Contesting migrant precarity in the Global South? Informal labor markets, high-risk coping strategies, and low-income Filipino migrants in the United Arab Emirates

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Abstract
Despite extensive host state labor reforms, scholars contend that temporary labor migrants are systematically remain vulnerable to economic precarity under the Gulf states' kafala sponsorship system. Using the case of the United Arab Emirates (UAE), this article posits that, despite legal and financial sanctions, low-income migrants navigate their transnational economic precarity status by strategically engaging with host country informal labor markets through three high-risk coping strategies: accumulating debt, subleasing and enterprising. Ultimately, the study highlights low-income migrants navigate and co-produce precarity while simultaneously weaponizing informal labor markets as a (marginal yet) central "site" of everyday contestation within restrictive migration system in the Global South.

Keywords: migrant agency, Filipino migrants, migrant precarity, Dubai, Global South, UAE, high-risk coping strategies

Introduction

Over the past decade, Gulf states have increasingly reformed their kafala sponsorship system (henceforth, *kafala*) by implementing diverse labor and immigration policy reforms (i.e., internal labor mobility, elimination of exit permits) to address temporary labour migrants' precarious statuses (Hertog, 2022; ILO, 2022). Yet, despite these comprehenlabour reforms (for critiques, see Thiollet, 2022; Kalush and Saraswathi, 2024), scholars contend that temporary labor migrant populations, specifically low-income, structurally confront a 'precarity chain' (Silvey and Parennas, 2020), a precarious economic conditions linked to insecure jobs, insecure financial status in both origin and host states for themselves and their family members. Scholars have also attempted to theorize the sources of such migrant precarities, highlighting the absence of domestic minimum wage laws (Fargues et al., 2019a, 2019b), the non-existence of migrant-led trade unions (Bishara, 2023), the transnational corruption culture in the migrant recruitment sectors (Jureidini, 2017), and a lack of compliance with and enforcement of international labor laws (Hatayama, 2021) deeply root low-income migrant precariousness in the Gulf states. Others haveemphasized that the absence and weak implementation of a legal system and law enforcement structurally create a precarious environment for labor migrants, leaving them vulnerable to employers' labor exploitation, such

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as non-payment of wages, delayed payment or deduction of wages (Blaydes, 2023; Fargues et al., 2019a, 2019b; Naufal and Malit, 2018; Gardner et al., 2013). Thus, how do low-income temporary labor migrants cope with growing migrant precariousness, and what range of coping strategies do low-income migrants employ to overcome precarious conditions in the Gulf?

This article investigates the high-risk coping strategies of low-income migrants employed in the informal labor markets to contest their precarious economic conditions in the Global South. Using the case of 30 low-income Filipino migrants in the UAE, we offer two arguments: firstly, we contend that migrants exploit informal labor markets by utilizing three high-risk coping strategies—accumulating, subleasing, and enterprising—to mitigate their economic precarity in the host nation. Secondly, we assert that although high-risk coping strategies affect the welfare and legal immigration status of low-income migrants, they are significantly shaped by their intricate mobility networks (i.e., through social connections such as friends and family), which serve as a potent mechanism for accessing diverse regional and global labor markets in the Global South and beyond. Taking inspiration from Iskander and Landau's (2022) conceptualization of a "margin" within migration studies, we "center" these high-risk coping strategies in the informal labor market as a critical site of contestation, whereby low-income migrants contest, manipulate and circumvent the host country kafala restrictions. We define "high-risk" coping strategies as individual decision-making processes that contain legal risks and costs that could lead to financial and institutional sanctions (i.e., including detention, deportation and expulsion) due to certain host state legal violations. We also refer to "informal labor market" as an economic sector outside the formal labor market regulations in the host country.

Our article holds three-fold contributions: Firstly, the study highlights the strategic use of informal labor markets by low-income migrants as a transnational socio-economic tool to contest economic-related precarity chains stemming from their origin (i.e., family's financial deprivation) and host states' context. Instead of relying on relatively weak sending or host state social protection systems (see, Lowe et al., 2023), low-income migrants weaponize such access to the informal labor markets as a panacea in order to resolve their financial insecurities and prolong their long-term survival in the Gulf. Secondly, rather than reinforcing the migrant victimhood narratives (Halabi, 2008; Keane and McGeehan, 2008; Fernandez, 2021; Ganji, 2016), the study critically situates the transnational social agency of low-income migrants by elucidating the range of high-risk strategies to overcome migrant precariousness in the host country. These high-risk strategies mirror their complex capacities for contesting and manipulating highly restrictive migration systems in the Gulf. Thirdly, the study also emphasizes how low-income migrants strategically engage in circular, serial, and stepwise migration pathways as a tool to contest host country restrictions, thus enabling them to subvert the kafala sponsorship system. These specific contributions enhance the growing Gulf migration and migrant precarity literature, but also recenter the complex role of low-income migrants as transnational social agents in (re)shaping existing asymmetric and precarious migration systems rooted in the Gulf's kafala in the Global South. Overall, the study contributes to existing empirical and theoretical discourses on migrant precariousness and Gulf migration studies by featuring the dynamic linkage between informal labor markets and transnational social agencies of low-income migrants in highly restrictive and precarious migration systems in the Global South.

Our article is organized as follows: Firstly, we examine the concept of international politics of migrant precarity in the Global South and its critical relevance in understanding temporary migrant workers' social agencies in the Gulf region. Secondly, we analyze the

growing wealth of literature on migrant precarity and "victimhood" in the Gulf region, specifically in the UAE. Thirdly, we explain our qualitative field research methods and approaches in studying the low-income Filipino migrants' high-risk coping strategies in the UAE. Fourthly, building on the long lines of scholarships that nuance migrant victimhood narrative in the Gulf (Parreñas and Silvey, 2016; Ishii, 2019; Parreñas, 2021b; Johnson, 2011, 2018; Babar, 2024; Damir-Geilsdorf and Pelican, 2019), we further explore three high-risk coping strategies of low-income migrants in the UAE informal labor market—namely *accumulating debt*, *subleasing* and *enterprising*—to navigate deep economic precarity in the host country. Finally, we interrogate whether such high-risk coping strategies contest or reinforce migrant victimhood narratives in the UAE and across the Gulf. The concluding section summarizes the key empirical and theoretical findings, and sets out future research agendas in studying the international politics of migrant precarity in the Gulf and of the broader Global South.

International politics of migrant precarity in the Global South

As globalization intensifies *within* South-South migration corridors, international migration literature has increasingly featured the complex impacts of sending and host states' neoliberal policies on temporary migrant workers and their growing precarity status in the global labor economy (Piper et.al, 2017, 2022; Silvey and Parreñas, 2020; Parreñas et al., 2018; Parreñas and Silvey, 2016; Raj and Rahman, 2023). While hyperglobalization facilitates various integral cross-border capital and labor flows, it also exacerbates host states' neoliberal labor market policies, treating temporary migrant workers as "second-class citizens" within their highly flexible, discriminatory and precarious labor production systems that operate outside of international labor norms. Piper et al. (2017) acknowledge that temporary labor migrants have become trapped in a "prolonged precarity" due to dwindling local unemployment, poor working conditions and limited economic opportunities, both at home and in their host states. This situation exposes them to various forms of exploitation, disposability and discrimination within the international division of labor in the global economy. Drawing from their analysis of migrant domestic workers in the South-East Asia-Middle East corridor, Silvey and Parreñas (2020: 3457) call this phenomenon as "precarity chains," defined as "transfer of insecure jobs and insecure financial status (low wages, indebtedness) across migrants' places (origins and destinations) and their family members." These precarity chains are not only a byproduct of the structural exploitative system of migration management, but effectively reproduce "persistent dependence and future precarity" on the families and household economies of these low-wage domestic workers, generating relative and persistent poverty and subjugation across generations.

While the concept of migrant precarity remains a highly contested term in migration studies, an established body of scholarship has attempted to broadly associate it with the insecurity and vulnerability experiences of temporary labor migrants across various formal, informal and gig labor markets in the Global South. Drawing primarily from their extensive migration research in Asia, Piper et al. (2017: 1089) define migrant precarity in the Global South as "poorly or unregulated work with insecure legal and residential status" often facing "protracted precarity" both at home and in the host state context. Schierup and Jorgensen (2017: 1) conceptualize migrant precarity as a form of "social suffering" through the degradation of work, which produces fractured and racialized citizenship and excessive human vulnerability. Lewis and Waite (2015: 49) define migrant precarity in the context of migrant forced labor as "the rise of casual, flexible, sub-contracted, temporary, contingent, and part-time work in a neoliberal economy," exposing temporary labor migrants to labor market exploitation and violence. Thus, temporary labor migrants must navigate and contest migrant

precarity—viewed and understood as a state or experience of insecurity, and an implicit byproduct of states' neoliberal-oriented, laissez-faire approach—within the restrictive host country migration systems of the Global South.

Recently, subsequent scholarly works, citing regulatory infrastructures (Sunam, 2022), legal systems (Piper, 2022), citizenship status, a pandemic crisis (Crush and Tawodzera, 2024) and weak rights-based civil society mobilization (Piper et al., 2017; Woolfson, 2014), among others, have examined various structural determinants of—rather than the contestation sites to circumvent—migrant precarity in the Global South. Sunam (2022) posits that the complex interplay between workplace and regulatory infrastructures in host states, along with the degradation of commercial and socioeconomic infrastructures in sending states, profoundly contribute to the production of migrant precarity. Piper (2022: 1) argues that a strict legal framework (i.e., similar to an employer-tied labor sponsorship system) generates migrant precarity because it legally restricts the internal mobility, rights and welfare of migrant workers, thus impacting their social agency in the host country. Piper (2022) further acknowledges that citizenship based on membership with civil society organizations therefore becomes an act of resistance when international or state institutions fail to address rights discourses due to the absence of a rights-based framework. Woolfson (2014: 694) posits that the inability of trade unions to uphold labor standards leads to migrant precarity, ultimately leading to a downward trend in labor standards within host states, especially in low-skill, low-wage occupations. Crush and Tawodzera (2024) recognize the rise of pandemic precarity, whereby global crises, such as the COVID-19 pandemic, have led to precarious conditions for migrants, resulting in a range of issues including unstable employment, material deprivation, emotional anxiety and food insecurity, among others in the informal sector. As a result, while the existing literature emphasizes how the legal, institutional, regulatory and infrastructural processes of host states generate varying migrant precarity outcomes, it rarely explores how temporary labor migrants navigate these structural sources of migrant precarity while operating within restrictive host states in the Global South.

Much of the scholarly work has also explored the critical role of host states in shaping migrant precariousness, often obscuring the invisible marginal sites (i.e., informal labor markets) that can be weaponized to challenge the restrictive migration systems of the Global South. In Singapore, Baey and Yeoh (2022) assert that host states establish a temporary labor migration regime based on a skills and salary hierarchy. This regime subjects low-wage migrant laborers admitted on short-term contracts to a precarious, temporary socio-legal status within the city-state, making them expendable, deportable and vulnerable. In other words, the precarious legal system of temporary labor migrants often leaves them with limited or no bargaining power regarding workplace safety and risks, exposing them to daily forms of state violence associated with exploitation and marginalization. Similarly, Parreñas et al. (2018: 1230) emphasize the emergence of ‘serial labor migration’ contending that the policy contexts of both the origin and host states can significantly create precarious and prohibitive settlement conditions, leading to the itinerancy of low-skilled migrants in the Global South. They further emphasize the various migration policy contexts at the point of departure, reception, and return, which contribute to the increasing itinerancy and precarious status of low-income Filipino and Indonesian migrants during their temporary migration processes in the Global South.

With the increasing precarity of temporary migrants in the Global South, scholars have also attempted to recenter the role of sending states in challenging the illiberal characteristics of host states' restrictive migration systems (Thiollet, 2022; Malit and Tsourapas, 2021; Uddin, 2024; Shivakoti et al., 2021), which frequently result in what Gardner (2010) describes as

“structural violence.” Parreñas (2021a) examines how the Philippine state addresses migrant precariousness in Gulf states by managing, disciplining and empowering migrant workers. This is achieved through the exercise of "biopower" and "pastoral power," manifested in the establishment of labor standards, migration regulations and educational policies. Malit and Tsourapas (2021) demonstrate that the Philippine state utilizes coercive measures against influential host states, such as Kuwait and the UAE, to secure bilateral labor agreements aimed at enhancing labor protections for domestic workers through repatriation and restrictions. Shivakoti et al. (2021) highlight the strategic implementation of migration bans by Indo-Pacific sending states, including Indonesia, Nepal, Sri Lanka and the Philippines, as a labor diplomacy mechanism aimed at alleviating migrant precariousness and enhancing labor conditions and standards for temporary migrant workers in host states across the Global South. Uddin (2024) examines the decentralized migration management strategies employed by Bangladesh to impact and reform the kafala system in Qatar, which may contribute to the reduction of migrant precariousness in the host state region. Consequently, despite the efforts of sending states, illiberal host states in the Global South, such as the Gulf states, have effectively upheld their illiberal domestic migration management through the kafala system, thereby significantly constraining the ability of sending states' domestic and foreign policy agencies to mitigate migrant precariousness.

Despite a wealth of literature exploring the structural, institutional and state-centric policy determinants of migrant precarity within highly restrictive *formal labor market systems* in the Global South, international migration scholars have yet to disaggregate the complex range of temporary labor migration strategies within *informal labor markets* to circumvent the "structural violence" or “precarity chains” operating within the origin and host states' policy contexts in the Global South (Gardner, 2010; Parreñas et al., 2018). While the majority of existing scholarly and policy analyses have concentrated on the prevalent victimization, and precarious living and working conditions linked to the Gulf Kafala system (Fargues et al., 2019a, 2019b; Keane and McGeehan, 2008; Halabi, 2008), the literature has not yet explored the intricate, high-risk coping strategies employed by low-wage, temporary migrant workers within informal labor markets crucial to combatting their structural precariousness in the host country. As the largest host of migrants—totaling 28 million—in the Global South, the Gulf countries are an important site for theorizing the everyday coping strategies of low-income migrants to circumvent the structural migrant precarity in the host country. However, it remains to be examined how these workers utilize such precarious yet potentially empowering options to mitigate and navigate their vulnerable living and working conditions in the Gulf, despite facing significant legal and economic challenges in host states. While the high-risk coping strategies employed by low-income migrant workers do not inherently diminish the significance of the structural power inequities and conditions imposed by the kafala sponsorship system (AlShehabi, 2019; Gardner, 2010), they distinctly illustrate the transnational social agency that exists within the confines of highly restrictive migration systems and environments in the Gulf and the Global South. The following section contextualizes the migrant precarity context for low-income, temporary migrants in the Gulf.

Migrant precarity and low-income migrants in the Gulf

Following the discovery of hydrocarbon resources in the Gulf during the 1930s, the Gulf states have strategically imported significant numbers of temporary migrant populations from Arab, Asian, and, more recently African countries to mitigate domestic labor shortages (Thiollet, 2011; AlShehabi, 2021; Atong et al., 2018). An extensive body of historical and contemporary migration literature on the Gulf has critically analyzed the enduring migrant precarity linked

to the kafala within the host state frameworks for over half a century (Babar, 2024; Fernandez, 2021; Malit and Naufal, 2016; Gardner, 2010; Silvey and Parreñas, 2020; Parreñas et al., 2018). In fact, much of the literature emphasizes the role of Gulf host states in fostering "migrant rights washing" (Thiollet, 2019), or structural violence and precarity affecting the everyday day lives of migrant workers (Gardner, 2010; Halabi, 2008), while others broadly highlight the absence of "political will," and the recurring laissez-faire approach to labor and immigration regulations in the Gulf, which exacerbates the marginalization, precariousness and vulnerability of temporary migrant workers (Dean and McGeehan, 2008; Kalush and Sarawathi, 2024). Despite the extensive scholarly literature on migration, scholars have yet to explain how labor migrants not only contest such structural precarity conditions, but also mobilize existing migration infrastructures in the host country, specifically the informal labor market, to end the prevalence of precarity chains in their transnational lives.

While subsequent Gulf migration literature has increasingly featured the various strategies utilized by low-income migrant workers to challenge the "victimhood narrative" in the Gulf Cooperation Council (GCC) host states, they have yet to recenter the informal labor market as a critical site of contestation to mitigate their precarious statuses in the host country. A substantial body of scholarship on Gulf migration has indicated the diverse strategies employed by low-income migrant workers, particularly domestic workers, to challenge the restrictive aspects of the Gulf kafala sponsorship systems. In Qatar, Pessoa et al. (2014) emphasized the utilization of the "free visa system" by Ethiopian male migrants to navigate internal mobility limitations imposed by the kafala system. Mehta (2017) examined the utilization of free visas by Indian domestic workers in Oman as a means to not only confront the restrictive policies of the Omani kafala system, but also to more broadly challenge the victim narratives prevalent in scholarly and public discourses. Gardner (2014) noted that certain low-income migrants utilize absconding or illegal employment as a means to navigate their internal labor mobility, thereby contesting the restrictive conditions imposed by the host country's kafala sponsorship system. Khondker and Jahan (2015: 182) emphasized the "agency of the subalterns" among low-income migrants, illustrating how the intricate dynamics between employers and migrants affect their mobility, rights and welfare. Malit (2025) also pointed the freelance migrant domestic workers' agency by employing various strategies to contest skill based discrimination within the 'illiberal' gig economy in the Gulf.

However, while there is a substantial body of research on migration acknowledging some transnational migrant agency within the Gulf, the existing literature predominantly emphasizes low-income migrants, particularly domestic and irregular workers. In fact, less empirical attention has been given to legal and documented low-income migrants in the Gulf low-wage sectors (i.e., street vendors, assistant teachers, drivers, shop keepers, salon workers etc.). This neglected focus results in a significant oversight of the broader spectrum of other low-income migrants who are legally residing and employed in the region. Instead of concentrating on one specific sector (domestic work) (Ishii, 2019; Parreñas and Silvey, 2016), illegal status or religion (i.e., Muslim) (Ishii, 2019), we seek to highlight the varied high-risk coping strategies employed by legal low-income migrants, moving beyond the existing strategies that often result in or contribute to their illegal status (e.g., absconding, free visa). Therefore, it is essential to examine the diverse range of "high-risk strategies" and logics utilized by low-income migrants in the Gulf informal labor markets, and the ways in which these strategies are leveraged to confront the prevailing structural precarity prevalent in the Gulf region.

Methodology

We employed a qualitative, research design to examine the complex social dynamics between low-income Filipino migrant workers and the informal labor market in the UAE (Creswell, 2007). using face-to-face semi-structured interviews with 30 low-income and documented Filipino migrant workers living mainly in Dubai, UAE between 2019 and 2022. Having lived for more than a decade in the UAE, we recruited our research participants via snowball sampling technique in order to access the Filipino migrant community in the UAE, specifically in Dubai and Abu Dhabi. Our interview questions mainly examined temporary migrant workers' demographic, formal and informal employment, and socio-institutional backgrounds and strategies in the host country. In terms of the low-income Filipino migrants' socioeconomic backgrounds, 60 percent of our respondents were female, employed in various diverse low and semi-skilled jobs—including domestic workers (freelance), caregivers, administrative assistants, cashiers, construction workers, salon workers, teaching assistants, cleaners and drivers. Our participants' age group mostly range from 41 to 50 years old (50 percent), followed by 20 to 30 years old (35 percent) and 31 to 40 years old (15 percent), with an average work experience in the UAE of four years. Fifty percent of the participants have previously worked in other Middle Eastern (other Gulf, Levant regions) and Asian (Southeast and East Asia) countries, in various low-income occupations—including domestic workers, factory workers, caregivers and other jobs. The vast majority of them earn less than United Arab Emirates dirham (AED) 5,000 (USD 1,362), of which 85 percent earn between AED 1,500 (USD 408) and AED 4,000 (USD 1,089) on a monthly. Less than 15 percent of low-income Filipino migrants, including part-time and unemployed domestic workers and cleaners, earn less than AED 1,500 (USD 408). To protect the anonymity and confidentiality our participants, we anonymized and used pseudonyms to conceal the personal, social and institutional affiliations of low-income Filipino migrants. We also sought informed consent from our participants by providing written and oral consent documentation, explaining the objectives, contents and risks of research participation, while emphasizing their absolute right to engage or terminate the interviews. These steps were utilized to ensure that no harm was inflicted on low-income Filipino migrants, who participated during the field research.

Low-income Filipino migrants' coping strategies in the United Arab Emirates

Building on previous studies of Gulf migration scholars (Pesseo et al., 2014; Ishii, 2019; Gardner, 2010; Mehta, 2017; Khondker and Jahan, 2015; Parreñas et al., 2018), we argue that low-income Filipino migrants employ various high-risk coping strategies beyond the formal labor market to navigate and contest their everyday transnational precarious and inequality status. We specifically identified three high-risk coping strategies of low-income Filipino migrants in the UAE, including accumulating debt, subleasing and enterprising, drawn from our fieldwork interviews. Despite the legal, institutional and social risks, we found that low-income Filipino migrants have consistently mobilized these high-risk coping strategies in the informal labor market not only to navigate the complex restrictions embedded in the host country's kafala system but also to provide transnational social welfare protection (i.e., remittances) for their families in the origin country.

Accumulating debt

Filipino migrant workers, specifically those low-income, have typically employed an accumulation debt strategy in which they incur high-risk debts or loans in order to meet their local daily economic needs in the host country (i.e., housing rent, food, transportation costs, visa cost renewal and other personal-related costs) and transnational financial obligations to their families in the origin country (i.e., remittances to pay for food, rent, educational or health

fees, etc.) (Banta, 2024). An abundance of research indicates that wage-related issues (non-payment, late payment and illicit deduction) have been a significant source of precarity for low-income migrants in the UAE (Naufal and Malit, 2018; Fargues et al., 2019a, 2019b), the first Gulf state to implement a wage protection system in 2009 (Jureidini, 2017). Other scholars also have identified significant challenges associated with such a wage protection system, such as employers' ongoing strategic manipulation of wage payments by deliberately delaying wages, partially paying migrant wages and withholding bank cards to control migrant workers' wages (Jureidini, 2018; Naufal and Malit, 2018). As a result, low-income Filipino migrants strategically accrue debt from predatory lenders, also known as 5-6 loan sharks, who frequently impose monthly interest rates of at least 20 percent on the total debt of migrant workers, to contest such economic precarity status.[2] In contrast to the dominant literature of loan sharks as an organized form of criminal networks or institutions (Saunders, 2021; Mayer, 2012), low-income Filipino migrant workers source high-risk loans from middle- or high-income-class Filipino migrants in the UAE, who often operate informally through peer-to-peer referrals. Since low-income Filipinos and other migrants are frequently excluded from local banks[3] (such as Emirates National Bank of Dubai (NBD), First Abu Dhabi Bank and Emirates Islamic) the overwhelming majority are forced to rely on their informal social networks (like friends or predatory lending) to resolve their precarious positions in the host country. To access such an informal credit transaction, low-income Filipino migrants surrender their passports, Emirates identification cards and automated teller machine (ATM) salary cards to guarantee the borrower's monthly collection and control their mobility travel pathways. Having lived for more than seven years, Anne, Filipino migrant cleaner in Dubai highlights:

> Our salary is too low, only AED 2,500. We cannot access any bank loans because they require AED 5,000 salary. We have to go to informal lenders or small credit companies offering between 20 percent to 40 percent monthly interest rates. We surrender our passport, ID and salary card, as long as we have a photocopy. When our family gets sick, we have no choice but to take risks for the family. (32 years old, female)

In other instances, predatory lenders also require at least two passports as additional collateral, indicating the informal yet restrictive and exploitative debt accumulation processes in the UAE informal market.

Yet, despite their financial precariousness and the conditions of the informal credit market, low-income Filipino migrants have continued to borrow from predatory lenders due to short-term needs and long-term aspirations, which mostly revolve around their family's future (i.e., children's education, future migration to wealthier countries like European ones). When employers fail to pay wages on time, low-income Filipino migrants turn to predatory lenders to bridge the financial gap. As one Filipino migrant restaurant server, Joseph, who became financially vulnerable after paying for his mother's recent hospitalization in Pampanga, emphasizes:

> I have no choice but to accept interest-bearing loans. I am responsible for paying their school fees, sustenance and rent for my three children. What alternatives do I have? Prior to receiving my paycheck, I was already in debt. It resembles a prison to me. (45 years old and male)

[2] The term 5-6 refers to the 20 percent monthly interest rates imposed by Filipino loan shark provides to low-income Filipino migrant workers.
[3] The domestic banking system requires a minimum monthly salary of AED 5,000 in the UAE.

Others have also observed that the unreliability of their employers' monthly payments normalized their reliance on predatory lenders. Another recently arrived Filipino salon employee, Mitchi, remarked on his transnational obligation to provide for his family:

> I work in the salon and must acquire sufficient customers in order to earn commission on the total sales. Since I have a sponsor, I am unable to resign. I still owe him money, and when I cannot collect commissions, I swiftly turn to them (predatory lenders) to cover my immediate expenses here and back home. (33 years old and male)

These precarious conditions reflect the structural failure of the labor market and the daily legal repercussions that low-income migrants must endure to limit their precarious positions in the host country.

The critical risk associated with the accumulation strategy of low-income Filipino migrants occurs when they default on their loans due to abrupt unemployment or wage delays. In fact, low-income Filipino migrants frequently have no option but to remain in the country due to the confiscation of their passports and other documents (e.g., ATM cards and national IDs) by predatory lenders. This mobility restriction impedes their right to travel and their capacity to seek employment, increasing the leverage of the predatory lenders to force low-income migrants to pay existing debts. Other low-income Filipino migrants, however, file for a lost passport at the local police station and seek a passport renewal to circumvent the mobility restrictions and predatory lenders' withholding of their passports. As monthly interest rates increase, low-income Filipino migrants devise various strategies to offset their existing debt, including seeking new employment, becoming irregular migrants working in an irregular sector and sometimes working in other precarious sectors. Another Filipino migrant, Josephine, highlights:

> I use my skills in the Philippines as a masseuse to give physical therapy to Filipinos in the evenings. I charge them AED 50 per hour, and if lucky, AED 1000. I also sell Filipino sweets to other Filipinos but I have to be careful because I don't have a legal health permit. It's my everyday routine to survive. I don't have papers here but I also cannot stay in my room doing nothing. My family needs me. (40 years old and female)

Some low-income Filipino migrants contemplate suicide, while others suffer from severe mental health issues (such as depression), which frequently place them in a much more vulnerable position. While the accumulating debt strategy enables low-income Filipino migrants to temporarily address their immediate financial concerns, it also allows them to prolong their stay and dependency on the informal labor market and credit system in the UAE. In a way, although the highly precarious nature of predatory lending frequently outweighs the benefits of debt accumulation, low-income Filipino migrants still utilize it due to the absence of sending or host state financial mechanisms to address their micro or macroeconomic shocks (i.e., unemployment, salary delays). While many low-income Filipino migrants do not go to jail for this informal high-risk debt, predatory lenders typically publicly shame them online and pose direct threats to their family members, which sometimes triggers migrant workers to pay off the existing debt to the predatory lenders in the UAE. Ultimately, debt accumulation in the informal UAE sector has become a survival site of contestation and struggle for low-income Filipino migrants seeking to live a dignified life in the host country and for their families in their origin country.

Subleasing

Subleasing of bedspaces (small bunk beds) within villas or apartments has become both historical and contemporary strategy for low-income migrant populations to increase their earning and remitting power, while addressing their economic precarity in the host country (Fargues et.al, 2019a, 2019b; Ngeh, 2022; Khalaf and AlKobaisi, 1999). As a high-risk coping strategy, Khalaf and AlKobaisi (1999) observed how housing space gets shared to the point of overcrowding among low-income migrants seeking to build a new life in the UAE. Over two decades later, subleasing has still become an important survival high-risk strategy employed by low-income Filipino migrants to earn an additional monthly income in Dubai, UAE. The cost of lower bed space is approximately AED 800 (USD 218) per month (including internet, water bills, etc.), while the upper bed space on average costs AED 600 (USD 163) per month. Despite their low-income status, many Filipino migrants—either formally or informally— rent and sublease bedspaces to other low-income Filipino migrants. Due to the high (and continuously rising) cost of housing, low-income Filipino migrants have frequently struggled to pay their monthly leases and resorted to accommodation sharing (also known as bed space) to reduce monthly rental costs (Ngeh, 2022). While the Dubai laws only allow between four to six persons in one room, low-income Filipino migrants tend to live with eight or more Filipinos in one room in order to lower the cost of rents or live rent-free in order to increase their remitting power back home. In some cases, however, the rising rental costs and fluctuating vacancy rates make it difficult for most low-income migrants to make a profit, and they typically lose money due to the lack of occupants residing in these rooms. Thus, subleasing bedspaces to low-income Filipino migrants has become an important strategy for Filipino entrepreneurs in the UAE.

While subleasing has enabled some low-income Filipino migrants to profit from the domestic housing market, it has also exposed them to significant financial and legal risks. Despite the dangers, low-income Filipino migrants frequently engage in such high-risk subleasing ventures due to the perceived "low" level of *baladiya* (municipal) policing, especially within villa accommodations. The rapid financial return and reduced *baladiya* monitoring motivate them to pursue subleasing strategies in the housing market. The difficulty arises, however, when the local police conduct housing inspections on the apartments or villas, or receive complaints (e.g., overcrowding, alleged prostitution or drugs). The subleasing business is highly susceptible to closure. One Filipino migrant, Marites, states:

> This is the risky part of our subleasing business. We lose our bedspace income because other Filipinos and other nationalities fear our location. The regular checking from *Baladiya* and, in some cases, inspections affect our bedspace business. This is risky for us but we have to do it because it's the easiest way to make passive income. (45 years old, female)

This poses significant financial and legal risks to low-income Filipino migrants, as these technical violations frequently bear fines of at least AED 50,000. The closure of a building could disrupt the monthly income of migrants but also force them to borrow money to pay for legal penalties or face other sanctions like deportation or detention in the host country. Thus, despite such potential legal risks, low-income Filipino migrants have increasingly employed subleasing as a vital tool to increase their low-wage status, offset domestic cost of living and increase their remitting power back home.

Enterprising

Low-income migrants have progressively utilized entrepreneurial strategies in the informal market *within* their ethnic diaspora communities to alleviate their daily financial constraints in the host country. Building on a growing body of literature that has examined migrant entrepreneurship in the UAE and across the Gulf (Rahman, 2018; Vardhan et al., 2020), we discovered that low-income migrants have also engaged in other small-scale entrepreneurial activities by selling products (ethnic Filipino foods, such as sweets, perfumes, coffee, dried fish, etc.) that are frequently in high demand within their own ethnic communities. While existing Gulf migration scholarship focuses on migrants' entrepreneurial motivations, such as building self-independence (Vardhan et al., 2020) or becoming migrant entrepreneurs within temporary migration contexts (Rahman, 2018), we mainly focused on how enterprising is mobilized and lived to contest economic migrant precarity in the host country's kafala system. More specifically, we focus on low-income Filipino street vendors concentrated in predominantly Filipino communities in Dubai, where the vast majority of "Filipino towns" have been formed over the past decades. As one Filipino migrant, Bena, relates:

> I've been selling dried fish, fruits and sweets to Filipino communities here. I order and wait for my friends who go home to buy me these ingredients and materials to prepare. I don't make a lot of money but it is a regular income to make here. I don't have (legal immigration) paper, so I have to find ways to make money by selling it to my contacts. I also market them on Facebook, especially during the COVID-19 pandemic. (39 years old, female)

Despite the lack of local municipal permits, low-income Filipino migrants, specifically those of undocumented status, have increasingly resorted to small entrepreneurial activities in order to earn for their daily expenses and their families in the Philippines, and survive in the host country. In fact, due to the high cost of doing small and medium enterprising (SME) business in Dubai, UAE, low-income Filipino migrants have increasingly employed entrepreneurial strategies within their ethnic communities as a survival tool to offset their precarious living and working conditions. Since working numerous jobs poses significant institutional and legal risks, low-income Filipino migrants have resorted to informal businesses with low entry barriers to meet the rising monthly costs in the host country.

With the growing concentration and influx of Filipino migrants in Dubai, the entrepreneurial strategy of low-income Filipino migrants has also relied heavily on the cultural, social and economic demands of other Filipino migrants within their ethnic enclave communities. Our fieldwork interviews reveal that low-income Filipino migrants frequently offer diverse entrepreneurial goods and services, including buying and selling uniquely Filipino foods on street corners, subway stations and online. These ethnic community products are not only limited to dried fruits, fish, duck eggs (*balut*) and sweets but also include services such as therapeutic massages, hairstyling, tutoring and photography. We discovered that low-income Filipino migrants have utilized social media platforms such as Facebook, TikTok and Instagram to expand their entrepreneurial reach within the Filipino community. These informal economic transactions not only enable low-income Filipino migrants to increase their financial mobility but also to navigate the UAE's extremely restrictive business and legal regulations. As one Filipino migrant, Judith, in Dubai mentions:

> We have to find ways to survive. When we sell our food, we use our language to communicate with other *kababayans* (fellowmen). We have to be discreet because the fines are very high in Dubai. It's our Filipino food and there's a huge demand for it so we try to make money to survive. (49 years old, female)

Despite the high-risk yet profitable nature of selling Filipino products, this entails severe legal and financial consequences if discovered by the local authorities. In fact, low-income Filipino migrants are legally required to pay penalties of at least AED 2,000 (USD 545), or even deportation or detention, for illegally providing services or selling food without a health department permit. These regulatory constraints pose significant risks to the entrepreneurial strategies of low-income Filipino migrants in the host country, but in actuality, they have increasingly normalized such informal strategies to avoid local state policing in the host country.

While the Dubai government has increased enforcement of restrictive regulations against illegal street vendors, low-income Filipino migrant entrepreneurs have found numerous methods to circumvent these institutional prohibitions. Some Filipino street vendors use public Tagalog posters as "codes" to signify their available products, while others discreetly pronounce certain product names as "verbal codes" to signal and attract customers. To avoid local police or immigration officials, many undocumented Filipino vendors publish their available goods on Facebook and WhatsApp. Esperanza, a Filipino street vendor who utilizes social media for part-time street vending, emphasizes:

> I cannot afford to be caught in public because I do not have *iqama* (residency). I get nervous when I see the local police because, in some cases, they don't even wear uniforms, so you never know when you'll be discovered selling illegal products or food. Without a permit, selling my products online is the ideal way to avoid being deported. (38 years old, female)

While the Dubai government has increased its monitoring of social media postings (e.g., illicit street vending, recruitment, etc.), low-income Filipino migrants have utilized various coping mechanisms to circumvent host state restrictions. Thus, the high-risk coping strategies of low-income Filipino migrants in Dubai, UAE, reflect not only their social resiliency but also their increasing use of coping tools for daily survival in a restrictive host state labor market.

Contesting or reinforcing migrant victimhood narratives

While low-income Filipino migrants continuously employ high-risk strategies to circumvent the restrictive features of the host country's kafala systems, others employ intra-Gulf or inter-regional migration strategies to challenge their precarious status. At the intra-Gulf migration level, low-income Filipino migrants exploit their existing social networks in other Gulf countries and attempt to migrate to another neighboring Gulf country in order to challenge their precarious economic status.

One Filipino migrant, Juny emphasizes, "my other brother is in Saudi Arabia, while my brother is in Qatar. I can go there [either Qatar or Saudi Arabia] if I get caught there violating rules in Dubai and start all over again. They can give me visa to go there so I have back up plans if I fail here in the UAE. (41 years old and male)

Another Filipino migrant, Marco acknowledges, "I will continue working here part-time, even without papers. I will save my money here so, if they (the police) catch me here, I'll use my savings to go home, buy a visa, and return to the Middle East again. I have ways and my family members work in different parts of the Middle East and I'll ask for their help." (43 years old and male)

While such intra-Gulf migration prospects allow migrants to contest their precarious status in the host country, it also reproduces a series of precarious labor migration conditions, especially if the other host country utilizes similar restrictive kafala features (see, Parreñas et al., 2018).

At the inter-regional level, low-income migrants have also increasingly attempted to exploit other destination sites as new leverage to contest their precarious status in the host country. As low-income Filipino migrants use their daily coping strategies to survive in Dubai, UAE, they also employ multiple logics to justify their micro-coping behaviors in the host country. Instead of fearing the local authorities in the host country, some low-income Filipino migrants opt for high-risk coping strategies because they believe, first and foremost, that the economic benefits outweigh the costs in the short term. In fact, due to the high cost of living in Dubai, UAE, as well as the transnational pressure to provide for their families in the Philippines, low-income Filipinos prioritize daily earnings to ensure their survival and that of their families. One Filipino migrant, Castro, mentions:

> I have daily expenses here, and if I sell and work part-time (illegally), I'll be able to feed, pay my bills and send some money to my family. How will my family in the Philippines eat if I don't work daily here? To survive here, I must concentrated day by day. (46 years old and male)

Low-income Filipino migrants believe that, if they get caught by the local authorities, there are other growing high-income destination countries in East Asia (i.e., Korea, Japan), Southeast Asia (i.e. Singapore, Taiwan, Malaysia) and Eastern Europe (i.e., Moldova, Romania) that can provide equal, if not better, employment opportunities for them in the long run. As Parreñas et al. (2018) state, these "policy contexts" contribute to low-income migrants' itineracy but also to the growing precarious statuses across various migration contexts and processes in the Global South.

These intra-Gulf and inter-regional migration options enable not only low-income migrants to contest their precarious status, but also allow them to contest the host state's precarious migration systems that marginalize their welfare and rights. In fact, the success and failure of low-income Filipino migrants largely depend on the quality, degree and magnitude of their prevailing "social networks" of friends and family members across the Gulf, East Asia, Southeast Asia and Europe. If they get caught, they have alternative opportunities due to their access to other labor markets. The expansive use of social media tools (i.e., Facebook, Instagram, WhatsApp) plays a central role in the everyday reinforcement of opportunities for low-income migrants but also allows them to access vital communication, information and other related migration-decision making tactics that enable them to identify competing options and opportunities in the long run. Thus, low-income Filipino migrants' use of social networks or ties, combined with their regional knowledge and understanding of the Gulf and other high-income labor markets reinforced by their social ties and social media, has increasingly become a critical logical justification for their high-risk coping strategies in the host county over time.

Conclusion

This article builds on existing literature regarding low-income migrant agencies (Ishii, 2019; Mehta, 2017; Vora and Koch, 2015; Parreñas and Silvey, 2016; Johnson, 2011, 2018; Babar, 2024; Damir-Geilsdorf and Pelican, 2019) by examining the case of low-income Filipino migrants. It explores their strategic engagement with the informal labor market as a marginal yet central site of contestation aimed at alleviating their economic precariousness in the Gulf

states, particularly the UAE. This study posits that, despite the limitations imposed by the kafala, low-income migrants have adeptly navigated and exploited informal labor markets by employing high-risk coping strategies, including debt accumulation, subleasing and entrepreneurship, to mitigate their increasing economic precarity in the host country. Despite the legal risks associated with high-risk coping strategies in the host country, low-income migrants persist in employing them due to their conditional, short-term benefits, which enhance their social welfare in the host country and support their families abroad. Our findings indicate that low-income Filipino migrants prioritize short-term benefits by employing high-risk coping strategies to resolve their long-standing precarity chains in the origin and host country. Consequently, these high-risk coping strategies exacerbate the cyclical precarious conditions and have become an increasing "norm" within the context of the Philippine-Gulf migration corridor for over a half a century.

Furthermore, the strategic logic and utilization of high-risk coping strategies by low-income Filipino migrants are influenced not only by their cost-benefit analyses but also significantly shaped by their extensive social networks—encompassing family, friends and co-workers—situated within larger intra-Gulf and inter-regional migration frameworks, including Southeast Asia, East Asia and Eastern Europe. The identified social networks, knowledge and resources have been transformed into vital mobility tools, and enabled them to challenge their perceived victimhood status and capitalize on existing opportunities within the host state destination market. The situation of low-income Filipino labor migrants in the UAE presents a unique opportunity to analyze the various transnational migrant agencies functioning within restrictive migration systems, such as kafala, in the Global South. Future research should conduct comparative analyses of the strategies employed by temporary labor migrants, considering factors such as class, gender, ethnicity, religion and educational background. This approach aims to enhance understanding of the complexities surrounding global migrant precarity and the various forms of contestation that arise within domestic and regional migration, particularly in South-South migration contexts.

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