age of Participants and College

The researcher discovered that 60% of the participants had some level of college (C, D, E, G, H, J, L, M, and N) and 26.7% were college graduates (B, I, K, and O). Research showed

that 73.3% of participants were in their 40s or 50s and 100% of those in their 40s had attended college (E, H, J, N, and O). The participants in their 50s revealed that 66.7% had attended college (G, I, L, and M), which was down from the 40s age group. Further, data showed that most of the participants were in the 40s and 50s age groups which aligned with Zhang and Acs's (2018) statement that age is not an issue with some entrepreneurial types. The researcher will delve much deeper into this in the section that follows about the interpretation of the themes.

Interpretation of the Themes

The interpretation of the themes was completed by using the data available from the participants. A more detailed discussion follows.

Theme 1 – The Wife is The Manager (and motivation for the business)

The first theme concerned the wife as manager and motivator of the new firm. In all cases, the husband had previously worked for someone else or retired from a previous employer and the wife wanted to operate a business but not work for someone else as the spouse had. A few owners stated that owning their own business was a dream (L & N) so they could make their schedule and pursue their passion. The passion in reference was a love of cooking (A, N, and O)! As stated in the section above, the co-owned businesses interviewed stated that the wife was the manager and actual boss while the husband managed the business side or office aspect (A, C, I, J, L, and N). Also, discovered through the interview process was the fact that in each of these co-owned businesses, the wife was the main motivator for starting the family-owned business.

A: “We love cooking so we thought it would be better if we have our own business so that we don’t have a boss, and we can do more and better”

C: “My wife wanted to start the business and encouraged me to do it”

E: “Had (the) opportunity to buy a business and after prayer accepted the opportunity”

Kabeer et al. (2021) stated in their paper that food service, retail, and hospitality were represented by more women than men, and during the field research, this was found to be true with 12 of the 15 participants being in the Food Service or Grocery industry. The field researcher would state that the Kabeer et al. (2021) study was proven to be true in the geographic area of this researcher's study.

Theme 2 – Strictly U.S. Citizenship vs. Dual Citizenship

The second theme concerned citizenship. The data showed that an overwhelming majority of participants were not dual citizens, and the field researcher thought some of them would be dual citizens. Ironically, this was not the case as it was discovered that 86.7% of participants were naturalized U.S. citizens with two (or 13.3%) being Permanent Resident Aliens (A and E). The majority of participants seemed to have fully embraced being U.S. citizens and while they travel back and forth there is not a very strong desire to maintain dual citizenship. There were only three participants who reported they were dual citizens (B, I, and J). This had zero impact on owning and operating a business in the defined geographic area but was a common theme in the data. Two of those were businesses co-owned by a spouse (I, J). Statistically, this represented 20% of participants being dual citizens. Of the businesses that reported being co-owned with a spouse, one-third were dual citizens. Lamanna et al. (2018) discussed how ethnic groups congregate in large metropolitan areas and Jacksonville boasts 34,000 Filipinos, most of whom are military retirees or active-duty military. Lamanna et al. (2018) also discussed ethnic groups and social media to learn about assimilation and interaction and during the field research it was discovered that the business owners made great use of social media for their businesses. Choi et al. (2019) posited that community integration is important for the immigrant as well as the host country. This same paper also posited that English proficiency

was not needed to integrate. The field researcher found that 100% of participants still spoke their native language and some spoke very little English even if they did understand it. In no did any of this stop the entrepreneurs from integrating into their new country and community.

Theme 3 – No Bias or Unfair Treatment During COVID-19

The third theme that was prevalent was the that a majority of participants did not feel that there was any negative bias towards them personally or towards their business. During the peak of COVID-19, there were several reports on the national news indicating bias. However, local business owners overwhelmingly stated they did not feel that they experienced a personal bias or any negative impact from government actions. The data collected showed that 80% of participants did not feel there was a negative bias towards them or the business for being Asian (A, D, E, F, H, I, J, K, L, M, N, and O). Firms F and H did not feel that being Asian was an issue but did feel that government actions were unfair in general while firms B and G were the exact opposite. The researcher thought this would be the opposite of the findings. I include a quote from participant G below as a counterpoint to the majority who were a clear “no” in their response.

G: “Being Asian has caused negative bias towards our business during Covid. Customers would ask where our ingredients came from. If customers saw "Asian writings" on labels they would react with disgust.”

This was a no-bias towards them as customers still visited their business and purchased things. From this quote, the researcher discerned that it was distrust of potential shipments from what was thought to be the origination of the pandemic’s cause. Regardless, this one entity clearly saw bias towards their business from the public. However, participant G did apply for government assistance and received it. Meng Li (2021) researched just how far down the

government aid programs went and determined that firms with less than \$250,000 were less likely to apply and receive the funds. The field research discovered that participants B, D, G, and O were able to participate while participants E, I, J, L, and N were not able. Statistically, this means that 26.7% were able to participate, 33.3% were not able to participate, and the remainder did not provide a comment at all except one who stated they would never participate in such programs (F).

Theme 4 – Distrust of Outsiders

The fourth theme saw 50% of those who refused were eligible but were emphatic with “no” responses from the moment of initial contact. These eight firms were very distrustful of the researcher even when re-assured it was strictly for school purposes. Some of the contacts cited distrust, others claimed language barriers even though they had just spoken clear English at the onset of the discussion. Some common excuses were as follows:

1. I don't speak English or understand it.
2. I don't want the government to know my business.
3. You will have to come back as I am very busy. (store was empty)

One frustrating aspect was four contacts kept stringing the researcher along. They each stated they were too busy to talk at that moment, planned for specific dates to follow up with them, and when the researcher showed up on those dates, was asked to come back on yet another specific date. This went on for three repetitions (i.e., four total contacts with each of these potential participants) to later be told they were not interested in participating. Of the 15 actual participants, distrust was noted initially with only six participants (A, C, E, I, J, and L) but went away when the contact discovered the researcher was married to a Filipina, and then they were willing and open to answering questions.

Theme 5 – Age of Participants and College

The fifth theme as stated above was about the age of participants and college education. Some interesting data came out of this as was described above. For instance, 100% of the participants in the 40s and 60s age groups had some level of college or graduated. While the 50s age group saw 33.3% had no level of college at all. From this data, it would appear that there is a strong tie between participants and some level of college education. If we look at this from another perspective, we can look at age groups, level of education, and years of business operations. For the 60s age group, there was one participant with some college and one who was a college graduate and they had 45 years of combined business operation (B, C). The participants that made up the 50s age group had a combined 66.5 years of business operations (A, F, G, I, L, and M). If the two entities with no college are removed, the experience is 39.5 years of business operation experience. The 40s age group all had some level of college education and represented 29 years of business operation experience (E, H, J, N, and O). It appears from this that college education does have an impact on business longevity. It also appears that most participants started their business ventures in their early 40s. Purnomo et al. (2021) talked about entrepreneurial resilience fading as people aged and this was not observed. Zhang and Acs (2018) discussed in their paper how older individuals are more likely to start a business with their findings stating an average age between 35 and 44 and based on the field research conducted, this was observed to be the estimated age of the participants when starting their entity (see Figure 17).

Figure 17

Age, Level of College, and Years of Experience

| Demographic Questions (All Participants) | Participants by Designator | | | | | | | | | | | | | | |
|--|----------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O |
| 2. What is your age group? | | | | | | | | | | | | | | | |
| 20s | | | | | | | | | | | | | | | |
| 30s | | | | 1 | | | | | | | 1 | | | | |
| 40s | | | | | 1 | | | 1 | | 1 | | | | 1 | 1 |
| 50s | 1 | | | | | 1 | 1 | | 1 | | | 1 | 1 | | |
| 60s | | 1 | 1 | | | | | | | | | | | | |
| 70s and above | | | | | | | | | | | | | | | |
| 6. What is your level of education? | | | | | | | | | | | | | | | |
| a. No college | 1 | | | | | 1 | | | | | | | | | |
| b. Some college | | | 1 | 1 | 1 | | 1 | 1 | | 1 | | 1 | 1 | 1 | |
| c. College Graduate | | 1 | | | | | | | 1 | | 1 | | | | 1 |
| 2. Do you feel that you have been successful with this business? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 3. How long have you owned this | 10 | 20 | 25 | 7 | 5 | 17 | 4 | 8 | 2.5 | 2.5 | 2.5 | 21 | 12 | 3.5 | 10 |

Representation and Visualization of the Data

The following graphs, charts, and tables represent the data that was derived from the field research. Each is followed or preceded by a few words to discuss in minor detail as most of the data are already discussed throughout this paper.

The chart below outlines the number of businesses that were contacted and while the final number of businesses was not known initially it was impressive to learn of more firms. It was also frustrating since 35% were eligible but refused to participate. Worse was the fact that some initially said yes, kept changing the interview date, and later refused. This impacted the study.

Figure 18

Contacted Business Owners

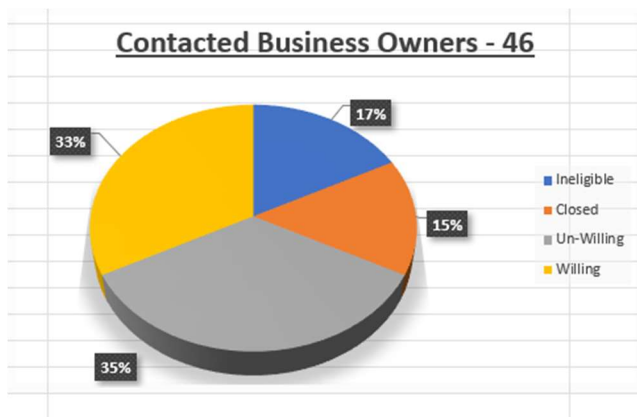


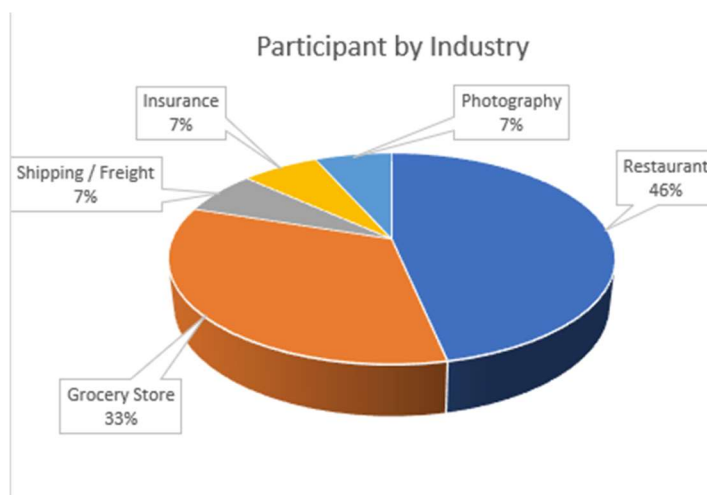
Figure 19*Industry Representation*

Chart 2 above defined the business type by industry represented. Grocery and Restaurant was expected to be represented in the study by larger percentages. As stated elsewhere in this paper, five (A, G, H, N, and O) of seven Restaurant participants were strictly an eatery while two (D and J) had a store as well. While it was almost the opposite for groceries with only one (F) out of five being a simple grocery (C, E, F, I, and L). The other groceries offered an eatery too.

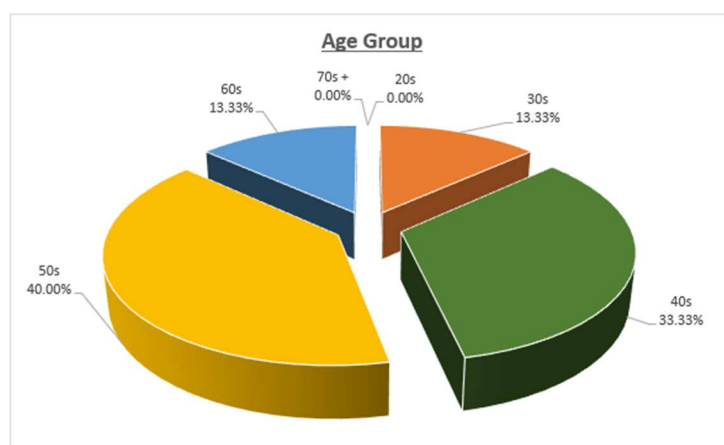
Figure 20*Demographic by Age*

Chart 3 above defines the age group of the participants from the field research. The researcher fully anticipated the age groups would be the 50s and 60s but learned through field research that it was the 40s and 50s age bands represented the most by participants. As stated in the sections to follow, based on the age of the participant and the age of the entity owned the average age of the entrepreneur when starting their firm was the late 30s to very early 40s.

Below is a table of all the data collected concerning the demographics of the participants. Notable facts from the data in the table are that 86.7% were full U.S. Citizens with 13.3% still Permanent Resident Aliens. Only 20% of participants were dual citizens and the researcher thought this would be a larger percentage represented. The other notable data point in the table was that four participants responded that they owned a business in their home country, so they had previous entrepreneurial exposure that carried over to their newly adopted country.

Table 7

Full Demographics Collected

| Demographic Questions (All Participants) | Totals | Percentage |
|--|--------|------------|
| 1. What is your gender? | | |
| Male | 10 | 66.67% |
| Female | 5 | 33.33% |
| 2. What is your age group? | | |
| 20s | 0 | 0.00% |
| 30s | 2 | 13.33% |
| 40s | 5 | 33.33% |
| 50s | 6 | 40.00% |
| 60s | 2 | 13.33% |

| Demographic Questions (All Participants) | Totals | Percentage |
|---|--------|------------|
| 70s + | 0 | 0.00% |
| 3. Citizenship status: | | |
| a. U.S. citizen? | | |
| Yes | 13 | 86.67% |
| No | 2 | 13.33% |
| b. Permanent Resident Alien (IF NO above)? | | |
| Yes | 2 | 13.33% |
| No | 13 | 86.67% |
| c. Dual Citizenship with the Philippines? | | |
| Yes | 3 | 20.00% |
| No | 12 | 80.00% |
| 4. Do you own any other businesses? | | |
| Yes | 4 | 28.57% |
| No | 10 | 66.67% |
| If so, how many? | 4 | |
| 5. Did you own a business in your home country? | | |
| Yes | 4 | 26.67% |
| No | 11 | 73.33% |
| 6. What is your level of education? | | |
| a. No college | 2 | 13.33% |
| b. Some college | 9 | 60.00% |
| c. College Graduate | 4 | 26.67% |

The table below defines the general interview question responses. 100% of participants feel they have been successful with their business while 93.3% say they can support their family with their business and 80% stated it provided them with the economic freedom they were looking for. The researcher has included several quotes from some of the field participants on reasons they started their business. Among all participants, the most common statement was wanting to be independent and when an opportunity arose, they seized the opportunity and ran with it.

O: “in the blood”

L: “it’s the American dream”

J: “tired of working for others”

I: “laziness is rampant in business, and I wanted to be my own boss.”

Table 8

General Interview Questions

| General Interview Questions (All Participants) | Percentage |
|---|--------------|
| 1. What was your reason or motivation for starting this business? | |
| 2. Do you feel that you have been successful with this business? | |
| Yes | 100.00% |
| No | 0.00% |
| 3. How long have you owned this business? | 10.00 Yr avg |
| 4. If you own other businesses, what industries are they in? | |
| 5. Can you support your family with the revenue from this business? | |
| Yes | 93.33% |
| No | 6.67% |

| General Interview Questions (All Participants) | Percentage |
|---|------------|
| 6. Has this business provided you with the economic freedom you were looking for? | |
| Yes | 80.00% |
| No | 20.00% |
| 7. Did you have the financial ability to start your own business or was it funded through loans or investors? | |
| Self Funded | 75.00% |
| Loans or Investors | 25.00% |
| 8. Did you have a support system for operating your business? | |
| Yes | 73.33% |
| No | 26.67% |

Table 3 presents the data found about the business operations of these entities. The data shows that 60% of respondents stated they experienced an impact from COVID-19, and 1 participant stated it was a very minimal impact. Similarly, 54% stated revenues were up during COVID with 15.38% stating it was a very small movement up during COVID. Similarly, 2/3 of participants stated their business had fully recovered! The financial questions #3 through #5 were not answered with specific dollar amounts. That was deemed to be personal, but 13 participants did provide enough information to determine that during 2021 those participants saw an average increase in revenues of 30%, and in 2022 was an average increase of 59.5%. Other questions were open responses and some of those responses are shared in the table that follows.

Table 9*Business Operations Responses*

| Business Operations and COVID-19 Questions (All Participants) | Percentage |
|---|------------|
| 1. Did your business witness any impact from COVID-19? (i.e., Shelter-in-place orders, essential worker declarations, temporary closures, etc.) | |
| Yes | 60.00% |
| No | 33.33% |
| Some / Minimal | 6.67% |
| 2. Were revenues up or down during COVID-19? | |
| Up | 53.85% |
| Down | 30.77% |
| Some / Minimal | 15.38% |
| 6. Do you feel that your business has recovered from the impact of COVID-19? | |
| a. Not at all | 0.00% |
| b. Somewhat | 33.33% |
| c. Fully Recovered | 66.67% |
| 7. Please describe any actions you took during the COVID-19 event to keep your business operational. | |
| 8. What was your biggest lesson learned concerning your business and COVID-19? | |
| 9. Did you make any changes to your business to attempt to mitigate the impact of future events such as COVID-19? | |
| Yes | 40.00% |

| Business Operations and COVID-19 Questions (All Participants) | Percentage |
|---|------------|
| No | 46.67% |
| Some / Minimal | 13.33% |

Some common and key takeaways from the open-response questions were interesting. Most of the participants stated that they were listed as “essential” and were never shut down during the pandemic and were negatively impacted by that. Another common statement was that the entity started offering take-out so that the business could abide by capacity limitations and social distancing guidelines. Those businesses stated they still offer take-out as it has become profitable for them. One quote that I thought was key was from Participant A when they stated: “Always save money for the future so that if there is an event like Covid we have something to spend and use immediately even if you get sick or can’t work that time.” This was very insightful to hear and learn that this significant lesson made an impact on the business owner. Another quote was “I had to learn how to cook when my head cook quit at the start of the pandemic.” I naturally assumed if the participant had an eatery, they were the main cook.

The final table included below is derived from the Ethnic Questions section of the interview. This data has been discussed in other sections of this paper, but the table is provided below for an all-inclusive look at the responses. From the data, we see that 73% of businesses did not feel there was ethnic bias just because they were Asian. Eighty percent (80%) did not feel that government actions impacted them unfairly. Seventy-three percent (73%) said they were aware of government assistance programs and overwhelmingly mentioned PPP loans. 69% of participants were not able to participate in the government assistance programs but of the four that said they did, they fully agreed it helped them to stay in business and maintain operations. Again, this table is provided below for reference.

Table 10*Ethnic Questions*

| Ethnic Questions (All Participants) | Percentage |
|---|------------|
| 1. Do you feel that “being Asian” caused negative bias towards you individually or your business during COVID-19? | |
| Yes | 13.33% |
| No | 73.33% |
| Unsure | 13.33% |
| 2. Do you feel that government actions impacted you unfairly compared to other ethnic groups? | |
| Yes | 13.33% |
| No | 80.00% |
| Unsure | 6.67% |
| 3. Were you aware of ANY government assistance programs during COVID-19? | |
| Yes | 73.33% |
| No | 26.67% |
| 4. IF you were aware of assistance programs, which ones did you hear or know about? | |
| 5. Were you able to participate successfully in any of these government assistance programs? | |
| Yes | 30.77% |
| No | 69.23% |

| Ethnic Questions (All Participants) | Percentage |
|--|------------|
| 6. IF you were able to participate in any of the government assistance programs, do you feel that they helped you? | |
| Yes | 100.00% |
| No | 0.00% |

Relationship of the Findings

The Research Questions. This section starts with the original, key questions to be potentially answered by this dissertation research project. From these, the questions used in the research interview guide were derived. Following the original research questions is a brief discussion of how they were or might have been answered by the field research.

RQ1: What specific financial challenges did Filipino Asian Immigrant entrepreneurs encounter during the COVID-19 pandemic that were a threat to ongoing business operations?

While this question was not directly answered by many of the participants, a few did address it in other ways. Participant O stated they cut staff accordingly to meet their current needs and reduce costs. Participant D stated they shortened their hours while Participant E stated they extended their hours. Participants D and N stated they experienced supply chain issues and still did experience these issues but were also dealing with a significant increase in the cost of goods. It would be fair to say that most businesses are experiencing an increase in the cost of goods as it is common knowledge from news outlets that this is an ongoing issue. Most of the participants cater to a co-ethnic clientele or clientele that has been exposed to their ethnic culture. Bates and Robb (2014) along with Blume-Kohut (2016) discussed this in their respective papers about cultural support and catering to co-ethnic clientele. This was observed during field research.

RQ2: How were Filipino Asian Immigrant target businesses impacted compared to other diverse ethnic businesses in the Duval County, Florida area?

From the field research, it was clear that the majority did not feel they were adversely affected by COVID-19 or government regulations during this time frame. As stated above in Table 5, 73.33% do not feel there was bias towards them for being Asian, and 80% stated that government regulations did not impact them negatively compared to other groups. Local Government data were not available for comparison and the field researcher was directed to the University of North Florida's Economics Department by local government officials. UNF stated they did not collect such data either and the State of Florida did not respond to requests for data on this subject either. The studies by Bates and Robb (2014) along with Blume-Kohut (2016) already discussed how these entrepreneurs focus on co-ethnic clientele. Wang and Kang (2021) discussed how some businesses might have shifted goods and services to survive but from the field research, it was learned that was not always the case. Participant A stated that they offered take-out as a new service and Participant G stated they limited the menu choices but went back to a normal menu after COVID. A study from Bartik et al. (2020) posited that small minority businesses were not helped much by government programs like the Payroll Protection Program and the field research found this to be true of this target geographic area.

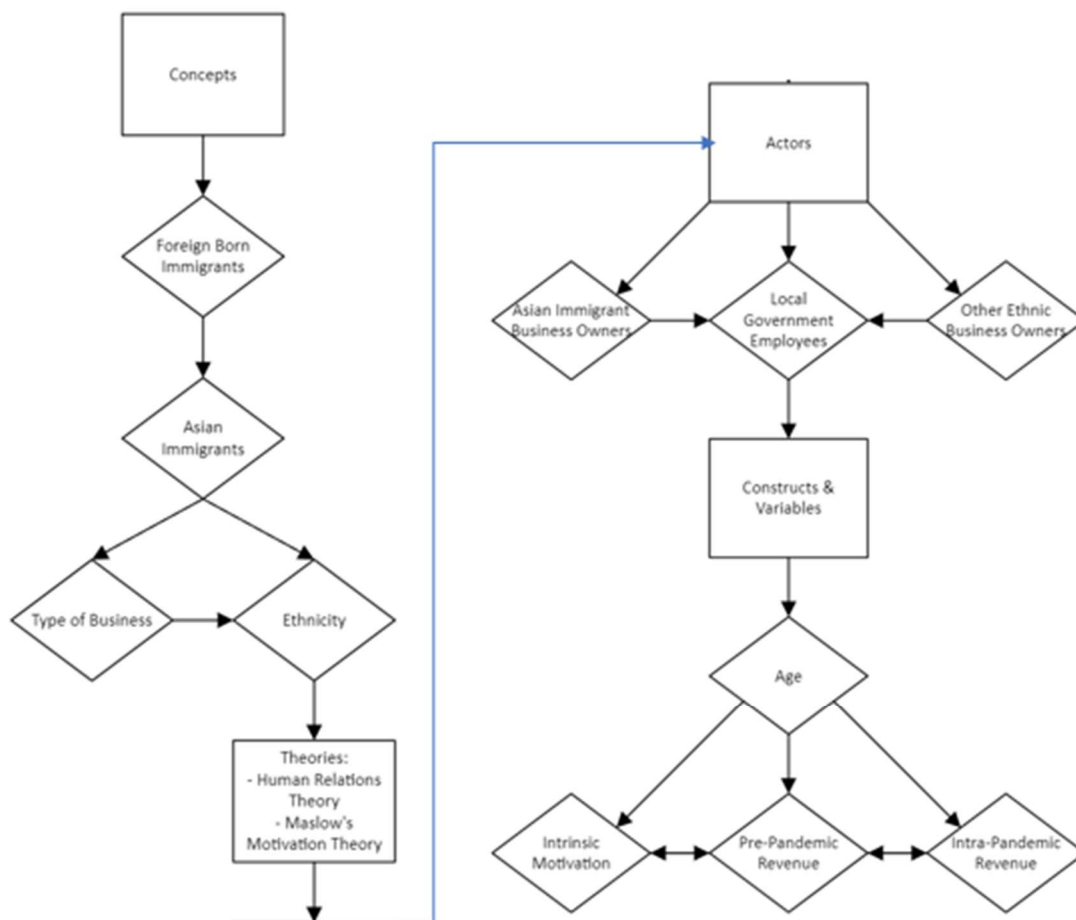
RQ3: How can foreign-born Filipino Asian Immigrant businesses be managed in the future to attempt to limit financial impacts in a comparable situation such as the COVID-19 pandemic?

For the most part, this question was answered in many ways. Most respondents stated they did not make any changes to the grocery or service business. However, those that were eateries or included cooked food as part of the services had a different response. Some of the responses

were simple changes to sanitizing the restaurant and still following those procedures to offering take-out as a new option and still offering that now. One response stood out from the rest though and was from Participant A who stated: “Always save money for the future so that if there is an event like Covid we have something to spend and use immediately even if you get sick or can't work that time.” This is something that we might think of if we deal with it all of the time but stood out to the researcher as it was a most sincere personal realization. Meng Li (2021) predicted that half of small businesses would be out of business due to COVID-19 and we now know this was not true, but the field research shows that firms were hit hard, did not have much success in government aid, but found ways to stay in business and continue to thrive. A study by Solheim et al. (2022) stated that 69% of immigrants were considered essential workers. The majority of participants in this study were considered essential businesses and remained open during this time, which also helped the firms to survive.

The Conceptual Framework

The conceptual research framework was discussed in section one of this paper, and it sets the parameters for the research project. It helps shape, guide, define, and control the process. Specifically, it is driven by the concepts, theories, actors, and variables involved in the research project. We will address the original conceptual framework strictly about the findings here in the following sections below.

Figure 21*Conceptual Framework***Figure 1. Conceptual Framework.***Concepts*

Foreign-Born Immigrants. The key focus of this study was foreign-born immigrants, specifically Filipino Asian immigrants. Zhou and Bankston (2020), called Asian immigrants the model minority and labeled them as “family-oriented, self-reliant, hardworking, resilient, and problem-free” which was found to be true from the field research. Field research showed that 11 of 15 participants (A, B, C, E, F, H, J, K, M, N, and O), or 73%, started their business from self-funding and stated the support system they had was either family or spouse in their responses.

Filipino Asian Immigrants. This group was the target group to be studied and some had varying responses on why they went into business. For some, it was a love of cooking (A, N, and O), for most was an opportunity to be self-employed (A, B, C, D, E, G, I, J, and M), but all had a strong desire to succeed, create a market, and establish themselves in the community. Immigrant entrepreneurs apply what they have learned in a market that is ethnic or non-ethnic leading to rewarding market penetration (Rahman et al., 2021).

Type of Business. In section one we discussed this concept not in the sense of legal form, but actual type of service or product offered by the business owner. According to Rahman et al. (2021), immigrant businesses form in minority-based communities, and they typically are restaurants, groceries, or services common to those residing in the ethnic community. The field research showed that 46.67% were restaurant owners (A, D, G, H, J, N, and O), 33.33% were grocery store owners (C, E, F, I, and L), and the final 20% were an insurance firm (M), a photographer (K), and an international shipper (B). All diverse entities reinforced what Rahman et al. (2021) stated in their body of work.

Ethnicity. Fairlie (2020) stated that Asian business owners saw a 26% drop-in activity during the early part of the pandemic with immigrants seeing the largest drop at 36%. Field research found that nine (D, E, F, G, H, I, K, N, and O) of the 15 participants stated that revenues were up for their business in the early stages of COVID-19 while three (E, G, and N) of those nine entities said revenues dropped in the next year and the other six said it was a break even with the prior year or slight increase. So statistically, the local entities that participated did not reflect what Fairlie (2020) stated on a larger scale sample.

Theories

Human Relations Theory. While most of the participants stated different things motivated them to start a business such as an opportunity to own a business, wanting to be independent, loving cooking, and so on. They all had a common desire of owning a business in their community to serve their community! Specifically, humans are emotional and social creatures and therefore are more productive when these needs are met (Nicotera, 2020). Entrepreneurs are highly motivated people and the level of networking involved in obtaining business meets the emotional needs (Nicotera, 2020) of the entrepreneurs.

Maslow's Motivation Theory (Maslow's Hierarchy of Needs). The field researcher would state that this theory was proved to be true about the participants. Most of the basic needs were already met when the participants started their businesses for other reasons. Mostly entering the pyramid around social, self-esteem, or self-actualization (Smith & Sweet, 2021).

Actors

Filipino Asian Immigrant Business Owners and Local Government Employees. The actors in this study remained the same as far as the Filipino Asian immigrant owners since they were the target group of the study. The local government employees were unable to provide data on the impact of COVID-19 on this target group. Nor were they able to provide any data on any ethnic group or general data related to businesses and COVID-19 in Duval County. The local government employees instead claimed that the local university had that data and should be contacted. The researcher did reach out to the local university who claimed they did not have any of that data either. The researcher also reached out to the state government and was never successful in obtaining any information from them either.

Constructs & Variables

Age. Zhang and Acs (2018) wrote that there is a link between age and willingness to be an entrepreneur. They also wrote that as people age, there are increasing opportunities (Zhang & Acs, 2018) to be entrepreneurs. The field research shows that six participants (A, F, G, I, L, and M) were in their 50s, and five (E, H, J, N, and O) were in their 40s. This represents 73.33% of participants with an average life of business at 8.68 years. More specifically those in the 40s age band had an average business life of 5.8 years with those in their 50s having an average business life of 11.08 years which is more than 2x the business life of the 40s group. This implies that not only were the older group successful and continued business operations but also that across both age groups, the average age at which they became an entrepreneur was very early 40s. The researcher feels that Zhang and Acs (2018) were right about as people age there are increasing opportunities.

Intrinsic Motivation. This section had originally discussed how those who had owned a previous business were more likely to own future businesses. Sort of a serial entrepreneur if you will. The field research showed that only four of the participants (H, L, M, and O) had previously owned a business and they were equally split between two in the 40s age band and two in the 50s age band. Studies by Rahman et al. (2021), Zhou and Bankston (2020), and Blume-Kohut (2016) have all very clearly indicated that some ethnicities are more motivated to be entrepreneurial in their newly adopted country. Especially Asian immigrants and those who had owned businesses in their home countries before immigrating. This has been discussed in other sections of this paper that foreign-born immigrants that start businesses here in the United States not only have cultural support but are also serial entrepreneurs (Lin & Wang, 2019).

Pre-pandemic Revenue and Intra-pandemic Revenue. This aspect of the field research could easily be listed as un-discernable. Two participants (B and M) stated they would not share dollar amounts or percentages, while two (A and E) did share exact figures. The other participants refused to provide specific data and only provided general percentage increases or decreases. See the data in Table 3 for more detailed information on this. Most participants who did provide some type of data reflected that revenues increased during the peak of COVID and fell by about the same amount after COVID. With the increased cost of goods that most mentioned, this was not a positive sign and could be deduced as a negative impact on the financial stability of the firms.

Anticipated Themes

Field research commenced with an open and clear mind eager to see what was found and truthfully, thought it would be easier to complete the field research aspect than it ended up being. Anticipated themes are discussed below and taken from the original literature review section.

Asian Businesses Were Impacted Harder than Other Ethnic Businesses. According to Fairlie (2020), this discovered theme shows a 26% drop in Asian business ownership from February to April 2020. Looking at a longer stretch, we see a slightly better picture of only a 10% drop from February through June of the same year. This could imply that only two more months allowed for a significant bounce back. There was a total of 46 business entities that this field researcher compiled and seven of those were later found to be closed permanently. Only three were known to have been closed after the COVID-19 event as they were known to be open during COVID-19 in the target geographic area. Statistically, 6.5% of known businesses were closed due to COVID-19 but this could be higher as it was unknown when the other four businesses closed their business down. Ironically three of the participants (J, K, and L) started

their businesses at the beginning of the pandemic and are still in business, finding it was a bumpy road but still worthwhile and profitable. The most significant difference between the COVID-19 situation and previous recessions or downturns is in the simple fact of government-mandated closures (Couch et al., 2020) of businesses and such. Couch et al. (2020) also depicted how Asian unemployment went from 2.6% in February 2020 to 13.5% in June of the same year. The researcher found that all of the respondents were not impacted by the government-required closures as they were all deemed essential businesses except two. Those two entities adhered to social distancing guidelines or worked remotely with no in-person contact.

Restaurant Owners Suffered more than Grocery Owners. This anticipated theme was found to be true but not by as large a margin as was anticipated. Seven of the participants were a mix of groceries with cooked food as a service or a restaurant with some type of small grocery as well. However, only one firm was a pure grocery and stated they saw a spike in revenue during COVID-19 and revenues held steady afterward. The real impact was on the pure restaurants as 60% stated they saw an increase during COVID with 40% seeing a significant decrease. Two thirds of the firms that saw an increase during COVID saw a continued level of earnings after, but one saw a decrease. Of the two firms that saw a decrease in revenues during COVID-19, they saw an increase afterward. If the only income stream were from the restaurant and not a combination of restaurant and grocery, this could have impacted businesses and profits but as we see from the above data most had a mix of both restaurant and grocery which aided in softening the impact some.

Asian Business Owners were not Impacted by the Pandemic. This anticipated theme does seem to be a bit of a stretch, but it is possible since we are studying a specific geographic area. Considering the study from Fairlie (2020) about the significant drop in business owners or

the Couch et al. (2020) study about the spike in unemployment numbers, it is not likely that this anticipated theme will be revealed. Field research proved this to not be true at all but then it was a far-fetched theme to begin with.

Filipino Asian Immigrant Business Owners were not as Positively Impacted by Government Assistance. It was anticipated that Filipino Asian Immigrant entrepreneurs would not be as successful at obtaining government assistance to keep their businesses running or at least lessen the financial impact of COVID-19 and government restrictions. It was discovered that all participants named the PPP without hesitation. As stated above, it was learned from the research that 11 participants knew of the program but two stated they did not apply at all, four refused to answer the question, and four stated they did apply and received funds. The remaining five did not obtain assistance at all from the program. Of the four that did receive assistance, they stated it had a positive impact on their business. The field data collected would prove this anticipated theme to have been true.

The Literature

Most of the literature review has already been integrated into the discussion throughout the other sections of this findings report. Some key sections that deserve mention follow below. The literature review is aligned with the problem statement and research questions discussed in the preceding sections. The literature review was written to help guide the study through different issues and yet reveal the interconnected aspects of the topics to define and support the overall research. This study is focused on the specific geographic area of Duval County, Florida, and the impact that COVID-19 had on the target group of entrepreneurs, as described in the previous section. Very little current literature is available that pertains specifically to this topic and target group. There is more information that is slowly becoming available, and it is

referenced throughout this paper where applicable. This literature review will explore as much of the available information as possible concerning the target audience, COVID-19, and the financial impact it had on these businesses.

Community Integration. Community integration is accomplished among Asian immigrant entrepreneurs by opening their business entities in co-ethnic communities (Rahman et al., 2021). Most immigrant entrepreneurs look for similar ethnic communities to start and develop a business as they know they have a guaranteed market, even if it is a simple micro market. Choi et al. (2019) in their study on integration stated that over 6% of the U.S. population is Asian Immigrants. They further stated that over two-thirds of those are foreign-born attempting to assimilate into their new home country (Choi et al., 2019). According to Rahman et al. (2021), immigrant entrepreneurs tend to apply innovative strategies to penetrate their intended markets. This was very obvious in the target geographic area for the research! Businesses were clustered near the two main military installations and another cluster over in an older immigrant-dominant neighborhood.

Mobile Versus Fixed. Mobile businesses versus fixed location businesses have slightly different business models. Most people want their needs met within acceptable ranges of where they live (Ashokkumar et al., 2020), but also about how this is not always practical. While the crux of the paper from Ashokkumar et al. (2020) is on the use of spatial data to determine business locations, they make mention of different social media platforms such as Facebook and Twitter and how people use ‘check-ins’ and hashtags. In the region of Duval County, FL, the geographic focus of this research, there are multiple events such as “904 Pop-Up” and “Art Walks” that draw large crowds and food services via various food trucks. Most of these mobile businesses gauge their locations from sales data derived from these organized events, check-ins,

and geo data from users' likes or posts about their food (Ashokkumar et al., 2020). This data are used so the mobile business can go to the client's micro-region and provide their services to that particular market. It was determined from the field research that one food truck business had closed during COVID-19 and one became so successful they now have a storefront restaurant. Two others are still in business and only do pop-up events and rely on Facebook marketing but were unwilling to participate in the study.

Measuring the Labor Market. "Measuring the Labor Market at the Onset of the COVID-19 Crisis" by Bartik et al. (2020): This study looked at the measurable impact of COVID-19 on the labor market between March and July 2020. The paper looked at job losses and discovered that most small businesses suffered the most, even though some re-opened later. However, their study indicates that the stay-at-home orders did not have that large of an impact on business closures. It will be interesting to compare this paper's findings to those from the target demographic of this researcher's field study. This paper also discovered that states with better unemployment benefits and those that received larger Payroll Protection Program payouts did not suffer as much from unemployment. Classification of the unemployed was a bit touchy since the last major pandemic was before modern unemployment tracking methods. This government legislation and its impact on this study's target region will be discerned in the researcher's body of work. It is possible that this legislation had an impact on Filipino Asian Immigrant entrepreneurs in the target geographic area of the study. Field research was able to discern that PPP loans were the most commonly known government assistance program. Despite that, the majority of participants were not able to obtain this assistance. Those who did stated it was very helpful in keeping their business operational.

Feminist Perspective. “Feminist Economic Perspectives on the COVID-19 Pandemic” by Kabeer et al. (2021): The main focus of this paper is on the impact of COVID-19 on women. It brings up several points that might be worth noting and investigating in my proposed research. The authors point out that the government’s response to order closures and lockdowns impacted women more than men. This is due to more women being represented in retail, food service, and hospitality industries than men. Through field research in my study’s target geographic area, this might be seen since most businesses run by women are food service and retail. While this paper does not necessarily deal with immigrants or the business aspects of COVID-19, it discusses how women were impacted more. Simply because they are over-represented in the three key industries hit the hardest by the government lockdowns and mandates. These three industries represent the majority of Filipino Asian Immigrant Entrepreneur businesses in the target geographic area of the proposed study. From the field research, it was discovered that 20% of the businesses were owned solely by women and 33% of the interviewees were women. Whether the participant was male or female 40% of participants stated the woman was the one that ran things and managed the entity.

COVID-19 and Racial Discrimination. Since the COVID-19 outbreak, there has been an increase in Asian-related discrimination. “COVID-19 Related Racial Discrimination in Small Asian Communities” (Kim et al., 2022) attempts to take a closer look at this discrimination amongst the Asian population by looking at smaller communities of Asian people. Precisely, 221 Asians were surveyed in Florida between June and July of 2020. There are numerous Asian populations around the state, but most are clustered near military installations. For instance, Jacksonville, Florida, has the largest Asian population in northern Florida, and Pensacola has a large population on the west end of the state. Kim et al. (2022) references that some 30% of

Americans blamed China/Chinese people for COVID-19. They also reference that this transcended to blaming Asians as a group, similar to Muslim Americans being blamed on the heels of 9/11. This study does not appear to have used face-to-face interviews to collect data but instead used online survey methods from Qualtrics and then analyzed and compiled for presentation. This paper also discussed how Asian respondents admitted to a state of hypervigilance during COVID-19 and, in some cases, were nervous about going out in public. The authors also included a section on anticipated and experienced discrimination. The Kim et al. (2022) paper could assist with understanding a very different aspect of economic impact on the Filipino Asian Immigrant entrepreneurs in Duval County, Florida. If businesses were already feeling the effects of government controls and economic issues, how did racial bias impact businesses during COVID-19? Racial discrimination could be a financial impact felt by the target community of this researcher's proposed project. If this ethnic group felt racial tension, they might not have patronized their favorite businesses as much. Suppose these studies are correct that Asians shop in co-ethnic companies, and the reduction in traffic was observed more due to the felt or perceived racial tension. If true, the minority-owned businesses were impacted by this as well. This was found to not be true in the target geographic area among the participants, as 73.33% stated that being Asian was not an issue for them and 80% stated they did not feel government actions unfairly impacted them. Only one participant stated they felt bias for being Asian, but upon asking to clarify the business owner stated that most people inquired as to where ingredients or supplies came from and that customers appeared disgusted if they saw "Asian writings" on the boxes.

The Problem

The general problem to be addressed is the financial impact of the COVID-19 pandemic on immigrant entrepreneurs in the United States resulting in the threat to ongoing business operations. The exact financial impact that COVID-19 had on this target group is not known as only a few participants would share financial data while the rest did not provide the data or only provided approximate percentage increases or decreases. The percentage numbers that were provided reflected an average increase in revenues initially followed by stagnant growth right after or a slight drop the year after COVID-19. The research conducted by Fairlie (2020) discussed the widespread impact of business closures due to the COVID-19 pandemic and its impact on businesses and how closures could be a permanent event for some small businesses. Fairlie and Fossen (2021) stated there was an unprecedented number of business closures due to COVID-19 impacting minority-owned businesses in ethnically concentrated areas even though assistance programs were introduced by the U.S. government to help keep employees on the payroll and businesses opened. The number of businesses that did not receive assistance seems to be in keeping with Fairlie and Fossen but closures due to COVID-19 do not seem to agree with these two authors. In the defined geographic area, closures were evident but only three could be tied to closing during COVID-19 and none tied to closing because of COVID-19.

Summary of the Findings

The field research findings show that the target ethnic group was impacted by COVID-19 and those in the grocery/restaurant business are still feeling long-term impacts from cost of goods and supply chain issues. The findings also show that some businesses did close, some did change how they went about daily operations, and all learned lessons from it and felt they had somewhat recovered from the experience. A small handful started their business at the beginning

of COVID-19 and admitted the first year was a struggle but that they were doing great now. It became clear from conducting the field research that most of the participants were very quiet and to themselves and did not want to share information with people they considered to be outsiders. Further, it became very clear that almost all of the participants were very resilient and maintained a high level of positivity.

Application to Professional Practice

The research findings depicted a few ways that the research could have a meaningful impact on professional practice. The findings showed a potential need for mentorship between businesses or professionals that could provide insight. It also showed the potential lack of business continuity planning, which is more important than most people feel it is. Especially to small business owners. While there are a variety of business resource providers and a Jacksonville Filipino Chamber of Commerce, these various resources and groups could benefit the target research group in many ways. These items could assist the target focus group as well as other ethnic entrepreneurs and in honesty, all entrepreneurs for that matter. These are discussed below in the proceeding section.

Improving General Business Practice

One way that general business practices can be improved is through the use of targeted business mentorship. While this applies to this topic and the next, we will start with Supply Chain issues. It was noted that most entities were not financially prepared for COVID-19 and stated a lesson learned was to have more in reserves, but they also stated the supply chain issues that followed were an ongoing concern. During the field research phase, it was discovered that there is a Jacksonville Filipino Chamber of Commerce, and its mission is to support local Filipino businesses. They do this by providing monthly meetings with members and they are

held at various business locations of these members, which helps to bring business in. Being able to get before this group and provide financial and general business presentations would most likely provide relevant and beneficial information to the members that could assist them with running their businesses better and be better prepared for business disruptions and supply chain issues. If one can simply get past the level of distrust as mentioned in Theme 4, then assistance through business programs, one-on-one consulting assistance on how to improve business, or presenting to groups such as the ethnic Chamber of Commerce group could benefit the membership. Passing this obstacle might be difficult but the community is open to those that are of the same ethnicity and to those that are married to individuals that are of the same ethnicity. This could be a way to establish trust in the community and provide a benefit to the businesses. Purnomo et al. (2021) discussed in their research how innovation drives businesses to look for new opportunities. If this service is offered the business owners may look to it as a useful resource to improve operations and finance.

Another benefit to general business is the fact that business continuity planning is potentially needed and can be addressed as well. The research revealed that 40% of participants stated they were co-owned with the female spouse being the motivation for the entity and manager of the store. The husband was strictly the office manager or handled the books. This leads to a business continuity issue that could be a potential business problem. Statistically speaking, women outlive men, and these co-owned business ventures were in food service and retail which are a true benefit to the community at large. While the data showed that age, gender, and education were not issues, business continuity could be. This raises the question of what happens to the venture when the spouse passes and is no longer managing the books. The idea of mentorships as listed above applies here as well. The need for business mentors was something

that came out of the research and while there are organizations out there that do just this, a connection to the ethnic group needs to be established to be successful. Once a connection to the ethnic entrepreneur group can be made, trust can be established, and mentorship of business owners can truly be beneficial.

The findings of this research study also bring to the attention of the reader that the study is beneficial to the general body of business in that it expands upon the understanding that this particular ethnic group does not differ from any other entrepreneur. They are seeking to be their boss, improve their position financially, and provide a service to those in their surrounding communities. While they do establish businesses in their co-ethnic community and cater to their fellow countrymen and those exposed to their culture, they are no different than any other entrepreneur. Purnomo et al. (2021) discussed entrepreneurial resilience and Blume-Kohut (2016) discussed how cultural support is important to these entrepreneurs. The community at large supported these business entities during and after COVID-19. While there is still some struggle, especially with supply chain issues, some of these businesses can benefit from some form of business mentorship.

Potential Application Strategies

Several application strategies came out of the findings of the field research. The first application is tied to Theme 1 discussing The Wife is The Manager. This exposed the potential issue of not having a business succession plan in place when the spouse passes that was managing the financials and other back-office items. The research discovered that the wife was typically the instigator of the business as well as the front-end manager. Reaching out to these entities and trying to establish trust and a mentoring relationship would be most beneficial to them as well as the community. If the wife can be cross trained to understand the basics of the

financial operations side of the business, then a successful business continuity plan can be set up and the business can continue to operate provided the surviving spouse still wishes to do so. If the surviving owner understands all sides of the business and continues, the community itself continues to benefit as well. After all, the owner started the operation to be a benefit to the community and fill a need both personally and for the community. Low (2008) discussed ethnic enclave economies and these are formed when ethnic owners start their operations in an ethnic minority community within the larger community. The key is mentorship of the business owners which can only be achieved through developing trust with these owners.

Mentorship is another method of application strategy that was seen when looking at the findings of the research. As stated above, gaining the trust of the business owners will be the biggest obstacle to overcome to establish a meaningful mentorship with the business owners. Most of the business owners knew each other or knew of each other regardless of whether they were in the same line of business or a different one altogether. Some participants in the study were discovered through referrals made by a different participant. Further proving that they had some form of social or business network connection that was established. During the field research phase, it was discovered that there was a group called the Filipino-American Jacksonville Chamber of Commerce. While this group was not beneficial to the study, the researcher did learn that the group holds monthly meetings, those monthly meetings are held at co-ethnic business locations to promote and support the entity and is trying to grow membership. In addition to all of this, they seek to find speakers and applicable topics to the business membership firms. Working with this group's network or at least trying to get in front of them as a speaker on viable topics could be a way to build trust and help create mentoring opportunities with co-ethnic firms. Shek and Lin (2015) discussed how mentoring is an integral part of

leadership, but this researcher would say it is an integral part of business development as well. Kim et al. (2022) stated that 2.8% of the population in Florida is Asian. Jacksonville metropolitan area boasts over 30,000 Filipino Americans and as the study discovered, at least 45 known businesses. This indicates a vast potential of opportunity to assist this community of people with a huge entrepreneurial spirit.

Another potential application strategy is to focus on the individuals who mentioned supply chain issues. This was a common item mentioned during the field research when asked if the participants felt they had recovered from the impact of COVID-19. The supply chain was disrupted for many firms at the end of the COVID-19 event and for some, it is still an issue as realized during the interviews. The ongoing issue could still be the supply side, but it also could be the demand side. In other words, the participant firms may need assistance with how they handle inventory, purchasing supplies, or even finding different suppliers that can assist with their demand. Wang and Kang (2021) discussed how some businesses might shift their goods and services or supply shipment deliveries to stay in business. If supply chain issues can be resolved or calmed, then goods are available for sale and sales go up. This in turn means that customers do not go looking for other sources to meet their demands.

Summary

This section discussed improving general business practices as well as application strategies. Business continuity planning was one item, mentorship of existing business owners was another, and it discussed how these business owners are not any different than other entrepreneurs. While this research focused on Filipino Asian Immigrant Entrepreneurs, the researcher discovered that their hopes, desires, and struggles are the same as any other ethnic group.

Recommendations for Further Study

With 40% of participants (A, C, I, J, L, and N) admitting to being co-owned with a spouse and one (typically the female) managing the store while the other (typically the male) managing the back-office aspect brings up the concern of business continuity and cross training. Kabeer et al. (2021) discussed that women are represented more in food service, retail, and hospitality. This was found to be true during the field research as the 40% mentioned above were in food service and retail. Delving further into how many co-owned businesses survive the passing of one of the managers/owners would be a great topic for further research. Likewise researching further what business continuity planning exists would piggyback onto that.

Another topic for further research is what percentage of income is derived from the store versus food service side in a restaurant with a grocery offering and how it compares to a grocery store with a food service offering. Which side generates the most revenue and what is the return? It was noted that 16.67% of participants were restaurants with a grocery store added (D and J) and 33.33% were a grocery store with a food service added (C, E, F, I, and L). How does revenue compare amongst this sub-category and what are the similarities or differences between the two? These are some good questions to ask if pursuing this research path.

Another topic for further research is that of college education versus prior familial experiences as entrepreneurs. Does a college degree promulgate an entrepreneurial spirit more or less than coming from an entrepreneurial family? With 86.67% of participants stating they had some level of college and only 26.67% of participants stating they owned a business in their home country, it would appear that college is more important to entrepreneurship. However, we do not know the answer to this, and it would be worth studying further to truly learn. From personal experience, it would indicate that coming from an entrepreneurial family produces

entrepreneurs more than college does. Blume and Kohut (2016) posited that foreign-born immigrants were twice as likely to open a business in their adopted country. Further, they posited that if this same immigrant was U.S. educated, they had an even higher likelihood of owning a business. This is worth investigating further in a different research project.

Reflections

The reflection section of this paper is derived from Personal and Professional Growth and Biblical Perspective. In other words, what was personally learned from this research project, and then how can we tie that into the teachings of the Bible? The researcher is still learning how this project impacted them professionally and how to apply those lessons. The Biblical perspective is easier because we take the word of God and learn how it applies to what we found in the research.

Personal and Professional Growth

This dissertation process and field research have provided some opportunities to meet new people and learn new things. The focus of my paper was on Filipino Immigrant Entrepreneurs and therefore I have met countless entities and the people that run them. Naturally, some of the entities like the insurance agent and shipper might not frequent as much but then the countless eateries and grocery entities have expanded allowing more choices to fill those needs compared to prior selections. Further, some of those entities now recognize me when I patronize their business and it is more friendly.

More important than any of this, it has further driven home the concept that regardless of age, gender, ethnicity, immigrant status, etc. we are all the same and trying to accomplish similar goals. In its basic form, we are all trying to find our place in this world, find our calling, improve our lives, and assist others to the best of our ability during this very short ride called life. Some

of us take a faith-based approach while others take a secular approach. Some are good and bad regardless of faith or secular approaches but there is more that is good in this world than most would like you to know about.

From a professional perspective, I have grown and learned that there is a need to help those who are trying to start their own business and keep it operational. Each entrepreneur starts with an idea or a goal in mind, but they do not know all there is to know about business operations in this county, state, or federal government. Working with these entrepreneurs and attempting to assist them in getting the business going or streamlining some aspects to improve their entity could be beneficial. How to go about that is an aspect I am still learning about. However, I recently joined the local Filipino Chamber of Commerce and will proceed from there.

Biblical Perspective

While the Bible is the true word of God and always says the same thing, the stories and parables can take different meanings depending on what we as individuals are facing in our lives. These parables can be applied in different ways to things that are going on or looked at that people face. Section 1 of this paper discussed the parable of the feeding of 5,000 (Matthew) people and also the Sower of the Seeds (Matthew) but after the research was completed these two are still applicable along with a few others.

We all have heard of the parable of the two fish and five loaves feeding 5,000 people in Matthew 14:13-21. This parable presents a good business lesson as it informs the reader that when faced with a large task, do not feel overwhelmed. Jesus saw the limitations of what was handed to Him, but He moved forward in faith and knew that God would provide. Another way to view this story is that of people willing to give the little they had to Jesus who then was able to

multiply those small offerings and help thousands. While this will not discuss the political ramifications of government aid during COVID-19, assistance was needed, and it was found in some cases. In reality, we all could do more to help each other, and local groups and churches might be a good way to start. With the pandemic, we were all dealt a major blow from a business perspective. This could have been a final blow to the entrepreneurial spirit for some but when we think of this parable, we learn that nothing is impossible as God has stated and shown to us.

In Matthew chapter 13 we read about the parable of the Sower of the Seed. This story is not just about sowing seeds as the surface story indicates. It is a very in-depth story that can mean different things to different people based on the context of the situation in which it is used. For business purposes, we can look at many factors and set a plan to start and operate a business that may or may not be fertile ground. From the field research, we learned that most businesses that participated were Sowers of Seed if you will be starting an entity that filled a need for them which was providing food or groceries for local community residents which then filled a need those individuals had. These firms were successful and took the seeds of talent that God had provided them to benefit their fellow community. Through this sowing, they too benefited and became profitable contributors to society.

Another really good Bible verse is from Romans 8:28 where it states that “all things work together for the good of those who love the Lord and are called according to His purpose.” If we listen to God and discern the truth, we can see that each of us has a calling. Entrepreneurs are oft called to start a business entity that sometimes employs others but always provides some needed service. If the entrepreneur follows their faith and listens God will bless them in many ways. A few of the participants stated that they prayed about the choices that were presented to them and proceeded on faith in pursuing the business endeavor they now manage. While each admitted to

the challenges, they faced during COVID, none of them regretted owning and operating the business. All pointed to the benefits the community had provided to them by continuing to patronize the business entity.

Proverbs 29:18 talks about vision and without vision people perish and each of these entrepreneurs that participated in the field research had a vision. Whether it was feeding people, selling food and supplies, or just the vision of being their boss and providing a worthwhile good or service, they all had a vision. From the vision, some level of faith in God, and the realization of skill, each of these entrepreneurs followed their callings and started an entity. These entities were successful in their own right through the perseverance and hard work of the individuals who started them but also through their faith. Faith always plays a part in what we do and decide. We admit it if we are willing to. Just like if we listen to the voice of God as He guides us to do these things that only prospers us and further expands His kingdom.

Summary

There are multiple parables and verses that came to mind when writing this section and yet most of the Bible can apply depending on perspective and topic. The point is not to take the Bible and make it apply to our needs and desires. The point is to take the Bible and see how it applies to a situation and see how we can further learn from it in a biblical sense. The Bible Perspectives we read above show how supporting people in need by sharing what we have can assist them and all others. It describes how listening to God and learning our true paths can aid others and make our lives better as well as the lives of others. Each of us has a vision of what we want our lives to be like, but also what we hope our lives will be like. Listening to God can help us achieve what He has planned for us and yet magnify the bounty of our existence for His glory.

Summary of Section 3

This section discussed once again the overview of the study itself that was conducted but it also provided a detailed discussion of the findings of the study. Discovered themes, data findings, and visualizations of the data were all presented and discussed. This was followed by a detailed discussion of how the study could be applied to professional practice and a discussion of items for further study. A discussion of a Biblical perspective followed this as well as a general reflection on the field research itself. In all this was a very thought-provoking study with some great findings from the field research.

Summary and Study Conclusion

The research project was the culmination of numerous thoughtful steps in preparation for the actual field research that took just over a year. The research topic was developed just over 2 years ago, and the research defined further as the dissertation process progressed. The actual field research aspect of the dissertation was rather more complex than originally thought and took more time to complete.

The field research allowed the opportunity to visit parts of the metropolitan area the researcher had not been to before and meet a lot of new people. The entire process of the field research and the data collected was not what was originally thought it would be or what was thought would be discovered. A quick level of trust had to be built up and a common bond had to be found with several of the participants for them to agree to participate. Once the trust was established and a common bond formed, the participants were more open about their responses and participation.

The researcher, by keeping an open mind, learned many things from all of the participants. Throughout the entire process the researcher met many wonderful people and

collected a fair amount of data. This data were analyzed, and a firm conclusion was formed from the findings of the study and presented in this paper.

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Appendix A: IRB Letter

LIBERTY UNIVERSITY

INSTITUTIONAL REVIEW BOARD

May 23, 2023

Thomas Cannistra
Henry Kerich

Re: IRB Approval - IRB-FY22-23-1365 Exploration of the Financial Impact of the Pandemic among Filipino Asian Immigrant Entrepreneurs in Duval County, Florida

Dear Thomas Cannistra, Henry Kerich,

We are pleased to inform you that your study has been approved by the Liberty University Institutional Review Board (IRB). This approval is extended to you for one year from the following date: May 23, 2023. If you need to make changes to the methodology as it pertains to human subjects, you must submit a modification to the IRB. Modifications can be completed through your Cayuse IRB account.

Your study falls under the expedited review category (45 CFR 46.110), which is applicable to specific, minimal risk studies and minor changes to approved studies for the following reason(s):

7. Research on individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior) or research employing survey, interview, oral history, focus group, program evaluation, human factors evaluation, or quality assurance methodologies. (NOTE: Some research in this category may be exempt from the HHS regulations for the protection of human subjects. [45 CFR 46.101\(b\)\(2\)](#) and (b)(3). This listing refers only to research that is not exempt.)

Your stamped consent form(s) and final versions of your study documents can be found under the Attachments tab within the Submission Details section of your study on Cayuse IRB. Your stamped consent form(s) should be copied and used to gain the consent of your research participants. If you plan to provide your consent information electronically, the contents of the attached consent document(s) should be made available without alteration.

Thank you for your cooperation with the IRB, and we wish you well with your research project.

Sincerely,

G. Michele Baker, PhD, CIP
Administrative Chair
Research Ethics Office

Appendix B: Study Consent Form

Consent

Title of the Project: Exploration of The Financial Impact of The Pandemic Among Filipino Asian Immigrant Entrepreneurs in Duval County, Florida

Principal Investigator: Thomas N. Cannistra, Researcher, Doctoral Candidate, School of Business, Liberty University

Invitation to be Part of a Research Study

You are invited to participate in a research study. To participate, you must be a Filipino-Asian Immigrant who is or was an Entrepreneur in Duval County, Florida prior to 2020 and the coronavirus pandemic. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to add to the understanding of the true impact of the COVID-19 Pandemic on the Filipino Asian Immigrant Entrepreneur ethnic group.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following:

1. Participate in an in-person, audio-recorded interview that will take no more than 1-1.25 hours.
2. Potentially participate in an audio-recorded, follow-up interview to review any issues that might have surfaced during the analysis of the previously collected data from the interview. If a follow-up interview is needed, it will take no more than 30 minutes and can be held either in person or over the phone for the convenience of the participant.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society and the business world include a better understanding of the impact of Covid-19 on small businesses. Specifically, Filipino-immigrant owned businesses in the defined geographic region of Duval County, Florida. This study will hopefully aid in understanding the financial impact of Covid-19 and firms' ability to obtain assistance or otherwise stay in business.

What risks might you experience from being in this study?

The expected risks from participating in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

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Participant responses will be kept confidential by replacing names with codes. Interviews will be conducted in a location where others will not easily overhear the conversation. Data will be stored on a password-locked computer and in a locked file cabinet. After three years, all electronic records will be deleted, and all hardcopy records will be shredded. Recordings will be stored on a password-locked computer or in a locked file cabinet for three years and then deleted and/or erased. The researcher will have access to these recordings.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the email address/phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Thomas N. Cannistra. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him at [REDACTED] or [REDACTED]. You may also contact the researcher's faculty sponsor, Dr. Henry Kerich, at [REDACTED].

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the IRB. Our physical address is Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA, 24515; our phone number is 434-592-5530, and our email address is irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

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I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio-record me as part of my participation in this study.

Printed Subject Name

Signature & Date

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Appendix C: Interview Guide

START RECORDING

This interview is held with (NAME), (POSITION). To clarify, your name will actually be redacted from the final transcript of this research paper. I would like to thank you once again for participating in the interview(s) for this research project. This interview and any potential follow-up interviews may be recorded for reference during the transcription or data analysis phase.

As a reminder, my name is Thomas Cannistra, and I am a doctoral candidate at Liberty University. This interview is being conducted as part of the research project requirements for the Doctor of Business Administration degree. The research to be completed is a detailed examination of how the pandemic impacted Filipino Asian Immigrant Entrepreneurs. The purpose of the study is to add to the understanding of the actual impact on the Filipino Asian Immigrant Entrepreneur ethnic group here in Duval County, Florida.

Participation in this research study is voluntary, may require follow-up interviews, and will not affect your relationship with Liberty University. You can withdraw from this study at any time. If you decide to withdraw from the study, it will not affect your relationship with Liberty University.

The record of this interview and any documentation you may provide will be kept in a secure location. Any publication of this interview or documents provided will have any and all identifiable components removed.

This interview is to learn about your experience with how the COVID-19 pandemic impacted the Filipino Asian Immigrant Entrepreneur community in Duval County, Florida. This interview will explore some basic information about your business before, during, and immediately after the pandemic.

General Interview Questions (All Participants)

1. What was your reason or motivation for starting this business?
2. Do you feel that you have been successful with this business?
3. How long have you owned this business?
4. If you own other businesses, what industries are they in?
5. Can you support your family with the revenue from this business?
6. Has this business provided you with the economic freedom you were looking for?
7. Did you have the financial ability to start your own business or was it funded through loans or investors?
8. Did you have a support system for operating your business?

Business Operations and COVID-19 Questions (All Participants)

1. Did your business witness any impact from COVID-19? (ie. Shelter-in-place orders, essential worker declarations, temporary closures, etc.)
2. Were revenues up or down during COVID-19?
3. What were your annual GROSS and NET revenues before COVID-19?
4. What were your annual GROSS and NET revenues during COVID-19?
5. What were your annual GROSS and NET revenues immediately after COVID-19?
6. Do you feel that your business has recovered from the impact of COVID-19?
 - a. Not at all
 - b. Somewhat
 - c. Fully Recovered
7. Please describe any actions you took during the COVID-19 event to keep your business operational.
8. What was your biggest lesson learned concerning your business and COVID-19?

9. Did you make any changes to your business to attempt to mitigate the impact of future events such as COVID-19?

Ethnic Questions (All Participants)

1. Do you feel that “being Asian” caused negative bias towards you individually or your business during COVID-19?
2. Do you feel that government actions impacted you unfairly compared to other ethnic groups?
3. Were you aware of ANY government assistance programs during COVID-19?

YES / NO

4. IF you were aware of assistance programs, which ones did you hear or know about?
5. Were you able to participate successfully in any of these government assistance programs? YES / NO
6. IF you were able to participate in any of the government assistance programs, do you feel that they helped you?

Wrap-up Questions (All Participants)

1. Are there any foreign-born, Filipino-Asian Immigrant Entrepreneurs you know and could recommend interviewing for this research project?

Once again, thank you for taking the time to participate in this interview process. The next step will be to transcribe this interview and compile the data collected from your responses. Once that step is done, a follow-up interview may be required to gain clarity with any responses provided. This will be necessary to verify the accuracy of the data and ensure that responses are recorded correctly and accurately. If there is anything that you feel would be necessary to add to

this interview, please feel free to contact me at (XXX-XXX-XXXX) or via email at XXXXXX@XXXXXXXX.XXX. Are there any questions that you have for me at this time?