

EXPLORING AUTHORPRENEURSHIP AS A VIABLE MODEL FOR
SUSTAINABLE INCOME THROUGH MICROFINANCING: A CASE STUDY

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To all Caribbean independent authors
who desire to make a living with their books

“He comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us.”

2 Corinthians 1:4

CONTENTS

ILLUSTRATIONS	ix
PREFACE	xi
ACKNOWLEDGMENTS	xv
ABBREVIATIONS	xvii
ABSTRACT.....	xix
CHAPTER 1 INTRODUCTION	1
Problem Statement.....	4
Context of Problem.....	6
Purpose Statement.....	8
Research Questions.....	10
Professional Conceptual Framework	11
Transformational Significance.....	14
Researcher's Perspective and Worldview.....	18
Definitions of Key Words and Terms.....	19
Delimitations and Limitations.....	23
Summary	25
CHAPTER 2 LITERATURE REVIEW	26
Introduction.....	26
The Global Economy	27
Jamaica's Economy	33
The Orange Economy & Creative Entrepreneurship	35
The Creative Industries in Jamaica.....	43
The Rise of Self-Publishing.....	45

Microfinancing vs. Microcredit	50
Microfinancing and Global Impact	50
Faith-Based Microfinancing	52
A Theology of Business	57
A Theology of Work	58
Transformational Leadership Perspectives	60
Asset-Based Community Development (ABCD)	62
Theological Significance	63
Summary	66
CHAPTER 3 PROJECT DESIGN AND RESEARCH METHODOLOGY	68
Introduction	68
Research Methodology	70
Data-Gathering and Analysis Strategies	76
Reflexive Interviews: A Critical Reflection of My Authorpreneur Initiatives ..	78
Ethical Considerations	85
Transformational Strategy	86
Evaluation	89
Summary	90
CHAPTER 4 FINDINGS AND RESULTS	91
Introduction	91
Background of Participants	92
Findings Related to the Four Main Research Questions	95
Results of the Transformational Strategy	127
Results of the Evaluation	130
Summary	132

CHAPTER 5 DISCUSSION AND CONCLUSIONS	134
Introduction.....	134
Interpretation of Project Results	136
Validity and Trustworthiness of the Project	141
Significance and Implications of the Project	144
Theological Significance	147
Replicability of the Transformational Model (ACTS Framework)	150
Involvement of the Personal Learning Community (PLC).....	152
Recommendations and Future Action Steps	153
Summary	156
REFERENCES	158
APPENDIX.....	177
Appendix A: Ruth’s Authorpreneurship Journey, July 2018 – July 2024.....	177
Appendix B: Ruth’s Authorpreneurship Initiatives for Document Analysis..	181
Appendix C: Research Participant Consent Form	183
Appendix D: Focus Group Questions – ASA.....	186
Appendix E: Focus Group Questions – FB Indie Authorpreneurs Group	187
Appendix F: Individual Author Interview Questions	188
Appendix G: Reflexive Interview Questions - Ruth’s Authorpreneur Initiatives	190
Appendix H: Document Analysis Research Questions	192
Appendix I: Microfinance Providers Interview Questions	193
Appendix J: Jamaican Self-Published Author Survey Questions	194

ILLUSTRATIONS

Figures

1. Dissertation Framework	9
2. Image of Table Showing the Sub-sectors of the Creative Industry	21
3. Dissertation Literature Review Framework	27
4. GDP in Select Global Regions in 2023	28
5. Top 20 Countries with the Highest GDP	29
6. Top 20 Countries with the Lowest GDP.	30
7. The Creative Industries and Authorpreneurship	36
8. Share of Cultural and Creative Employment, 2020	38
9. Recent Facts and Figures about the Creative Economy, Part 1	39
10. Recent Facts and Figures about the Creative Economy, Part 2	40
11. Publishing Revenue in Top Five Developed and Developing Countries	41
12. ISBN Registrations in the Top 10 Developed and Developing Countries	42
13. Self-Published Author Income – ALLi 2023 Big Data Drop	47
14. Self-Published Author Business Models – ALLi 2023 Big Data Drop	48
15. Ruth’s Creative ACTS	69
16. The ACTS Transformational Framework	87
17. Jamaican Authors Earning Sustainable Income	94
18. What Jamaican Authors Considered as Sustainable Income Per Month	94
19. Indie Authorpreneurs Facebook Group Mission – Group Headline Photo	97
20. Top Marketing Strategies Used by Jamaican Independent Authors	101
21. Jamaican Author Income Streams	101
22. Top-Earning Authorpreneur Initiatives for Jamaican Authors	102

23. Ruth's earnings in USD for ASA (2019-2023) via Teachable	104
24. The 2022 Caribbean Authorpreneur Summit Flyer	105
25. EMI/BambuSparks Publishing Packages – November 2021	107
26. EMI/BambuSparks Publishing Packages in July 2024	108
27. Ruth's Hybrid Authorpreneurship Model for Sustainable Income	114
28. Sample Publishing Certificate – From Author to Publisher	117
29. GYMM Academy Course Registration Page	128
30. Yes They Can Behavior Management Course Registration Page	129

Tables

1. Research Matrix	10
2. Research Matrix with Conceptual Framework	13
3. Research Design Matrix with Data Collection Tools	73
4. Themes and Subthemes Emerging from Research Data	95

PREFACE

The purpose of a preface is to give the background or backstory behind a book or, in this case, the dissertation research. Audéoud (2023) posits that the research journey “stems from God’s calling on researchers to accomplish part of their missional calling here on earth” (p. 13). In this regard, this research perfectly aligns with my missional call to “publish God’s glory among the nations” (New Living Translation¹, 1996/2015, 1 Chr 16:24; Isa 12:4-6), my desire to become a Calling-Based Transformational Leader, and a desire to change the prevailing narrative by which an author’s success is measured. In my book *Authorpreneur Secret\$*, I noted,

For far too long, the prevailing gauge of an author’s success rested solely on book sales and the coveted title of a bestseller. Yet, imagine a realm where the triumph of books transcends mere sales figures. This is precisely what authorpreneurship, or author entrepreneurship, aims to accomplish. (Taylor, 2023, p. 1)

This study, therefore, represents a synthesis of personal experience and an attempt to gather empirical evidence about the power of authorpreneurship to generate sustainable income to improve the lives of Caribbean people through microfinancing. According to Haines (2023), the term *authorpreneur* is a *portmanteau*: a made-up word that combines two terms, author (originator of a written work) and entrepreneur (one who sets up a business). Ross (2019) notes that the term did not exist prior to 2011, but Sam Horn (2018) in an article on LinkedIn claims to have coined the term *AUTHORpreneur* at the Maui Writers Conference in 1993. Nevertheless, the term represents an author with a

¹ Except for one instance, I used the **New Living Translation** of the Bible. 1996/2015. Tyndale for theological support throughout this paper. New Living Translation. (1996). Tyndale House Publishers.

business mindset, which is what I became in 2018 after failing to make a living selling books. Therefore, *authorpreneurship* is the process by which authors use books to build businesses.

When I left Operation Mobilization in 2014 as a donor-supported missionary, I no longer had a monthly income source. I believed God had instructed me not to take a 9-5 job. I wondered how I would survive without an income. At the same time, I felt a strong call from God to write and publish books to transform lives. In obedience to this call, I wrote my first book, *Heartache Queen Unshackled*, but lacked the funding required to publish it. Thankfully, through crowdfunding, sponsorships, gifts, and microloans from my mother and publishing manager, the book was published in January 2015. And although the process left me indebted, I felt this book would make me a millionaire, so it was worth the risk. My plan was to raise enough funds to print and sell 5000 books as quickly as possible, with the help of my book launch team and the network that I had built over the years. This funding approach would enable me to repay my loans quickly and gain financial freedom.

Alas, this plan failed. I did not raise sufficient funds to print 5000 books, but only 1200. After the book launch, book sales became primarily my responsibility, and it took me one year to sell 1000 books. The income from these book sales was insufficient to make a living and pay my debts. In my naivete, I did not know then that the average new book, even today, if you are not famous or have a large following, sells fewer than 1000 copies over its lifetime in all formats and markets (Piersanti, 2023). So, for the next three years, I took a part-time job, which helped me to repay my debts, take care of my daily needs, and continue writing. I wrote three more books. In year three of my authorship

journey, I decided to leave the regular workforce—this time for good. Since my books were my primary assets, and I did not want to make the same mistake twice (relying solely on book sales for my income), I sought coaching in entrepreneurship.

This coaching was effective. My coach taught me how to turn my passion into profit and encouraged me to consider becoming a coach. Her training provided the foundation I needed to become a creative entrepreneur and, more specifically, an authorpreneur. With the insights gained from business coaching, I turned my personal development books into coaching programs to generate additional income rather than just relying on book sales.

Soon after making this decision, I matched my part-time salary and, over the years, with various book-centered entrepreneurial ventures, including teaching online courses, coaching, membership groups, bootcamps, events, and a publishing services company (BambuSparks), I created a model for sustainable income generation with books without relying on book sales. This model enabled me to pay my debts, publish books for over 150 authors in the Caribbean and the diaspora, provide income in US dollars for at least 21 creatives in 6 countries around the world, fund 50% of my doctoral studies, help a few tertiary level students with their tuition, and help family and friends financially. It also expanded my Christian ministry.

In 2019, I began formally teaching the authorpreneurship process with the first edition of *Authorpreneur Secret\$*. The following year, I launched an online academy based on the book to train more authorpreneurs. In this study, I aimed to conduct a formal investigation into authorpreneurship as a sustainable income model through microfinancing, utilizing my own initiatives as a case study. I planned to do investigation

by reviewing and assessing my experience and the results; by showing through the literature review the income potential of the creative industries and the Creative Economy globally; and by gathering data on microfinancing and the income of independent authors globally and within the Caribbean. Ultimately, I wanted to gather data to develop a viable authorpreneurship model that can help people and organizations across the Caribbean to find an innovative way to generate sustainable income with books. It would also help me to fulfil my Vision 2030 goal - to raise up 10,000 Caribbean authorpreneurs to create sustainable income and transform lives for the glory of God

ACKNOWLEDGMENTS

Audéoud (2023) speaks of research as worship in the company of God. Indeed, this dissertation, from start to finish, has been completed in the company of God and stands as my act of worshipful obedience. Therefore, I give all praise and thanks to God for inspiring and enabling me to complete this work.

I am deeply grateful to Dr. Martine Audéoud, who was instrumental in enabling me to begin my doctoral studies after a four-year pause upon acceptance into the DTL program at BGU. She became my personal and academic advisor and went the extra mile to support me at every stage of this journey. Completing this dissertation is my heartfelt thank you.

I extend profound gratitude to my mother, whose example of educational and personal growth inspired me to complete this journey with definiteness of purpose. To my church family at Tower Hill Missionary Church and Fairview Open Bible Church, I could not have completed this journey without you.

Special thanks to my Personal Learning Committee—Drs. Dameon Black, Owen L. Wilson, David Corbin, Zoe Simpson, Clara Ricketts, Lawrence Nicholson, Cynthia Allen-Pearson; BGU alumnus Patrick Thompson; my former lecturer David Pearson; and Darron Hillaire Jr. from the Turks and Caicos Islands. Without your unwavering support and encouragement, I would not have made it this far. Special thanks also go to Nerissa Golden and Ric Couchman for cheering me along this journey in ways I never expected.

I am grateful to all my author clients, the members of my Facebook Indie Authorpreneurs Group, and the BambuSparks team—without you, there would be no content for this dissertation. Thank you for your continued support.

A special thank you to all participants in this study; without you, there would be no dissertation. I am also grateful to all my lecturers at BGU over the years, and especially to Dr. Bill Payne for his input on this journey. Every course contributed meaningfully to this stage of my academic and personal growth. Special thanks to Marcia Walker, fellow DTL student, for her prayers and encouragement at a very low point on this journey. That phone call was truly transformative.

I extend heartfelt gratitude to my supervisor, Dr. Scholastica Olagunju, for having my best interest at heart and for going the extra mile to expertly guide me through the completion of this dissertation. Special thanks also to Dr. Claire Henry, my second reader, for helping to steer the ship with grace and wisdom. Finally, thank you to Julie McCabe for her accountability and encouragement, which made the road to completion easier.

ABBREVIATIONS

ABCD	Asset-Based Community Development
AFIs	Authorized Financial Institutions
ALLi	Alliance of Independent Authors
ASA	Authorpreneur Secret\$™ Academy
ASCAs	Accumulating Savings and Credit Associations
BGU	Bakke Graduate University
CARICOM	Caribbean Community and Common Market
CAS	Caribbean Authorpreneur Summit
CCI	Creative and Cultural Industries
CDB	Caribbean Development Bank
DBJ	Development Bank of Jamaica
FAM	Film Animation and Music
FB	Facebook
FHCCU	First Heritage Co-operative Credit Union
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
IDB	Inter-American Development Bank
JAMPRO	Jamaican Promotions Corporation
JN	Jamaica National
JNBS	Jamaica National Building Society
MFIs	Microfinance Institutions
MSME	Micro Small and Medium Enterprises

NECI	National Entrepreneurial Context Index
PaCTs	Partnerships with Creatives for Cultural Transformation
PIOJ	Planning Institute of Jamaica
ROSCAs	Rotating Savings and Credit Associations
SDGs	Sustainable Development Goals
SIDS	Small Island Developing States
STATIN	Statistical Institute of Jamaica
TP	Transient Poverty
TRIPS	Trade Related Intellectual Property Rights
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNESCO	United Nations Educational Scientific and Cultural Organization
UNIDO	United Nations Industrial Development Organization
VMBS	Victoria Mutual Building Society
WIPO	World Intellectual Property Organization
WTO	World Trade Organization

ABSTRACT

This project addressed the need for diversified economic solutions for Small Island Developing States in the Caribbean, such as Jamaica, which are economically vulnerable because of dependence on tourism and exposure to natural disasters. While Jamaica's Vision 2030 National Development Plan (Planning Institute of Jamaica, 2009) identifies the cultural and creative industries and intellectual property as key drivers of economic growth, creatives (including authors) often perceived as “unbankable,” have difficulty accessing financing. This study explored authorpreneurship as a viable model for sustainable income generation in Jamaica through an investigation of six of my authorpreneurship initiatives conducted over a six-year period (July 2018–July 2024). A qualitative case study methodology was employed, drawing on seven data sources: reflexive interviews and analyses of my initiatives, documentary analysis, focus group discussions, individual author interviews, a survey of 44 Jamaican independent authors, and interviews with six microfinance providers.

The findings confirmed authorpreneurship as a viable model for sustainable income generation in Jamaica, demonstrating that microfinancing can be beneficial when applied formally or informally. Two authorpreneurship models emerged: the book sales-plus model and a hybrid model integrating books with proven online business models. An Authorpreneurship Capacity-Building Transformational Strategy (ACTS) was developed to put these models into action. This study contributes to scholarship on creative entrepreneurship, publishing studies, and microfinance by expanding definitions of an author's success beyond book sales and presenting an authorpreneurship framework applicable to Jamaica and other Caribbean Small Island Developing States.

CHAPTER 1

INTRODUCTION

In 2021, UNESCO stated that creativity is the industry of tomorrow and declared 2021 as the International Year of the Creative Economy for Sustainable Development (UNESCO, 2021). Over recent decades, the creative industries have been among the fastest-growing sectors worldwide, with pre-pandemic growth outpacing overall economic expansion in many countries (Florida, 2022; Lazić, 2022; UNCTAD, 2024). This growth is significant since Small Island Developing States (SIDS) in the Caribbean, such as Jamaica, which are economically vulnerable because of dependence on tourism and exposure to natural disasters, are looking for diversified economic solutions and the creative and the cultural industries have been touted as a possible solution (Clarke, 2012; James, 2007; Kingston Creative Limited, 2025; Watson et al., 2021). Furthermore, the Planning Institute of Jamaica (PIOJ) (2009), in its documentation of Jamaica's Vision 2030 National Development Plan, identified the creative and cultural industries and intellectual property as key drivers of economic growth. This sector includes authors who use intellectual property as a tool for income generation.

The term *creative industries* refers to both Creative and Cultural Industries (CCI) (Oxford Economics, 2014). Creative industries are “those industries which have their origin in individual creativity, skill, and talent and which have the potential of wealth and job creation through the generation and exploitation of intellectual property” (UNIDO, 2009, p. 17). According to Kingston Creatives Limited (2025), “Jamaica's creative economy generates “a total economic impact of J\$117.0 billion annually (US\$731.25 million). This represents 3.67% of Jamaica's J\$3.189 trillion GDP and positions the

sector's contribution above the global average of 3%” (p.3). Since, according to Audéoud (2023), “Our research seeks to fill a gap or solve a problem that we have identified as crucial to develop God’s shalom in the communities we serve” (p. 32), and income insecurity does not foster God’s shalom. I explored the problem of sustainable income for creative entrepreneurs like myself in an effort to establish God’s shalom. “God’s shalom is about the wholeness and well-being of people and communities, peace, and the prosperity of others” (Allen, 2017, p. 40).

In this chapter, the problem of sustainable income for creatives, especially authors, is further outlined along with its transformational significance. Furthermore, since Audéoud (2023) posits that the research journey “stems from God’s calling on researchers to accomplish part of their missional calling here on earth” (p. 13), as a creative entrepreneur since 2015 and book publisher, my research perfectly aligns with my missional call to “publish God’s glory among the nations” (1 Chr 16:24; Isa 12:4-6). It also aligns with my desire to become a Calling-Based Transformational Leader, one that strives to recognize people’s God-given gifts, talents, experiences, and opportunities to comprehend their distinct role as agents of Christ’s transformative work within and beyond world cultures (Bakke Graduate University (BGU), 2021, para. 1).

Having experienced firsthand, the pitfalls of depending primarily on book sales for sustainable income and the benefits of a book sales plus authorpreneurship model to create sustainable income, it was my desire to change the prevailing author success narrative through authorpreneurship and microfinancing. Many creatives have difficulty accessing financing to develop their skills or run their businesses to achieve economic freedom because they are often perceived as “unbankable.” Therefore, microfinancing

was proposed as a possible solution to help creatives generate sustainable income. Since many authors are not earning sustainable income from their books via book sales, this study sought an alternative measure of author success inspired by international models of authorpreneurship success in the independent author community, such as Joanna Penn (2024) and Rob Kosberg (2018), and my own lived experience as an author entrepreneur since 2015.

Creative entrepreneurs in the publishing industry, like Joanna Penn of the Creative Penn Podcast and Rob Kosberg of Bestseller Publishing, demonstrate the economic potential of authorpreneurship for sustainable income generation. On her website and podcast, Penn describes herself as a creative entrepreneur. Penn is an award-winning British independent author and podcaster, who has been a full-time author entrepreneur since 2011. She has earned multiple six figures annually by not only selling her books but through courses, podcasting, and speaking events (The Creative Penn, 2024). Her creative business books for writers and authors helped me to become an authorpreneur.

Kosberg (2018), an American independent author and businessman, explained that unlike the traditional author model, his author model is not about selling a million copies of a book. It is about using a book as an asset/funnel for a business. Kosberg used one of his books to build a multi-million-dollar business over a period of 10 years. In that time, Kosberg sold approximately 40,000 copies of that book. Kosberg (2018) called this the Author 2.0 model. This model shifted my narrative for an author's success and taught me how to become an authorpreneur. In light of these examples, my research sought to determine the extent to which the independent writing and publishing subsectors of the

creative industry, fused with entrepreneurship, could become a tool for sustainable income generation in Jamaica. It explored authorpreneurship as a viable model for sustainable income generation in Jamaica through an investigation of my top six authorpreneurship initiatives conducted over a six-year period (July 2018–July 2024).

Problem Statement

Small Island Developing States in the Caribbean, such as Jamaica, face significant economic challenges due to their dependence on tourism and vulnerability to natural disasters and transient poverty. These challenges necessitate the exploration of diverse economic solutions for long-term sustainability (United Nations, n.d.; World Bank Group, 2024b). One promising avenue is investment in the Orange Economy—also known as the Creative and Cultural Industries (James, 2007; Ram & Kendall, 2015; Restrepo & Márquez, 2013; Watson et al., 2021)—of which writing and publishing are key subsectors. Yet despite this potential, creatives and creative entrepreneurs often struggle to access loans from banks, fund managers, and impact investors, who remain hesitant to finance these sectors (Cicchello et al., 2022; Trapp, 2015). The need for microfinancing is critical for creatives to leverage their talents and skills to generate sustainable income to drive regional economic growth.

Over the past two decades, several studies in the Caribbean have highlighted the value of the creative industries for economic development (James, 2007; Kingston Creatives Limited, 2025; Ram & Kendall, 2015; The Caribbean Development Bank, 2022; Watson et al., 2021). Jamaica’s Vision 2030 National Development Plan, developed in 2009, includes the “use of intellectual property as a tool for economic development” (Planning Institute of Jamaica, 2009, p. 217), further underscoring the

economic potential of the creative industries. This goal also means that Jamaica has a responsibility to foster an environment for profitable content creation and creative entrepreneurship in this digital age. Jamaica's Vision 2030 plan also speaks to the need to preserve Jamaica's cultural heritage by creating content that conveys the values, images, and reputation of Jamaica, including designs, music, copyright, and collective marks. With digital publishing platforms like Amazon, YouTube, Facebook, and Instagram, it is easier today for creatives to publish and profit from culturally relevant content.

Jamaica's inclusion of intellectual property as a tool for economic development aligns with the United Nations Agenda for Sustainable Development. According to Lazić (2022), at the 74th United Nations General Assembly, a resolution was passed declaring 2021 as the International Year of the Creative Economy for sustainable development. Lazić further cited the G20 insights (2021), which projected, prior to the COVID-19 pandemic, that the creative economy would reach "a global valuation of 985 billion USD by 2023, while the share of the creative industries in global GDP generation was estimated to reach 10% prior to 2030" (Lazić, 2022, p. 130).

Given this context and my personal experience of creating sustainable income as an authorpreneur over the past six years, I believe authorpreneurship, combined with microfinancing, offers a unique pathway towards economic growth, self-reliance, and social progress. Since there are still research gaps in understanding how artistic and cultural activities contribute to economic innovation and quality of life (Trapp, 2015), my study aims to bridge this gap by exploring the potential of authorpreneurship as a viable model for sustainable income through microfinancing by investigating my authorpreneur initiatives in Jamaica since July 2018 and assessing the results.

Context of Problem

Geography, Population, and Religion

According to Word Atlas (2024), Jamaica is an English-speaking Caribbean island with a population of approximately 2,824,946 million people. Kingston became the capital of Jamaica in 1872. Jamaica is the third-largest island in the Greater Antilles and the fourth largest island in the entire Caribbean. Some of the countries closest to Jamaica are Cuba, Haiti, and the Dominican Republic. According to the World Population Review (2024), Jamaica's population growth has been unstable for the last 50 years but is expected to rise slowly over the next decade. The World Population Review further notes that there is a decline in the 0-14 age group and an increase in the working age and retired population, which is the fastest growing segment. Migration is one issue that affects Jamaica's population decline, as many Jamaicans migrate in search of better socio-economic conditions. It is estimated that over 80% of Jamaicans with tertiary level education who are living outside of Jamaica were trained in Jamaica (International Organization of Migration, n.d., para. 2; Thomas-Brown, 2023, p. 53).

Jamaica is both a former Spanish and British colony, and its population reflects much of its colonial history. The British colonized the island in 1655 and later brought with them plantation slavery. The majority of the population are descendants of enslaved Africans who worked on the British sugar plantations. However, there are other ethnic groups in Jamaica, including Afro-Europeans, East Indians, Afro-East Indian, Caucasian, Chinese, and other groups; hence Jamaica's motto: "Out of Many, One People" (Jamaica Information Service, n.d.). In terms of religion, there are a variety of religions in Jamaica,

with Christianity being the predominant religion. Other religions include Rastafari and Islam. There is also a growing non-religious minority (World Atlas, 2024).

Jamaica's Economy

According to a report by the World Bank Group (2024b), the main drivers of Jamaica's economy are tourism and remittances. Although Jamaica has been highly indebted for decades, this report noted that Jamaica's rising economic activity brought the unemployment rate to a record-low 4.2% in October 2023. Poverty declined from 13.9% in 2021 to an estimated 12.3% in 2023. Yet the quality of employment remains a concern given continued high informality (46.8% of non-agricultural employment in 2020) and fewer average hours worked relative to the COVID-19 pre-pandemic levels. Caribbean scholars Palmer and Mosha (2019) observed that "Jamaica is part of this developing world that is increasingly marginalized economically" (p. 24) due to the misuse of resources. They note that the country's high ranking on the Corruption Index further complicates business development, as any such efforts must contend with the pervasive corruption present in Jamaica.

With Jamaica's susceptibility to natural disasters, transient poverty is often an inevitable outcome. Filho et al. (2022) describe *transient poverty* "as a phenomenon that, by its characterization, references a condition that may not necessarily be permanent" (p. 1). They further note that this kind of poverty is often triggered by an external disruption, such as an extreme weather event or a broader economic impact at the regional, national, or global level. Examples include hurricanes, financial crises, or, more recently, a pandemic (Filho et al., 2022, p. 1). With the push to find solutions, there is growing

recognition of the potential of the creative and cultural industries to drive economic growth in the Caribbean (Watson et al., 2021, p. 24).

Purpose Statement

Overall Intent

The purpose of this study was to find out whether it is possible to use authorpreneurship as a model for sustainable income generation in Jamaica by investigating my own writing initiatives as well as those of other authors. An examination of what has worked, can determine the potential benefits, challenges, and the outcomes associated with authorpreneurship and provide a model that existing self-published or independent authors, potential authorpreneurs, organizational leaders, and policymakers can use for the economic advancement of Jamaica's citizens and the nation. Ultimately, this research endeavored to contribute to the discussions on economic development as part of Jamaica's National Development Plan to become the place of choice to live, work, do business, and raise families (Planning Institute of Jamaica, n.d. para. 1) This study was about the development and strengthening of the Orange Economy, also known as the creative and cultural industries, so that creators can thrive and make a living from their gifts and skills.

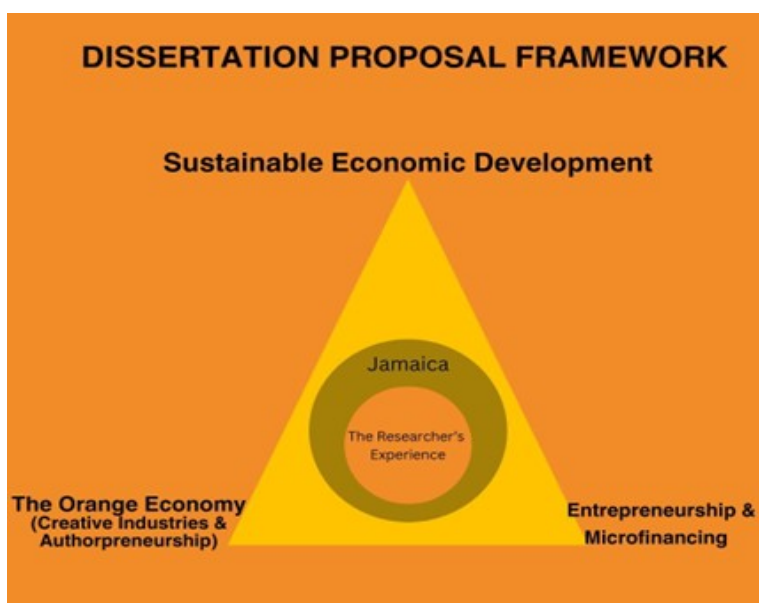
According to Audéoud (2023), "Our research seeks to fill a gap or solve a problem that we have identified as crucial to develop God's *shalom* in the communities we serve" (p. 32). God's *shalom* is about the wholeness and well-being of people and communities, peace, and the prosperity of others (Allen, 2017, p. 40). Unemployment and income insecurity do not foster God's *shalom*. Audéoud (2023) further notes that "Researchers will need to take an incarnational stance towards the problems for which

they seek redemption (the best solution)” (p.34). My research stems from my lived experience as an author who has seen the benefits of authorpreneurship for sustainable income generation. Therefore, in this study, I assessed my initiatives using available data from journals, websites, YouTube, social media, audited financial reports, and feedback from participants in these initiatives to further investigate the potential of authorpreneurship to generate sustainable income.

After conducting this initial research, I used the findings to create an authorpreneurship model for sustainable income through microfinancing and conducted an authorpreneurship pilot with my local church to include the hosting of a microfinance fund to support potential authorpreneurs. Finally, this study aimed to gather data to develop systems that can measure and assess the effectiveness and sustainability of authorpreneurship initiatives for current authors and aspiring authorpreneurs. Figure 1 captures the dissertation framework.

Figure 1

Dissertation Framework



Research Questions

My primary research question was as follows: How can using authorpreneurship be a model for sustainable income generation in Jamaica? The supporting questions follow.

1. What factors lead to authorpreneurship as a sustainable income generation model?
2. What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model?
3. In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica?
4. What is the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing?

Table 1 shows the relationship between the research focus, research objectives, and research questions.

Table 1

Research Matrix

RESEARCH FOCUS	OBJECTIVE	QUESTION
Overall Focus	To discover how authorpreneurship can be used as a model for sustainable income generation in Jamaica by investigating the initiatives of Cameka “Ruth” Taylor.	How can using authorpreneurship be a model for sustainable income generation in Jamaica?
1 st Secondary	To identify the factors which lead to authorpreneurship becoming a viable sustainable income generation model.	What factors lead to authorpreneurship as a sustainable income generation model?
2 nd Secondary	To ascertain the role of microfinancing in the initiatives of Cameka “Ruth” Taylor for authorpreneurship as a sustainable income generation model.	What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model?

RESEARCH FOCUS	OBJECTIVE	QUESTION
3 rd Secondary	Using the initiatives of Cameka “Ruth” Taylor, propose a model of authorpreneurship to create sustainable income.	In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica?
4 th Secondary	To ascertain the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing.	What is the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing?

Professional Conceptual Framework

Audéoud (2023) speaks about anchoring research through a conceptual or theoretical framework. She says this framework involves identifying the “main pillars or conceptual or theoretical framework supporting your research and the elements that will create unity around your overall research” (p. 51). My research includes some of the conceptual frameworks that give the research breadth and reflect the elements that are vital to blend the creative and the commercial in efforts to generate sustainable income generation.

1. *Asset-Based Community Development (ABCD)*: This approach emphasizes leveraging existing strengths and resources within communities to foster sustainable development and empowerment. Kretzmann et al. (1993) are the proponents of this theory. They posit that the best way to develop communities is to focus on their assets rather than their deficits. Rans and Altman (2002) note that it is about creating new opportunities and building strength from within.

2. *Creative Entrepreneurship*: This practice involves the setting up of a business in one of the creative industries (Trapp, 2015). In this study, the subsector of the creative industries is the literary domain, through writing and book publishing.
3. *The Orange Economy*: This term is often used interchangeably with the Creator/Creative Economy and the creative and cultural industries. It “encompasses the immense wealth of talent, intellectual property, interconnectedness, and, of course, cultural heritage of the Latin American and Caribbean region (and indeed, every region)” (Restrepo et al., 2013, p. viii). The terms were used interchangeably in my study, with the acknowledgement of authorpreneurship as a subsector of the Orange Economy.
4. *Theology of Business*: This framework explores the intersection of faith and business. It affirms the legitimacy of business as ministry and Kingdom work, which can bring glory to God.
5. *Theology of Work*: This framework explores the intersection of faith and work, debunks concepts of sacred vs. secular work, and affirms that all work can bring glory to God. Dennis Bakke (2006) (*Joy at Work*) and Paul Stevens (2000) (*The Other Six Days*) are leading proponents of this framework.
6. *Transformational Leadership Theories*: According to Ugochukwu (2024), Burns and Bass are key proponents of transformational leadership. However, I leaned towards four of BGU’s (2021) eight transformational leadership perspectives: Calling-Based Leadership, Incarnational Leadership, Reflective Leadership, and Shalom Leadership perspectives. These leadership perspectives

emphasize wholeness, calling, purpose, the utilization of one’s gifts, and personal experience in leading transformation initiatives. See the key terms and definitions section of this paper for the definition of these transformational leadership perspectives.

Table 2 shows how the components of the conceptual framework for this project relate to the research focus, objectives, and questions.

Table 2

Research Matrix with Conceptual Framework

RESEARCH FOCUS	OBJECTIVE	QUESTION
Overall Focus	To discover how authorpreneurship can be used as a model for sustainable income generation in Jamaica by investigating the initiatives of Cameka “Ruth” Taylor.	How can using authorpreneurship be a model for sustainable income generation in Jamaica? <i>Concepts:</i> The Orange/Creator Economy, Creative Entrepreneurship, Theology of Business, Theology of Work, Transformational Leadership Perspectives
1 st Secondary	To identify the factors which lead to authorpreneurship becoming a viable sustainable income generation model.	What factors lead to authorpreneurship as a sustainable income generation model? <i>Concepts:</i> Asset-Based Community Development, Creative Entrepreneurship, Theology of Work, Theology of Business, The Orange/Creator Economy, Transformational Leadership Perspectives
2 nd Secondary	To ascertain the role of microfinancing in the initiatives of Cameka “Ruth” Taylor for authorpreneurship as a sustainable income generation model.	What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model? <i>Concepts:</i> Asset-Based Community Development, Creative Entrepreneurship

RESEARCH FOCUS	OBJECTIVE	QUESTION
3 rd Secondary	Using the initiatives of Cameka “Ruth” Taylor, propose a model of authorpreneurship to create sustainable income.	In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica? <i>Concept:</i> Creative Entrepreneurship, The Orange/Creator Economy, Theology of Business
4 th Secondary	To ascertain the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing.	What is the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing? <i>Concepts:</i> Asset-Based Community Development, Theology of Work, Theology of Business, Creative Entrepreneurship, the Orange Economy

Transformational Significance

The transformational strategy implemented through this research was that of a hybrid authorpreneurship model drawn from an analysis of my top six authorpreneur initiatives. This hybrid authorpreneurship strategy is a fusion of the book sales plus model and the book as a business card/transformational guide along with established, successful online business revenue models such as coaching, consulting, establishing “academies,” subscriptions, courses, and memberships. These online business models, when used by Jamaican authors and other creatives, enable them to tap into stronger foreign currencies (USD, Euros, Canadian dollars, British pounds, etc.) and wider markets outside the Caribbean, thus facilitating the faster generation of sustainable income for creatives living in Jamaica. The study is significant because it validates authorpreneurship as a viable model for sustainable income generation in Jamaica, demonstrating that microfinancing can be beneficial when applied formally or informally.

This study holds transformational significance because it contributed to scholarship on creative entrepreneurship, publishing studies, and microfinance by expanding definitions of author success beyond book sales and presenting an authorpreneurship framework applicable to Jamaica and other Caribbean developing states.

This research contributed to broader discussions and efforts toward sustainable economic development within the Caribbean. It helped to fill a research gap in “how artistic and cultural activities contribute to economic innovation” (Trapp, 2015, p. 5). My research added to the body of literature that advocates for harnessing the potential of the creative industry or the creator economy for economic gain and sustainable income generation in the Caribbean. It taps into the literary copyright-based sector of the creative industry, a space that has long been underrepresented in the Caribbean’s national accounts and Gross Domestic Product (GDP) numbers, despite evidence that this activity is an important economic driver (Caribbean Development Bank, 2023). My research is significant as an example of action being taken to achieve one of the expressed outcomes in Jamaica's Vision 2030 National Development plan, to use intellectual property as a tool for economic development (Planning Institute of Jamaica, 2009, p. 217).

In terms of transformation, my study shows a degree of personal financial transformation for me through authorpreneurship and microfinancing. Microfinancing enabled me to expand my authorpreneurship ventures, as it relates to the book sales plus publishing services model through my company, BambuSparks, as well as book sales plus subscription membership through my online academy and other coaching and training initiatives. Publishing services became my most profitable and sustainable revenue stream. The injection of microfinancing for the publishing business increased

book production and the expansion of my team, which meant more employment for authors and other creatives. My publishing enterprise, BambuSparks, enabled several creative freelancers to earn regular USD income, directly contributing to the economic vitality of Jamaica's creative sector and Jamaica's Vision 2030 National Development Plan, expanding opportunities for the poor to engage in sustainable livelihoods.

Having sustainable income led to economic empowerment and tangible improvements in my livelihood, enabling me to move from financial frustration in 2018 to financial peace by 2024. I turned my financial "regrets into a roadmap for success as an authorpreneur and moved from frustration to fulfilment" (Taylor, 2022, para. 9). The increased income allowed me to fund 50% of my doctoral studies, reduce debt, contribute to family support, and invest in home improvements for my grandmother. Therefore, my hybrid transformational authorpreneurship strategy holds potential for authors to experience personal financial transformation. With increased and more predictable income, I was able to cover essential expenses consistently, reduce stress linked to financial instability, and invest significantly in furthering my education. My study is also significant because it aligns with three of the United Nations Sustainable Development Goals (SDGs) including: No Poverty (SDG 1); Quality Education (SDG 4); Decent Work and Economic Growth (SDG 8). My authorpreneurship model thus contributes to personal empowerment and financial resilience, illustrating how microfinancing can enhance authors' capacity to meet life goals and secure long-term well-being.

In terms of industry transformation, my study revealed an alternative method of measuring an author's success beyond book sales. Traditionally, an author's success has been measured primarily by book sales, but my model demonstrates a broader revenue

framework: publishing services, educational programs, editing, coaching, and other creative outputs. My hybrid transformational authorpreneurship model solves two major book industry challenges: low book sales and lack of sustainable income. This model could reshape the Jamaican publishing landscape by encouraging authors to adopt diversified income streams, supporting small creative enterprises, and increasing employment opportunities within the creative sector. This model, therefore, represents a form of publishing transformation, expanding the definition of author success and strengthening the creative ecosystem.

Moreover, the study incorporated some of the transformational leadership perspectives of BGU (2021). For example, the Calling-Based Transformational Leadership perspective came to the fore with my calling as a creative to write and publish books. I have used my God-given gifts, talents, and experience to bring solutions that transform the lives of others. Additionally, since my research was based on my lived experience and an analysis of that experience, the Reflective Leadership perspective also came to the fore. In Reflective Leadership, the leader “lives in reality, reflects on its meaning, and catalyzes others with the courage, symbols, and example to make meaning in their own lives” (BGU, 2021, para. 1). Finally, the research also reflects the Shalom Leadership perspective, in which leaders aim to “promote the well-being, prosperity, and wholeness of both the community and its members” (BGU, 2021, para. 1). In this case, the creation of a strategy for sustainable income for authors is intended to increase their well-being and prosperity.

Researcher's Perspective and Worldview

In my book, *Shaped for Purpose*, I noted how my passion and problems beautifully converged to solve my financial problems and have now positioned me to help others with similar struggles (Taylor, 2020). As shared in the preface, I can relate to the struggles of authors and other creatives, often described as *starving artists* because a career in the arts tends to lead to financial instability (Jackson, 2020). Since “effective spiritual ministry flows out of being” (Clinton, 2012, p.9), as a Calling-Based Transformational Leader, this research flowed out of my experiences and my development as an authorpreneur. According to the Apostle Paul, “He [God] comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us” (2 Cor 1:4). This worldview shaped my actions and this study.

My ministry, business, and purpose flow out of the troubles I experienced in generating sustainable income as an author and the comfort (solutions) God has given me. As I have been transformed, I now seek to transform others. By blending the creative and the commercial (authorship and entrepreneurship) and through microfinancing from my family, former publisher, and friends, I broke the mold (Appendix A and B are evidence of how I created sustainable income as an authorpreneur July 2018 - July 2024, and the initiatives undertaken). Knowing, according to Poutiatine (2009), that transformation cannot be forced and always involves all aspects of an individual or organization's life, I wanted to explore how my authorpreneurship approach might develop into a viable sustainable income model that authors and organizations could adopt to enhance the well-being of those they serve.

Definitions of Key Words and Terms

The following keywords and terms support the context of this dissertation project and are defined here operationally.

Asset-Based Community Development: This approach was developed as a solution for “needy” communities. In asset-based research, one seeks to discover the gifts and strengths of the individual, community, or organization as the starting point of development.

Authorpreneur: The term *authorpreneur* is a blend of the words “author” and “entrepreneur.” Ross (2019) explained that the term describes authors with an “entrepreneurial approach who perhaps have more in common with self-starters in tech and other creative industries than with the traditional literary world” (para. 1). Ross further explained that the term *authorpreneur* most clearly describes the new breed of authors and the new approaches to making a living as an author in the digital age.

Therefore, an authorpreneur is an author who creates products and services from their writing, thereby creating multiple streams of income. Besides their books, authorpreneurs shape their skills, talents, services, and expertise into something that can be sold by optimizing intellectual property (Mahajan, 2021; Ross, 2019; Taylor, 2023). Many of the most successful authorpreneurs integrate their books into an ecosystem of products and projects that can include advertising, blogs, events, merchandise, podcasts, social media publishing, technologies, tools, video, and more (Ross, 2019).

Authorpreneurship: It is a form of creative entrepreneurship centered on writing and book publishing. Taylor (2023) describes *authorpreneurship* as the process by which authors use their books as a springboard or platform to build a business or create

profitable products and services. Mahajan (2021) and Ross (2019) describe 10 authorpreneurship business models, to include book sales plus speaking, book sales plus teaching, and book sales plus membership groups. I have employed these in addition to offering publishing services, training and certification; courses, coaching, and book-based training events (Taylor, 2023).

Calling-Based Leadership: As one of BGU's (2021) eight transformational leadership perspective, Calling-Based Leadership can be described as leadership that "strives to recognize people's God-given gifts, talents, experiences, and opportunities to comprehend their distinct role as agents of Christ's transformative work within and beyond world cultures" (para. 1).

Creative: An individual who applies personal talent, skill, and intellectual property to produce original ideas, artistic or cultural outputs, or knowledge-based goods and services, generating economic, cultural, or social value. Creatives are central participants in the creative industries and the broader creator economy (Howkins, 2001; Henry & Smith, 2014; UNCTAD, 2018).

Creative Entrepreneurship: According to Trapp (2015), *creative entrepreneurship* is the "practice of setting up a business in one of the creative industries. The creative entrepreneur is concerned first and foremost with the creation and exploitation of creative and intellectual capital" (p. 9).

Creative Industry: According to Henry and Smith (2014) the term "creative industry" refers both to the Creative and Cultural Industries (CCI). Creative industries are "those industries which have their origin in individual creativity, skill and talent and which have the potential of wealth and job creation through the generation and

exploitation of intellectual property” (UNIDO, 2009, p. 17). These are the thirteen sub-sectors found within the concept of the creative industries: Advertising; Art Crafts; Audio-Visual / Film; Cultural Heritage; Design; Entertainment Software, including Video Games; Fashion; Music; Publishing; Performing Arts; and Visual Arts (Henry & Smith, 2014; UNIDO, 2009). See Figure 2 for the different classifications of the creative industry (1998-2003) across Europe in a table taken from the UNIDO report (2009, p. 17). Books, literature, printing, and publishing are clearly seen as part of the creative industry.

Figure 2 shows the subsectors for the various creative industries as they are used in various European documents.

Figure 2

Image of Table Showing Sub-sectors of the Creative Industry 1998-2003

Table 1.1 Sub-sectors of Creative Industries in Different European Documents			
<u>European Union</u>	<u>Great Britain</u>	<u>Germany</u>	<u>Austria</u>
Exploitation & Development of the Job Potential in the cultural Sector (2001)	Mapping Document (1998)	Kulturwirtschafts-Bericht, Nordrhein-Westfalen (2001)	Erster Oestereicher Kreativwirtschaftsbericht (2003)
Cultural Sector	Creative Industries	Cultural Industries	Creative Industries
Books & Printing	Advertising	Music Industries, Literature and Publishing	Cultural Heritage
Visual Art	Architecture		Performing Arts
Architecture	Arts and Antiques	Art and Design (including Architecture and Advertising)	Audiovisual Enterprises
Performing Arts	Handicraft Art	Audiovisual Media (Film, Radio and TV)	Visual Art
Audiovisual Services	Design	Performing Arts and Interactive Art	Books and Publishing
Multimedia	Mode		Interdisciplinary Activities
Cultural Heritage	Film		
Archives	Interactive Computer Services		
Libraries	Music		
	Performing Arts		
	Publishing		
	Software		
	TV and Radio		

Source: KMU Forschung Austria, 2003

Note. Image by KMU Forschung Austria, 2003, reproduced in the 2009 UNIDO report.

Creator Economy: Also known as the Orange Economy, the creator economy is seen as the broader economic and social infrastructure that enables the work of creators.

It comprises the technological and economic ecosystem in which creators do their work and engage their audiences, including digital platforms such as Facebook, YouTube, Instagram, TikTok, Twitter, LinkedIn, Substack, and Patreon; the digital tools that creators use; startup companies; and the broader infrastructure of people and companies that support creators' efforts to do their work and generate revenue (Florida, 2022).

Entrepreneur: An entrepreneur is “someone who starts their own business, especially when this involves seeing a new opportunity” (Cambridge Dictionary, n.d.).

Incarnational Leadership: Graham Hill (2016) sees Incarnational Leadership as that which entails becoming a presence of healing and transformation in communities, reflecting a commitment to social and physical well-being.

Microfinancing: The terms *microfinance* and *microcredit* are often used interchangeably. It was used as such in this dissertation. However, Sengupta and Aubuchon (2008) make the following distinctions, which are noteworthy. “Microcredit refers to the act of providing a loan. Microfinance... is the act of providing these same borrowers with financial services, such as savings institutions and insurance policies. In short, microfinance encompasses the field of microcredit” (Sengupta & Aubuchon, 2008, p.10).

Orange Economy: Made popular by the Inter-American Development Bank (IDB), the Orange Economy “is a concept that includes all economic activities related to creativity, culture, and innovation” (MicroBank, 2024, para. 3). This term is often used interchangeably with the creator economy and the creative industry. It “encompasses the immense wealth of talent, intellectual property, interconnectedness, and, of course, cultural heritage of the Latin American and Caribbean region (and indeed, every region)”

(Restrepo et al., 2013, p. viii). It was also used interchangeably in this study to represent the creator economy and the creative and cultural industries.

Reflective Leadership: On its website, BGU (2021) describes the *Reflective Leadership* style as one in which the leader “lives in reality, reflects on its meaning, and catalyzes others with the courage, symbols, and example to make meaning in their own lives” (para. 1).

Shalom Leadership: On its website, BGU (2021) describes *Shalom Leadership* as that which involves “leaders striving to foster reconciling relationships among individuals, between people and God, between people and the environment, and within individuals themselves. These leaders aim to promote the well-being, prosperity, and wholeness of both the community and its members” (para. 1).

Sustainable Income: According to Luukkanen et al.(2024), sustainable income means having a reliable and continuous source of earnings that meets one’s current needs without jeopardizing financial stability in the future. This form of income allows the individual to maintain their lifestyle or gradually improve it without excessive debt or the need to exhaust savings or other essential resources.

Delimitations and Limitations

Delimitation: Since my study was a case study specifically focused on exploring authorpreneurship as a viable model for sustainable income generation through microfinancing by investigating my initiatives in Jamaica, the geographic scope (authorpreneurs in Jamaica) may restrict the generalizability of findings to authors and authorpreneurs in other Caribbean regions and around the world. Given the research subject and the short time frame of a dissertation study (my research span is four to six

months), this duration will only allow for the collection of preliminary data. It will, however, establish a foundation for subsequent research into the viability of authorpreneurship as a consistent source of income.

Since the research approach does not lend itself to experimentation, the outcomes or the enduring viability of an authorpreneurship model will require a post-dissertation follow-up. This initial research would provide insight for the implementation of an authorpreneurship model in the future. This goal would be to conduct an authorpreneurship pilot in partnership with a local church. Participant selection for the study prioritized individuals who were willing and able to participate in the study, potentially excluding those who were less motivated, lacking the time, or interest in the study. Since the study was specifically exploring authorpreneurship as a model for sustainable income generation through microfinancing, other potential means were not considered in this research, thereby narrowing the scope of this particular model.

Limitations: Several limitations may impact this study's outcomes. Findings may not be broadly applicable beyond the Jamaican experience. There was also a risk of self-selection bias among participants who chose to engage in the study, which could influence the representativeness of the sample and the validity of the findings. Ethical considerations, such as an "ethic of accountability" (Medford, 2006), maintaining participant confidentiality, and handling sensitive information responsibly, were crucial throughout the research process.

I proactively addressed these delimitations and limitations and strengthened the research design by planning for longitudinal follow-up studies beyond the initial period to assess the long-term impacts of an authorpreneurship pilot with a local church. I

employed rigorous methods for conducting qualitative research to facilitate a comprehensive analysis of my initiatives and their outcomes. I adhered to the ethical protocols required by the BGU IRB to safeguard participant confidentiality and ensure ethical handling of data throughout the research process. I also incorporated reflective practices to enhance the reliability of the qualitative findings.

Summary

In this chapter, I introduced the reader to the idea that an investment in the *Orange or Creator Economy* is an innovative solution to the economic challenges faced by Jamaica and other Caribbean islands. I shared my authorpreneurship journey and the role of microloans in helping me to become a creative entrepreneur who has generated sustainable income for myself and other creatives. I outlined the problem statement and the purpose of the research—to explore the possibility of using authorpreneurship as a model for sustainable income in Jamaica by investigating my initiatives. I described the context of the problem, my primary and secondary research questions, definitions of key terms, the transformational significance of this research, my worldview and perspectives as a creative entrepreneur in God’s Kingdom, the limits and delimitations of the study, and the conceptual framework to ground the research. In the next chapter, the conceptual framework was further explored as the basis for the literature review.

CHAPTER 2

LITERATURE REVIEW

Introduction

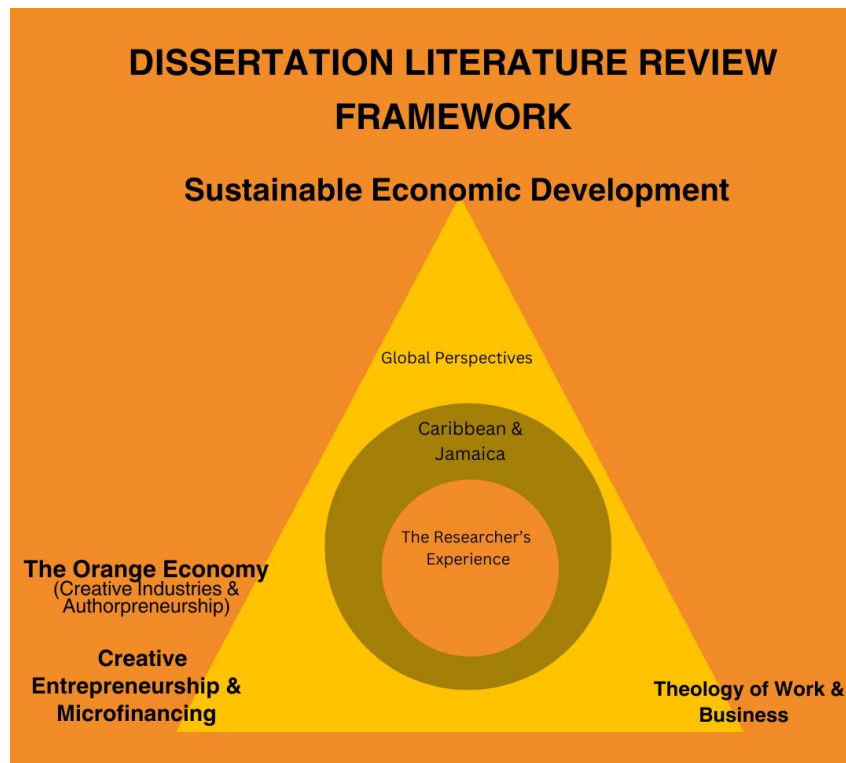
Creswell and Creswell (2018) explain that a literature review accomplishes several purposes. The purposes include sharing with the reader the results of other studies that are closely related to the one being undertaken, providing a framework for establishing the importance of the study, and a benchmark for comparing the results with other findings. The authors note that “Studies need to add to the body of literature on a topic, and literature sections in dissertations are generally shaped from the larger problem to the narrower issue that leads directly into the methods of a study” (p. 66). In this literature review, I examine the conceptual frameworks identified in Chapter 1 in the context of sustainable economic development, authorpreneurship, and microfinancing. These conceptual frameworks, in order of their appearance in this literature review, are Creative Entrepreneurship, the Orange/Creator Economy, Theology of Business, Theology of Work, Transformational Leadership Perspectives, and Asset-Based Community Development.

I begin by exploring the global economic landscape and that of the Caribbean and its connection to the Creative Industry/Orange Economy. Then I will examine literature on creative entrepreneurship, of which authorpreneurship is a sub-sector, examining its potential to create sustainable income and the subject of microfinance. Following this examination, I present a theological framework that addresses a theology of business and work, drawing from the insights of scholars and practitioners. The theological review will delve into the biblical understanding of the integration of faith and work to bridge the

sacred-secular divide. Next, I will present some Transformational Leadership perspectives, to include a short discourse on giftedness and calling. Finally, the review will culminate in a discussion of the Asset-Based Community Development framework and a presentation on the theological significance of this research. Figure 3 presents the broad framework for my dissertation literature review.

Figure 3

Dissertation Literature Review Framework



The Global Economy

In recent years, the COVID-19 pandemic and the war between Russia and Ukraine (2022-present), have impacted the global economy. Dyvik (2024) defines the *global economy* “as the sum of activities that take place both within a country and between different countries” (para. 2). Discussions on the global economy often center on

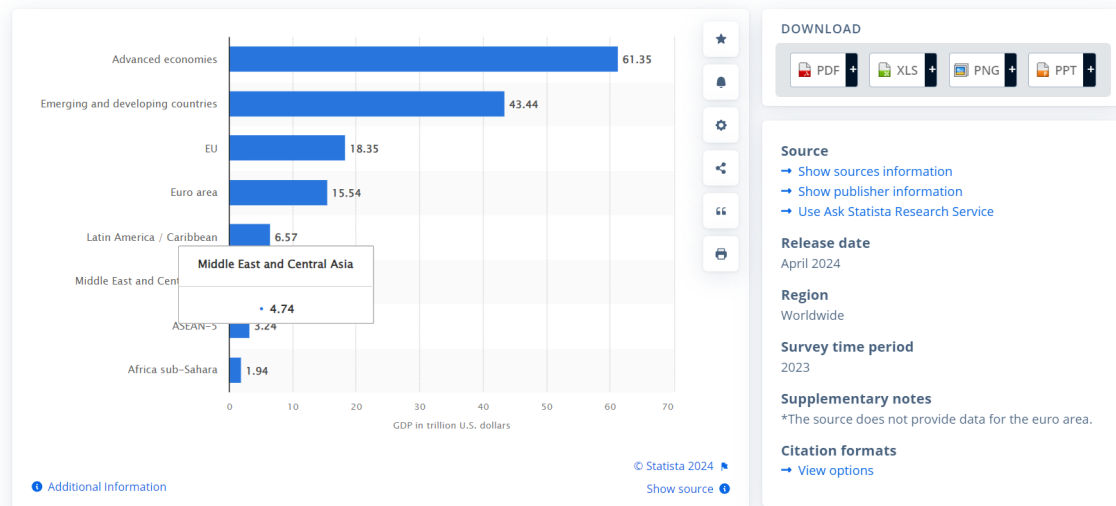
a country's Gross Domestic Product (GDP) as a measure of economic growth. GDP is the total value of all goods and services manufactured within one year. Figure 4 from Statista (2024) shows the GDP in select global regions in 2023.

Figure 4

GDP in Select Global Regions 2023

Source: Statista, 2024

Gross domestic product (GDP) of selected global regions at current prices in 2023
(in trillion U.S. dollars)



Other economic indicators include employment or unemployment, industrial production and trade, average annual wages, inflation, the Purchasing Managers Index (PMI), consumer confidence, and globalization (Statista, 2024). When speaking of the global economy, there is often a comparison between developed countries and developing or emerging countries. A developed country, also known as an industrialized nation, possesses an advanced and well-established economy, often assessed by its GDP or the average income per person (United Nations, 2024).

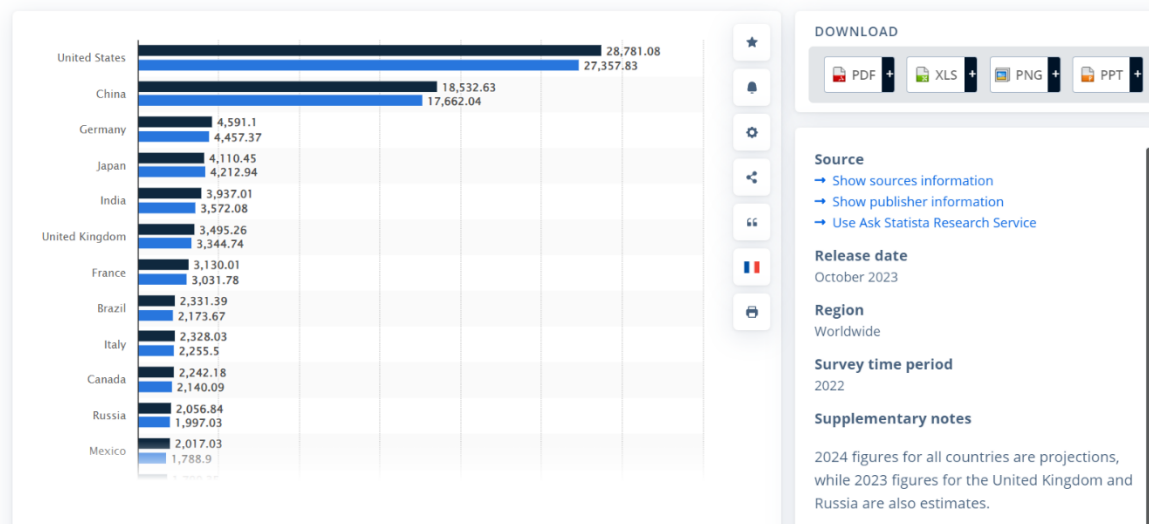
According to Majaski (2022) of Investopedia, if a country has poor infrastructure and income inequality, even if the per capita GDP is high, it would not be considered a

developed economy. A high per capita GDP alone does not confer developed economy status. The terms *emerging countries*, “*least-developed countries*,” and “*developing countries*” are often used to describe nations that have lower levels of economic stability, industrialization, and growth compared to developed nations. “All CARICOM countries are classified as developing countries” (CARICOM Caribbean Community, 2024, para. 1). The developed countries are located in North America, Europe, and Asia. According to the United Nations World Economic Situation and Prospects (2024), in 2022, the United States had the highest GDP. The top 10 developed countries are the United States, China, Germany, Japan, India, the United Kingdom, France, Brazil, Italy, and Canada. According to Statista (2024), in the industrial countries, the GDP amounted to approximately 43.44 trillion US dollars in 2023. Figure 5 shows the top 20 countries with highest GDP. These nations are likely to maintain their economic dominance (United Nations, 2024).

Figure 5

Top 20 Countries with Highest GDP

The 20 countries with the largest gross domestic product (GDP) in 2024
(in billion U.S. dollars)



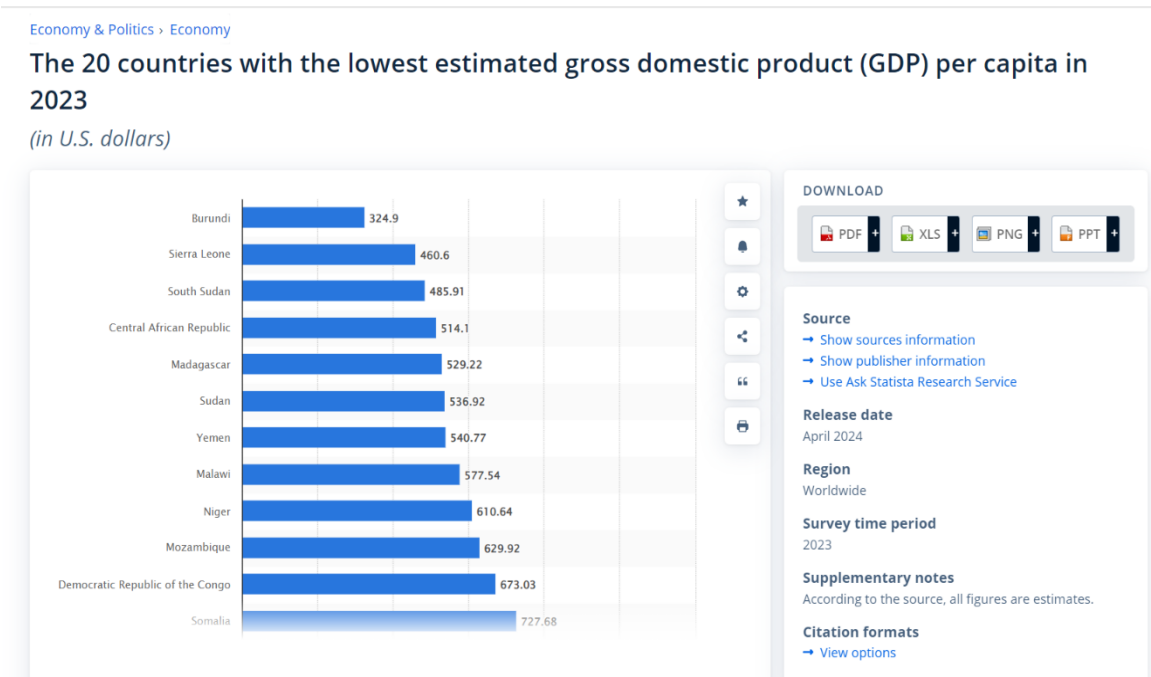
Source: Statista, 2024

According to Statista (2024), the top 10 least developed countries are all located in Africa despite being rich in natural resources. They are Burundi, Sierra Leone, South Sudan, Central African Republic, Madagascar, Sudan, Yemen, Malawi, Niger, and Mozambique. Figure 6 shows the top 20 countries with the lowest GDP. According to the International Monetary Fund (2024), the world's fastest-growing economy is a Caribbean country - Guyana, partly due to its booming oil sector. In 2024, it registered a real GDP growth rate of 33.9%. In 2022, around 205 million people globally were unemployed, a decrease compared to the prior two years. In 2021, the Arab World had the highest unemployment rate among world regions (Statista, 2024).

Figure 6

Top 20 Countries with Lowest GDP

Source: Statista, 2024



In addressing the global economy, it is important to highlight the role of cities, often considered economic powerhouses. Six hundred cities worldwide are responsible for more than 60% of global GDP (McKinsey Global Institute, 2011). According to

Simpli (2024), global cities shape the global economy by acting as economic hubs that attract skilled workers. They spur innovation and promote international trade. Although they grapple with issues like income inequality and resource pressures, they also offer significant potential for sustainable growth. With rapid advancements in technology and connectivity, digital and physical, global cities remain key drivers of economic progress worldwide.

The Caribbean Economic Context

Sociohistorically, the Caribbean region has been shaped by slavery and the plantation economy. Caribbean scholar Lewin Lascelles Williams (2002) notes, “In consequence of its history, the Caribbean territories share a common social identity. Each has been a colonized people” (p. 67). Chattel slavery, a dehumanizing system, entrenched racial stratification in the Caribbean, with blacks deemed inferior to whites (Best, 2005; Rodriguez, 2011). Under the colonial system, Shaun Best (2005) writes, “Blackness was associated with evil, whereas whiteness was associated with purity and goodness” (p. 151).

Entrepreneurship and the Jamaican Economy

Jamaicans are known to be among the world’s most entrepreneurial people (Mohan, 2022). According to the Global Entrepreneurship Monitor (GEM) 2021/2022 National Report, “Jamaica ranks 34th out of 50 economies with a score of 4.2 and 5th amongst the Level C economies using the National Entrepreneurial Context Index (NECI) as a benchmark against other GEM participating economies” (2023, p. 13). The experts believe there is significant potential to improve the ease of starting and growing businesses in Jamaica. However, to help entrepreneurs take advantage of new

opportunities, support is needed through government entrepreneurial programs, entrepreneurship education, and the transfer of research and development (GEM, 2023). Saner and Yiu (2019) noted that Jamaica has moved from being a goods-producing economy to a service economy. In 2018, the service industry accounted for 72.0 % of the GDP (Central Intelligence Agency, 2018). Micro, Small, and Medium Enterprises (MSMEs) contribute to 90% of employment in Jamaica, with various initiatives across the country aimed at fostering entrepreneurship development (Saner & Yiu, 2019).

In keeping with its National Development Plan for 2030, to make Jamaica a place of choice for doing business, Jamaica has been promoting entrepreneurship and removing the barriers for entrepreneurship. Barriers to entrepreneurship in Jamaica include crime, tax rates, classism, and access to finances. For example, in 2018, the government implemented a series of reforms that made it easier to do business in Jamaica (Saner & Yiu, 2019). In March 2024, there was a revision of the MSME Policy and Implementation Plan. Through partnerships with the World Bank and the Development Bank of Jamaica, through its network of Authorized Financial Institutions (AFIs), the government has enabled many Jamaican entrepreneurs to access resources to grow their businesses (World Bank Group, 2024a). Through programs like the Scotiabank Women's Initiative and the Youth Business Trust program, Jamaica is positioning itself for economic growth and advancement through entrepreneurship (Ministry of Industry, Investment & Commerce, n.d.; Scotiabank Jamaica, n.d.).

Slavery and Economic Disparity

The Caribbean cultural region encompasses diverse nations with varying constitutional statuses, sizes, and populations, facing similar challenges in nation-

building and global positioning (van Stipriaan et al., 2023). Plantation slavery altered the region's demography, leaving a legacy of economic disparity and dependency (Beckford, 2000). Today, despite economic progress, issues such as informality and low productivity persist (World Bank Group, 2024b). The Caribbean islands are all considered Small Island Developing States (SIDS) by the United Nations (World Bank Group, n.d.-b). Many of these SIDS have economies that are “fully dependent on global tourism markets and foreign visitors” (van Stipriaan et al., 2023, p.30). Despite the abolition of slavery, remnants of colorism and racism persist, contributing to economic disparities and perpetuating poverty.

Poverty in the Caribbean can be described as multidimensional and intergenerational, involving not just income insufficiency but also the inability to meet basic nutritional, healthcare, educational, and housing needs. Intergenerational poverty persists across generations, where children from low-income families experience limited opportunities and resources and, consequently, they remain poor as adults (Chang et al., 2024). According to the Caribbean Development Bank (2016), a focus on improving access to quality education and creating economic opportunities are ways in which one can address intergenerational poverty in the Caribbean.

Jamaica's Economy

Small Island States in the Caribbean, like Jamaica, who are dependent on tourism and vulnerable to natural disasters, need to find diverse economic solutions for long-term economic sustainability. Transient poverty, exacerbated by external shocks, threatens Caribbean economies' sustainability (Filho et al., 2022). The country's high ranking on the Corruption Index further complicates business development, as any such efforts must

contend with the pervasive corruption present in Jamaica. In 2023, Jamaica's GDP was valued at 19.42 billion US dollars (World Bank Group, n.d.-a). This GDP figure accounts for 0.02 percent of the global economy (Trading Economics, 2024). Over the years, Jamaica has had a high public debt, resulting in high interest payments (Saner & Yiu, 2019), which leaves little room to fund activities for social development.

According to O'Neill of Statista (2024), Jamaica's national debt is projected to rise steadily from 2024 to 2029, increasing by a total of 1.3 billion US dollars, or 9.32%. After seven consecutive years of growth, the national debt is expected to reach 15.21 billion US dollars in 2029. Saner and Yiu (2019) note that "Jamaica must find an effective sustainable solution to manage its debt burden while investing in social programmes and other employment generation measures" (p. 156). The economic situation has led to a significant migration of Jamaica's highly trained professionals who leave the country for better economic opportunities abroad, resulting in a high brain drain (Bond, 2017; Thomas-Brown, 2023).

Employment Concerns

According to the World Bank in Jamaica (2024b) online report, Jamaica's rising economic activity brought the unemployment rate to a record low 4.2 % in October 2023. In 2024, the Statistical Institute of Jamaica (STATIN) noted that the unemployment rate was 5.4% in January 2024 (STATIN, 2024). STATIN's 2024 Labour Force Survey results showed there were 669,400 Jamaicans outside the labor force, with a higher representation of females – 399,200, compared to males – 270, 200. There were 100,700 youth who were categorised as 'NEET' – not employed, not enrolled in educational

activities or currently in training. There were 1,486,400 people in the labor force, with an overall participation rate of 68.9%.

The occupation group with the highest number of workers was services and sales workers with 328,600 employees, while the second largest was elementary occupations, which accounted for 197,900 people (STATIN, 2024). Since “Governments worldwide are progressively recognizing the importance and potential of creative industries as an economic engine and a driver of social transformation” (Lazić, 2022, p. 144), an investment in this sector could help to reduce unemployment in Jamaica and provide a steady income for both the ageing population and the youth. Next, I will address the creative industries landscape from a global, regional, and national perspective.

The Orange Economy and Creative Entrepreneurship

Business schools are now incorporating creativity into their core curricula, while significant research is being carried out on the topic (Lazić, 2022). In 2021, UNESCO (2021) stated that creativity is the industry of tomorrow. This recognition led to the declaration of 2021 as the International Year of the Creative Economy for Sustainable Development (UNESCO, 2021). Over recent decades, creative industries have been among the fastest growing sectors worldwide, with pre-pandemic growth outpacing overall economic expansion in many countries (Florida, 2022; Lazić, 2022; UNCTAD, 2024). Since the Government of Jamaica, as mentioned before, has an expressed goal of promoting and using intellectual property as a tool for economic development, with the growth of the creator economy, more Jamaicans should be encouraged to become creative entrepreneurs.

Since *creative entrepreneurship* is the “practice of setting up a business in one of the creative industries” (Trapp, 2015, p. 9), when someone engages in the business of writing and publishing, they are practicing creative entrepreneurship. Friedlander (2015) notes that “Every book is essentially a mini startup business, with all that that implies” (para. 6) and the term *authorpreneur* can be applied to them. Figure 7 shows the interrelationship of the creative industries, creative entrepreneurship, and authorpreneurship.

Figure 7

The Creative Industries and Authorpreneurship



Ross (2023) notes that an authorpreneur has mastered three key areas: writing of good books, effectively publishing them, and managing an author business—a significant creative and commercial achievement. The book publishing value chain also includes a variety of creative roles that come together for its success, such as editing, formatting, graphic designing, marketing, and, of course, writing/content creation. These aspects of

the publishing process create employment opportunities and can generate income beyond one's geographical location with access to overseas markets via the internet.

With the rise of the Creator/Orange Economy, the freelancing gig economy, and the increase in remote work, Caribbean creatives can tap into the markets of developed economies by staying at home and earning US dollars, British pounds, or Euro dollars. These foreign currencies are often stronger than local currencies. Through BambuSparks online publishing services, I tap into overseas marketing while living in Jamaica. Besides serving local clients, BambuSparks offers publishing services to authors in developed countries, and thus my team and I earn more. In this way, authorpreneurship becomes a viable avenue for sustainable income generation, especially with the rise of self-publishing and digital publishing.

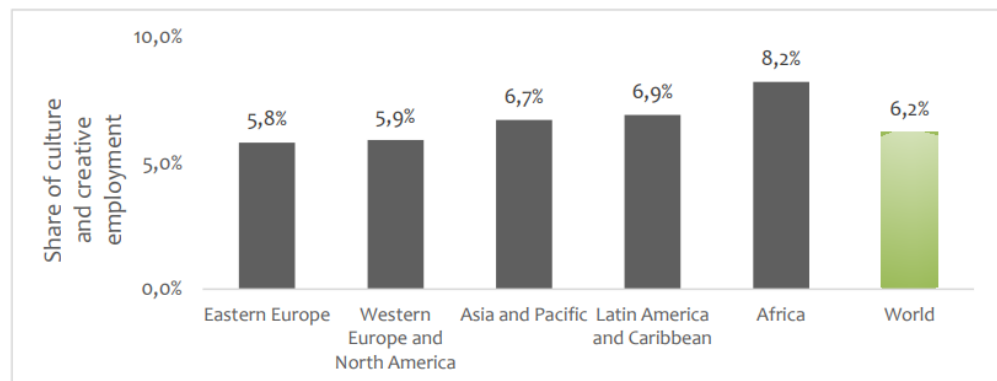
The Global Creator Economy

The Creative/Creator Economy is a dynamic concept that developed through the interaction of creativity and ideas with knowledge, technology, and intellectual property (UNCTAD, 2024). It includes diverse activities within the 13 subsectors of the CCI as defined earlier in chapter 1 of this research. UNESCO (2021) indicated that before the COVID-19 pandemic, creative industries generated \$2,250 billion in revenue and over \$250 billion in global exports, accounting for 3% of the world's GDP. They also employed more professionals aged 15-29 than any other sector. According to G20 Insights (2021), the creative economy was expected to reach a global valuation of \$985 billion by 2023, with its contribution to global GDP anticipated to grow to 10% before 2030. Throughout the COVID-19 pandemic, the creative industries, along with tourism, hospitality, and retail, were among the sectors hardest hit.

However, the pandemic's impact varied widely within the sector. While the IT industry saw benefits, in-person events and attractions faced significant challenges due to travel restrictions and social distancing measures intended to mitigate the pandemic's effects (Lazić, 2022). During the pandemic years (2020-2022), I saw an increase in my publishing business. In fact, I launched the Authorpreneur Secret\$™ Academy and BambuSparks Publishing during the pandemic. Lazić (2022) cited a Statista (2022) report which outlined the share of creative industries employment within total employment in 2020, during the first year of the COVID-19 pandemic (Figure 8).

Figure 8

Share of Cultural and Creative Employment as a Percentage of Total Employment, 2020



Source: Statista, 2022b

The Creator Economy Post COVID-19

The Creative Economy Outlook 2024 report by the United Nations Conference on Trade and Development (UNCTAD, 2024) is perhaps the most up-to-date report on the state of the creator economy and the creative industries. Approximately 38 countries were covered in the report, including developed and developing economies. This report was a response to mandates by UNCTAD's Bridgetown Covenant and the General Assembly resolution 78/1332 on promoting the creative economy for sustainable development.

(UNCTAD, 2024). The Creative Economy Outlook 2024 revealed that the creative economy is expanding rapidly, particularly in developing nations, and plays a crucial role in economic growth and job creation (UNCTAD, 2024).

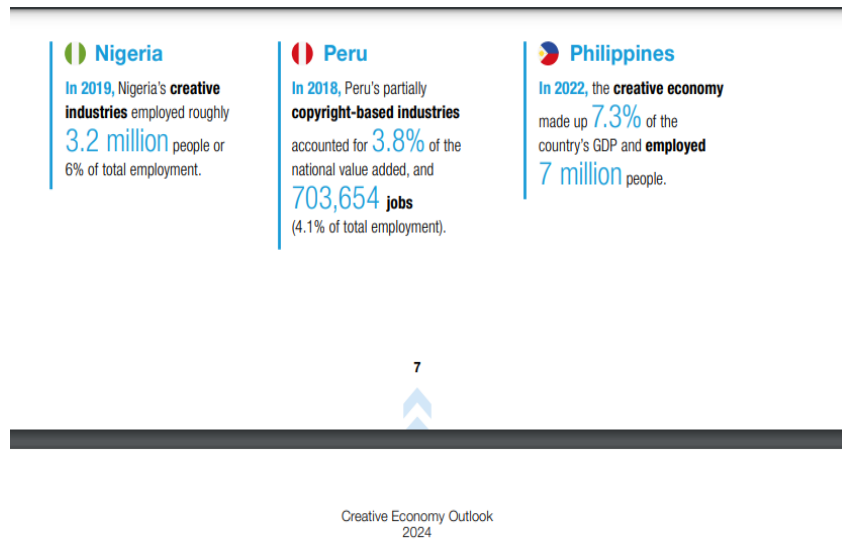
According to UNCTAD (2024), the creative economy accounts for between 0.5% and 7.3% of GDP and employs 0.5% to 12.5% of the workforce in countries with available data. UNCTAD (2024) further reports that in 2022, creative services exports reached a record US\$1.4 trillion, nearly twice the value of creative goods exports at US\$713 billion, underscoring the sector's significant impact on global trade. Figures 9 and 10 show recent statistics on the creative economy across various developed and developing countries.

Figure 9
Recent Facts and Figures about the Creative Economy, Part 1

Figure 10



Recent Facts and Figures about the Creative Economy, Part 2



Source: 2024 UNCTAD survey on the creative economy.

However, UNCTAD (2024) points out that these data are not directly comparable due to differences in definitions (e.g., culture versus creative industries), measurement criteria (e.g., GDP contribution versus value added), and reference periods.

Books and Publishing

While the Creator Economy Outlook 2024 (UNCTAD, 2024) covered the state of different subsectors of the creative industries, of particular relevance to this study was its report on books and publishing. The UNCTAD (2024) report on books and publishing highlights several challenges in measuring the global publishing industry, including

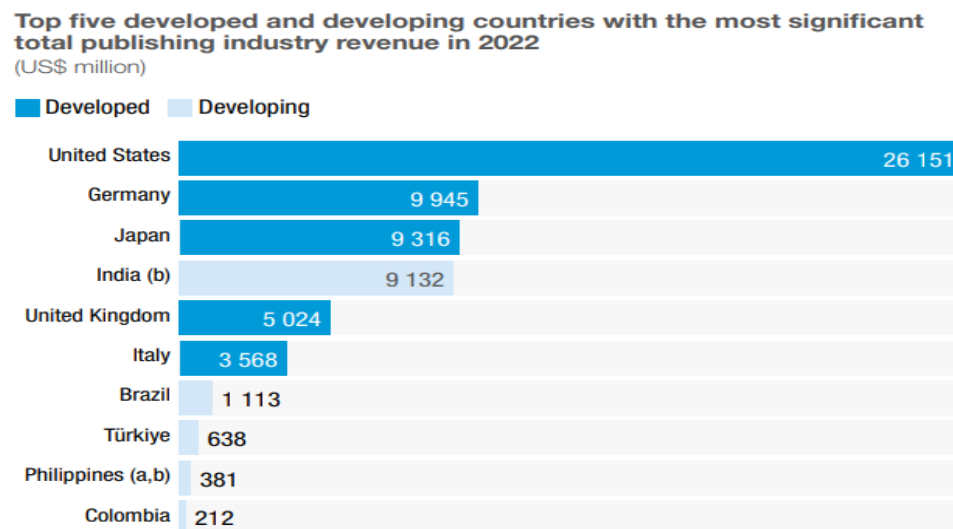
inconsistent response rates, non-standardized definitions and methodologies, and discrepancies in digital publication data.

Despite these issues, data from 2020 to 2021 suggest a slight increase in industry metrics like total copies sold, sales revenue, and ISBN registrations, indicative of the growth in this sector for the most studied countries (World Intellectual Property Organization (WIPO), 2023). The industry's expansion has been driven by the influence of online social networks and the success of digital streaming services and story adaptations. Platforms like TikTok, particularly through its BookTok community, have impacted consumer awareness and behavior, helping to boost book sales through emotional and visual appeal (The Economist, 2023). Additionally, digitalization has positively affected the industry through TV series and film adaptations.

Figures 11 and 12 show the recent facts and figures for book publishing revenue across developed and developing countries.

Figure 11

Publishing Revenue in Top Five Developed and Developing Countries in 2022

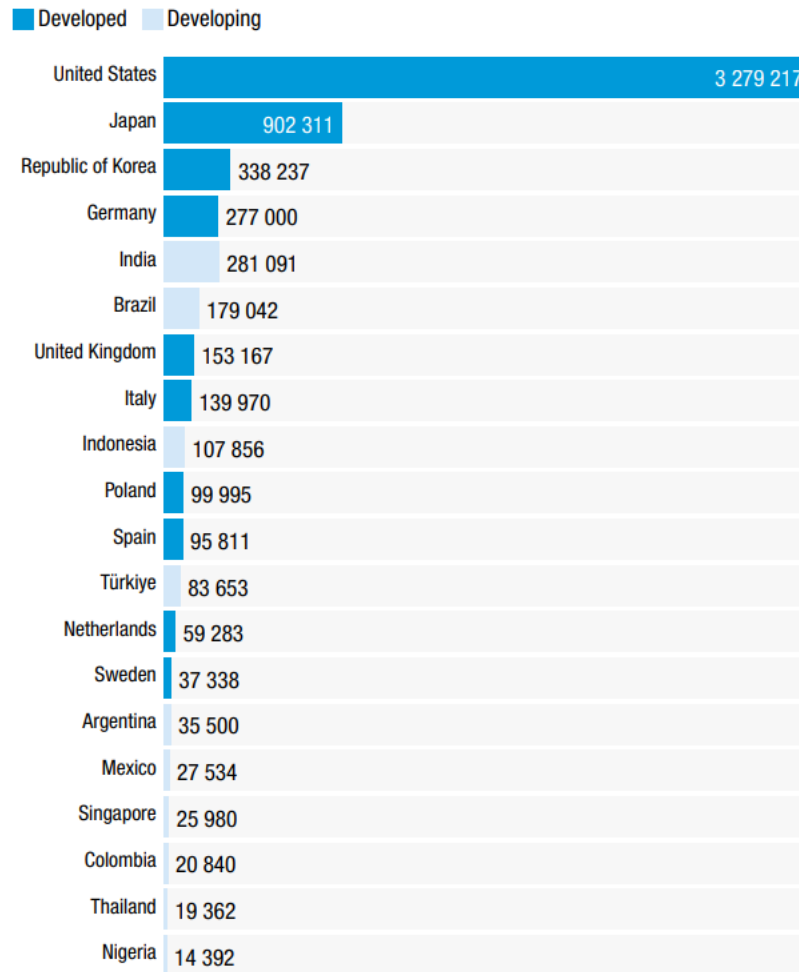


Source: UNCTAD, based on World Intellectual Property Organization (2023).
Note: a) trade sector only b) print format only.

Figure 12

ISBN Registrations in the Top 10 Developed and Developing Countries in 2022

Top ten developed and developing countries with the highest number of ISBN registrations in 2022



Source: UNCTAD, based on World Intellectual Property Organization (2023).

Current Trends in the Creative/Orange Economy

Digitalization has significantly changed the creation and distribution of content like books, films, music, and video games. According to UNCTAD (2024), those in the creative industries have quickly adopted digital technologies and have reshaped their business models. Major trends in the creative economy include the growth of digital platforms and streaming services, increased cross-industry partnerships, and the rising

popularity of video games. Digitalization, driven in part by artificial intelligence, is a key factor in this transformation. While it presents opportunities for growth and efficiency, the use of artificial intelligence also brings challenges related to quality, copyright issues, privacy, and content monopolization.

Traditional copyright systems, designed for analogue contexts, face challenges with new models like streaming and generative AI tools. Policymakers need to address issues such as artist royalties on streaming platforms, e-book reselling, and platform liability for unauthorized content. The Creator Economy Outlook 2024 (UNCTAD, 2024) report also noted that governments are actively pursuing initiatives to leverage digital tools and artificial intelligence. These countries include Caribbean islands like the Dominican Republic and Jamaica (UNCTAD, 2024).

The Creative Industries in Jamaica

As mentioned previously, major studies have been conducted on the CCI in Jamaica (Clarke, 2012; James, 2007; Kingston Creatives Limited, 2025; Watson et al., 2021; Witter, 2004). The findings showed that the CCI contributes significantly to Jamaica's GDP and creates employment for hundreds of citizens. Kingston Creatives Limited (2025), in the Jamaica Creative and Cultural Industries Survey Report 2025, indicated that "Jamaica's creative economy generates a total economic impact of J\$117.0 billion annually (US\$731.25 million). This represents 3.67% of Jamaica's J\$3.189 trillion GDP" (p.3). The Jamaica Creative and Cultural Industries Survey Report 2025 also indicated that Jamaica is "among the world's leading creative economies alongside the United Kingdom and other developed nations" (p. 48). The report further revealed

diverse annual income levels for the 578 Jamaican creative practitioners who participated in the Jamaica Creative and Cultural Industries Survey.

- 60% earn under J\$1 million (under US\$6250).
- 28.0% earn J\$1-5 million (US\$6250 – \$31, 250).
- 12% earn over J\$5 million (US\$31,250) (2025, p. 17)

Watson et al. (2021) in a study commissioned by the Jamaican Promotion Corporation (JAMPRO) showed, for example, that the Film, Animation and Music (FAM) industry contributes 6.18% to Jamaica’s GDP. This contribution surpassed several key sectors, including mining and quarrying, electricity and water supply, and hotels and restaurants. The FAM industries closely rival sectors like construction, transport, storage, communication, agriculture, forestry, fishing, and manufacturing in GDP contribution. This report highlights the potential for substantial economic growth through appropriate government policies and strategies aimed at leveraging the strengths of FAM industries.

Jamaica’s creative industries, including music, fashion, audiovisual works, and art, have garnered global recognition. The country’s capital, Kingston, was designated in 2015 as a UNESCO Creative City of Music (Jamaica National Commission for UNESCO, 2015). Watson et al. (2021) highlighted government initiatives and collaborations with international organizations, which aim to leverage this potential for economic growth. Although the creative economy contributes significantly to Jamaica’s GDP, there’s room for further development, especially in areas like audiovisual industries, publishing, and festival tourism. There is also a critical financial gap. According to Kingston Creatives Limited (2025) in its Jamaica Creative and Cultural Industries Survey Report 2025, “88% of surveyed practitioners require capital to grow

their businesses, representing a JMD \$1–5 billion investment opportunity” (p.3). Since there is room for further development and financing in publishing, I will cover the state of the self-publishing industry globally, where financing is often limited.

The Rise of Self-Publishing

Pecoskie and Hill (2015) define *self-publishing*, also known as independent (indie) publishing, as “all works produced for public consumption that have not gone through a traditional publisher” (p. 3). The Alliance of Independent Authors (ALLi, 2023) defines self-published authors as “everyone from a person who created a single book for their family to authors who have built a whole business on their writing” (p.31). There are different approaches to self-publishing. Two main approaches that are relevant to this study are what Darke (2024) calls *do-it-yourself self-publishing* and *assisted self-publishing*. In the former, the author manages the process, and in the latter, the author hires a company to manage the process for them. Assisted self-publishing tends to be more expensive than do-it-yourself self-publishing. Regardless of the route, one is usually responsible for all the costs, unlike in traditional publishing.

There are now more self-published than traditionally published books. Each year, according to Talbot (2023) of WordsRated, approximately four million new book titles are released globally. Of these, between 500,000 and 1 million are published through traditional publishers, while a significant number—at least 1.7 million—are self-published. It’s important to note that this figure may be even higher, as many self-published authors do not use a trackable ISBN, leading to under reporting. China publishes the most books, followed by the United States. An estimated 11,000 books are published daily (Talbot, 2022).

Cost of Self-Publishing

As noted by Darke (2024), assisted self-publishing, where one hires a company to produce the book, is expensive. According to Reedsy (2024), (a freelancing marketplace for authors with a customer demography primarily in North America and Europe), the cost of publishing in 2024 for independent authors is between US\$2,820 and US\$5,360. This cost includes everything from editing, book design, and marketing, and will vary significantly depending on the genre and word count. However, Dave Chesson (2024), a leading American software developer and self-published author/advocate, notes that self-publishing costs between US\$100 and \$5000, depending on the quality and marketing of the book (2024).

I can attest to these figures. When I published my first book in 2014 in Jamaica, through an assisted publishing services provider in Jamaica, the cost was almost US\$5000 (over J\$700,000 at the time). I have since self-published, and it costs significantly less. The reality, however, is that in the Caribbean, most authors go the assisted publishing route, and on average, this might cost between US\$500 and US\$2500 (J\$78,500 - \$392,500) depending on the book size and marketing needs. This cost range shows that for the past 10 years, the publishing rates have not significantly changed, but it is still an expensive endeavor if you want professional services.

Therefore, Jamaican authors may require funding or sponsorship to self-publish and print quality books. The need for funding is also why I started the Authorpreneur Secret[™] Academy to promote cost-effective self-publishing. Each year, through the academy, I give 10-12 Caribbean authors an opportunity to get the support required to publish a small book for less than US\$1000. I have also provided post-publication

payment plans to several authors to help them achieve their publishing dreams. This type of arrangement is a form of microfinancing, since I provide the funding for the publication and teach them how to earn with books.

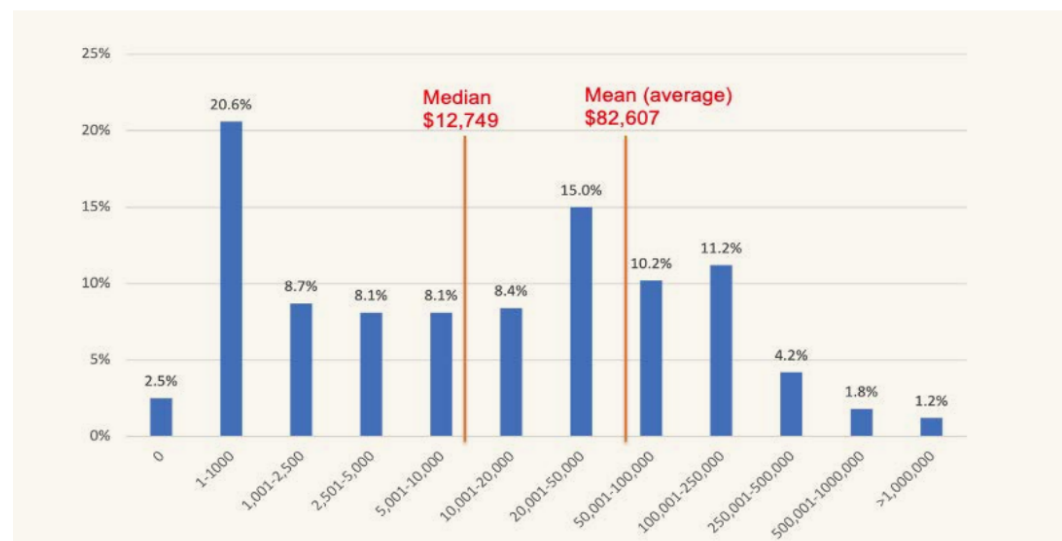
The cost of self-publishing and the barriers to getting loans underscore the need for solutions to access finances. Easily accessible microfinancing solutions could be the answer, and perhaps the Church in Jamaica could play a role in this. I will look at the income possibilities for self-published authors before addressing possible financing solutions for creatives.

Self-Published Author Income

In 2023, ALLi—the largest global non-profit organization representing independent or self-published authors, conducted an income survey among independent or self-published authors to verify their income and to see if self-published authors outearn traditionally published authors. Figure 13 visually represents this data.

Figure 13

Self-Published Author Income – ALLi 2023 Big Data Drop



Source: Alliance of Independent Authors (ALLi), the Indie Author Income Survey, 2023

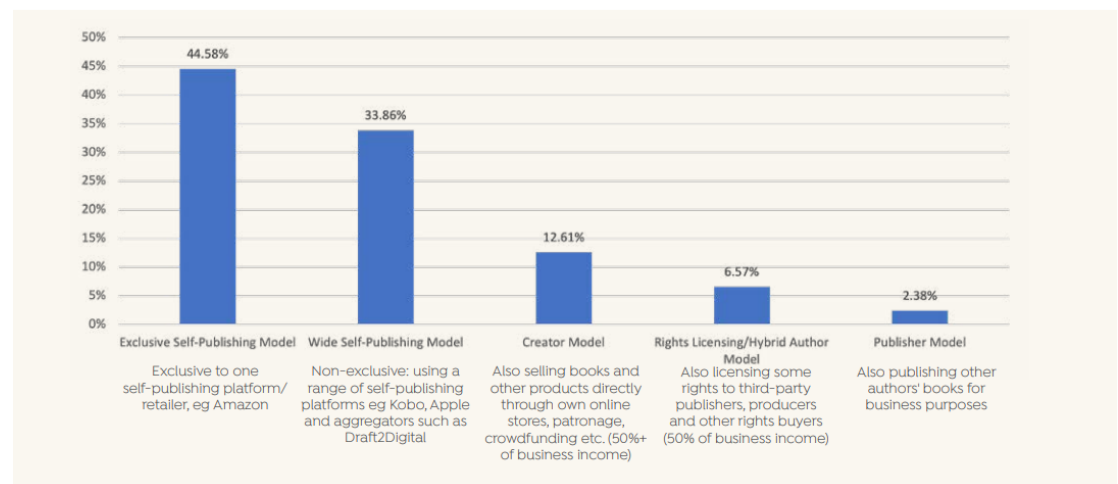
Participants in the 2023 author income survey were those whose primary occupation was publishing (defined as spending 50% or more of their working time on writing and publishing activities). Sixty percent of the respondents were located in North America, 21% in the UK, followed by Australia/New Zealand and Europe, each representing about 8%. Of the respondents, 60% of the self-published authors had published for the first time between 2015 and 2022, and a full 25% since 2020, indicating the ongoing vitality of the self-publishing community. While most of the authors' income came from book sales, many of these authors went beyond book selling to engage in entrepreneurial endeavors. Figure 14 shows how the authors did it.

Figure 14

Self-Published Author Business Models – ALLi 2023 Big Data Drop

Authors were choosing the business model that worked best for them

A variety of business models were being used, although it was interesting to note that direct sales were beginning to make a significant appearance.



Source: Alliance of Independent Authors (ALLi), the Indie Author Income Survey, 2023

The survey showed that self-published authors were earning more than their traditionally published counterparts; 43.8% of the respondents recorded revenue over US\$20,000 and 28% over US\$50,000. The median writing and self-publishing-related income in 2022 of all self-publishers responding was \$12,749, a 53% increase on the previous year. According to Alliance of Independent Authors (2023), some respondents were already making “US\$12k a year with less than 50% of my time” (p. 9).

The question is, to what extent is this success representative of Caribbean authors or authorpreneurs since over 80% of the respondents were Caucasians/Whites? Is this earning potential possible within the Caribbean? Since I participated in the ALLi survey and my income matches the average income reported in the study, I wonder how many other Caribbean authors are doing likewise. I, therefore, propose that a similar study be done to see how well Caribbean authors are doing. Similar research could be done as part of a postdoctoral transformation plan. ALLi has granted me permission to use their study to create a similar one and include their study as an appendix in my dissertation if required.

What is clear from the report is that the average and median income shows that authorpreneurship could be a viable avenue for sustainable income generation for Caribbean authors. The mean income of the survey shows that a Jamaican could earn above minimum wage annually through self-publishing. It would mean that Caribbean authors who spend more than 50% of their time in publishing activities could earn a decent living working in the book publishing industry, which is part of the booming creator economy. I believe microfinancing could be a solution to help more Caribbean

authors self-publish their books and create their author businesses. I will cover the world of micro-financing.

Microfinancing vs. Microcredit

Microfinancing is a popular tool that is often used to alleviate poverty in developing countries (Corbett & Fikkert, 2014; Juanah, 2005; Pattnaik et al., 2024). The terms *microfinance* and *microcredit* are often used interchangeably. However, Sengupta and Aubuchon (2008) make the following distinctions, which are noteworthy.

“Microcredit refers to the act of providing the loan. Microfinance... is the act of providing these same borrowers with financial services, such as savings institutions and insurance policies. In short, microfinance encompasses the field of microcredit” (2008, p.10).

Microfinancing can be formal and informal. Microfinance is often for the “unbanked” or those who lack access to traditional and formal financial institutions (Juanah, 2005). According to Juanah, “microcredit serves best those who have identified an economic opportunity and who are in a position to capitalize on that opportunity if they are provided with a small amount of cash” (p. 36).

Microfinancing and Global Impact

Pattnaik et al. (2024) examined 1559 articles on microfinance, published between 1987 and 2022. According to Pattnaik et al. (2024), microfinance was first included in the Millennium Development Goals (MDGs) in 1990 as part of the UN’s ambitious objectives for completion by 2015. It later became part of the Sustainable Development Goals (SDGs) in 2015, with a new target set for 2030. Microfinance originated in the 18th century but gained momentum in the 1970s through experimental programs in

Bangladesh, Brazil, and India that provided small loans to impoverished women to initiate businesses. According to Meagher (2002), these programs, based on solidarity group lending, used peer accountability to ensure loan repayment. Microfinance groups began across the world as informal saving and loan associations and later gave rise to formal financial institutions.

Pattnaik et al. (2024) note that the success of microfinance is largely credited to the Nobel Laureate Professor Muhammad Yunus's project in Bangladesh, which led to the creation of the Grameen Bank in 1983. His approach inspired the expansion of microfinance from microcredit to a broader range of services, addressing the financial needs of the poor, especially women. Over time, microfinance institutions (MFIs) have increased asset ownership and enhanced access to education, particularly for girls. The impact of these initiatives is significant in poverty alleviation, as evidenced by a 17% reduction in poverty in some program areas.

Microfinance has been shown to provide opportunities, hope, and self-esteem for the unemployed and poor (Chowdhury, 2009). In countries with large populations, such as Nigeria, microfinance banks play a crucial role in improving lives by extending credit to small farmers, fishermen, and micro-entrepreneurs, leading to economic growth (Ojone, 2023). Pattnaik et al. (2024), citing the Microfinance Barometer (2019), reported that the number of active borrowers increased from 84 million to 140 million between 2009 and 2019, while outstanding loan portfolios grew from US\$24.25 billion to over US\$124 billion. Despite its success, concerns remain regarding the effectiveness and efficiency of microfinance programs, particularly with respect to loan repayment rates and the expansion of financial services to underserved communities. Some microfinance

founders have been criticized for exploiting the poor for profit, and in the Caribbean, there is evidence that it is not serving the people it was intended to serve (Lashley & Lord, 2022).

Pattnaik et al. (2024) also note that microfinance faces challenges in achieving broader social goals, such as empowerment and education. The research shows that financial access alone is insufficient, emphasizing the need for capacity-building, financial literacy, and effective management for sustainable success. The digital transformation of microfinance is reshaping the sector, enabling wider financial inclusion through mobile platforms and innovations like crowdfunding and peer-to-peer lending. These advancements have improved operational efficiency and helped MFIs extend services to underserved communities. My study provided valuable insights into the strengths and limitations of microfinance as a tool for socio-economic development.

These findings are worthy of consideration for churches considering microfinance as a ministry strategy. While much of the focus on microfinance has been on its economic, social, and psychological effects, its significance to religious groups has been less explored (Ojone, 2023). While the church can address this shortcoming of microfinancing, Corbett and Fikkert (2014) note that the challenges of managing an MFI can reduce the church's focus on evangelism and discipleship and "Faith comes by hearing not by borrowing money" (p. 191).

Faith-Based Microfinancing

Faith-based organizations in Nigeria, such as ECWA Wuse II microfinance bank, have been successful in integrating spiritual care with financial services, aiding the poor by addressing both their physical and economic needs. This blend of spiritual and

financial support highlights the influence of religious institutions in the microfinance sector (Ojone, 2023). Boucher (2009) argues that microfinance initiatives are valuable additions to the mission programs of local churches because of their potential to enhance local churches. Boucher further notes that since local churches are not intended to operate like banks, nor do they have the infrastructure to do so, the most effective approach to integrating financial services with spiritual growth is for local churches to collaborate with microfinance institutions.

Corbett and Fikkert (2014), in agreement with Boucher (2009), noted that churches often have difficulty holding people accountable for loan repayments. Therefore, they recommend two alternative microfinancing solutions for churches: the Rotating Savings and Credit Associations (ROSCAs) and an Accumulating Savings and Credit Associations (ASCAs). ROSCAs are groups where members meet regularly and contribute a set amount of money at each meeting. This pooled money is awarded as a prize to one member at a time until everyone has received their turn. Afterward, the group may either disband or restart the cycle.

ASCAs are more flexible and lack a fixed timeframe. Members regularly contribute savings and can use the pooled funds to offer loans to each other at agreed-upon interest rates. Both ROSCAs and ASCAs enable individuals with limited income to save and accumulate larger sums for investments, major purchases, or emergencies, leveraging trust among participants (Corbett & Fikkert, 2014). Through the Chalmers Center, Corbett and Fikkert have trained and helped many churches to adopt these models in their work with the poor in North America, Africa, and Asia. ROSCA appears to be similar to what Jamaicans call a *partner plan* in Jamaica, which is part of the informal

economy. For decades, it has been an effective means by which many Jamaicans have been able to meet their financial goals and support their families. ASCA is similar to how a few of the early church-led financial groups started in Jamaica over 100 years ago.

On a global scale, examples of successful Christian or faith-based microfinance institutions include the Five Talents in Kenya, an Anglican Church microfinance charity that provides microfinance and business training (Five Talents, 2024) and Opportunity International, which operates in 31 countries in Latin America, Africa, and Asia (Opportunity International, 2024). Other groups listed in the Faith Driven Investor's (n.d.) list of the top faith-based microfinance institutions include End Poverty, Partners Worldwide, Peer Servant, Vision Fund International, Transformation SME, Salt Christian Aid Ministries, the Chalmers Center, Edify, Hope International, and the Mango Fund. These institutions offer loans ranging from US\$5 - \$50,000 as well as business training, financial literacy, and spiritual development.

The Jamaican Church and Microfinancing

The Jamaican Church is no stranger to microcredit and microfinancing. It has a rich history of developing microcredit, microfinancing initiatives, and financial institutions to help the poor and marginalized to access loans to improve their lives. On a micro level, for example, according to Ricketts (2024), the Mamby Park Baptist Church Members Thrift Fund was originally established on August 1, 1984, as the Thrift and Welfare Club. The aim was "to encourage thrift among members while, at the same time, displaying concern and contributing towards the economic welfare of each other in moments of extreme economic stress, misfortune, or disaster" (p. 71). By 1989, the fund had 53 active members. It is still in operation in 2024, as a savings and loan system with

an interest rate at no more than 50% of the market rate. A percentage of the interest earned from the savings is disbursed to the welfare program of the church, while the larger portion is distributed as dividends to the members (Ricketts, 2024).

On a macro-level, some of the church-founded financial institutions in Jamaica include First Heritage Co-operative Credit Union (FHCCU), Victoria Mutual Building Society (VMBS), and Jamaica National Building Society (JNBS). Over time, these institutions evolved, but their origin is evidence of the Jamaican Church's involvement in economic solutions in the past. The Reverend Oswald J. Thorbourne founded FHCCU, formerly known as Churches Co-operative Credit Union, in January 1971. It was formed through the amalgamation of three church credit unions: Kingston Moravian, Lyndhurst Methodist, and All Saints Anglican (FHCCU, n.d.).

VMBS, now as the VM Group, was founded by the Reverend G.W. Downer, the Rector of the Kingston Parish Church and a group of clergymen "to help disadvantaged Jamaicans access financing for home ownership" (The VMBS Annual Report, 2021, p.11). The VMBS Annual Report (2021) indicated that over 100,000 individuals have been helped by the group since its inception in 1878. The JNBS, now JN Group and Bank, was founded on August 13, 1874, by the Reverend Henry Clarke in what was then known as the Westmoreland Building Society (JN Group, n.d.). These institutions have helped thousands of Jamaicans to become homeowners, establish businesses, educate their children, purchase vehicles, and so much more. I believe this tradition is worthy of perpetuation.

Microfinancing for Creatives

Since creatives are often among the “unbanked,” not many loans are available to them through commercial banks (Cawthon, 2018; FasterCapital, 2024) because the creative industry suffers from the misconception of being risky. Trap (2015) notes that one of the biggest challenges to creative enterprises is “a lack of entrepreneurial knowledge or knowhow” in areas like business planning, forecasting, distribution, and intellectual property protection (p.9). Creative entrepreneurs also struggle with inadequate mentoring from industry professionals. As such, they are prime candidates for microfinancing and business training.

Thankfully, international organizations like ARTCap, KIVA, and the Rootfire Cooperative offer microfinance to creatives. They have fast turnaround times and offer zero interest or low-interest loans to creatives and help artists to build sustainable careers (Cawthon, 2018; FasterCapital, 2024; Powers, 2016). MFIs that lend to creatives often include financial education for creatives. For example, Haynes (2020) cites the Hand Eye Society (2024), which offers courses to teach creatives how to access grants and loans. Fortunately, the repayment of microloans is often higher than the average repayment rate on more conventional forms of financing (Haynes, 2020).

Within the Caribbean and Latin America, governments are making efforts to help creatives access loans. For example, the Caribbean Development Bank (CDB) has been working to address the funding challenges faced by creatives by preparing banks to lend more effectively to this sector (Caribbean Development Bank, 2022). According to the Caribbean Development Bank (2022) in a March 2022 news release, the CDB’s MSME Unit provided training to frontline officers in Development Finance Institutions (DFIs)

across its 19 borrowing member countries (BMCs). This training aimed to improve the officers' ability to evaluate loan applications from creative sector projects. The CDB's ultimate goal is to establish lines of credit that enable loans to be repaid from the revenue generated by creatives.

The Development Bank of Jamaica (DBJ) has lent over J\$11.9 billion to MFIs since 2009 in keeping with Jamaica's sustainable development goals (DBJ, n.d.). The problem, however, is that sometimes the criteria and timing of these grants or loans do not always align with the immediate needs or project timelines of the creatives. Pattnaik et al. (2024) recommend that governments set policies and legal frameworks to support microfinance institutions to regulate standards and interest rates. In this regard, the Government of Jamaica passed the Microcredit Act in 2021 (Bank of Jamaica, 2022).

A Theology of Business

In this section, I will present a theology of business to set the foundation for partnership with the local church to help creative entrepreneurs. As a Christian, fellow believers and I have often asked, should Christians pursue business and wealth creation? Is money evil? Is poverty piety? The Apostle Paul, in his first epistle to Timothy, writes, "For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows" (1 Tim 6:10). Yet in the same letter Paul says, "Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy" (1Tim 6:17). These Scriptures do not state that wealth or money is sinful but appeal for the right usage of these resources.

King David says, “Let the Lord be magnified, who has pleasure in the prosperity of His servant” (Ps 35: 27), and Moses in Deuteronomy says, “Remember the LORD your God. He is the one who gives you power to be successful, in order to fulfill the covenant, he confirmed to your ancestors with an oath” (Deut 8:18). Grudem (2003) highlights the poor mindset of the church towards business, noting that “When someone explains to a new acquaintance, ‘I work in such-and-such a business,’ he doesn’t usually hear the response, ‘What a great way to glorify God!’” (p. 11-12).

Having left traditional missions work to become an authorpreneur, the legitimacy of business as ministry is something with which I struggled. Van Duzer (2010) explains that “...business can be, and often is, a powerful tool for good in the hands of God” (p.9). Van Duzer (2010) and Grudem (2003), along with other writers, posit that while Scripture cautions against the misuse of wealth and money, it does not forbid the acquisition thereof. They argue that business, wealth, and money are not inherently sinful or evil. Serafeim (2022), in his book, *Purpose and Profit*, asserts

It’s time to move past the simplistic caricature that running a business for profit will make a person a greedy automaton who cares only about getting rich and not about making the world a better place... social entrepreneurship is the best way forward in solving the worst social ills. (p. 14)

A Theology of Work

The church’s perspective on business is rooted in its theology of work and the sacred-secular divide, which originated in the second century (Stevens, 2000). Therefore, a biblical theology of work is a crucial component of this literature review. In the Theology of Work course at BGU, I learned that a proper theology of work advocates for

wholeness and integration. It challenges the division of labor that regards only certain work as sacred and perceives temple work as more valuable than work performed beyond the physical walls of a church. Stevens (2012) notes that of Jesus' 132 public appearances in the New Testament, 122 took place in the marketplace, and 45 of the 52 parables Jesus told had a workplace context. To address the theology of work, it is instructive to turn to the book of Genesis in the Bible where work is first mentioned.

In the first chapter of Genesis, Moses introduces readers to the concept of a working God in the opening line of the Bible. "In the beginning, God created the heavens and the earth" (Gen 1:1). Later, God creates human beings in His own image and likeness and assigns them work and purpose. God instructs them to rule over the fish, birds, livestock, and every living creature on Earth, and to be fruitful, multiply, and fill the earth (Gen 1:26-28). Therefore, as image bearers of a working God, human beings are wired to work. Furthermore, the Hebrew word for work, *avodah*, conveys multiple meanings, including work, worship, and service (Burkhart, 2015).

The phrase is first found in Gen 2:15, "The LORD God took the man and put him in the Garden of Eden to work it and take care of it" (New International Version, 1973/2011), and it appears in other passages. For example, Exodus 34:21 mentions working for six days; Psalm 104:23 refers to man's labor until evening; Exodus 8:1 speaks of worshipping God, and Joshua 24:15 emphasizes serving the Lord. All these instances use the term *avodah* (Burkhart, 2015). These passages highlight the inseparable connection between work and worship, forming the foundation of the principles of the Theology of Work.

Stevens (2012) describes work as a spiritual discipline, rooted in the Creation Mandate given before humanity's Fall. In Genesis chapter three, there is a shift from joyful work to toil and hardship on account of humankind's disobedience. However, Genesis 3:15 introduces a redemptive mandate, God's plan to redeem work from its fallen state, reinforcing that Christians are called to restore work to its intended purpose. Stevens (2012) argues that "All human work embodying kingdom values and serving kingdom goals should be considered kingdom work, and if this is so, then the traditional distinction between Gospel work and secular work is obsolete" (p. 90). He further explains that "Kingdom work is work that creates wealth, alleviates poverty, enhances well-being, reconciles people to God, and improves human life" (p. 90).

According to Stevens (2012), regardless of profession—whether one is a doctor, entrepreneur, mechanic, homemaker, or pastor—everyone performs Kingdom work when they contribute to the renewal and development of God's creation. This explanation means that business should rightly be considered as Kingdom work when done for the glory of God as part of a Christian's calling. This mental shift is one that Christian transformational leaders should adopt.

Transformational Leadership Perspectives

At BGU, the emphasis of my degree in Transformational Leadership is cultural transformation. I found four of BGU's (2021) eight Transformational Leadership perspectives relevant to the creative industries and my research. These are *Calling-Based Leadership*, *Incarnational Leadership*, *Reflective Leadership*, and *Shalom Leadership*. On its website, BGU (2021) describes *Calling-Based Leadership* as leadership that strives to recognize people's God-given gifts, talents, experiences, and opportunities to

understand their distinct role as agents of Christ's transformative work within and beyond world cultures. Since every creative does not have a knack for business, discerning one's gifts and calling will be important. One's calling can be discerned when one spends time with others and engages in reflection. The *Incarnational Leadership* style and the *Reflective Leadership* are also relevant in the process of discerning one's call.

I believe God has not only called me to be an authorpreneur but also to raise up other authorpreneurs. Guinness (1998) defines *calling* as "the truth that God calls us to himself so decisively that everything we are, everything we do, and everything we have is invested with a special devotion and dynamism lived out as a response to his summons and service" (p. 4). Business executives who find meaning, satisfaction, and joy in their work often feel called by God to their work (French-Holloway, 2020). Bakke (2013) who founded AES, the second-largest electrical power company globally, was one such entrepreneur. He saw his business as a ministry and incorporated joy as a core value in his company (drawing inspiration from Prov 31:10).

Guinness (1998) further notes that a person's first call is to God, who determines that person's calling. The Apostle Paul in Ephesians 2:10 also supports this idea, stating that God has prepared good works in advance for people to do. People can use a variety of tools to discern their calling. These tools include the utilization of various giftedness assessment tools. Bill Hendricks (2014) explains that giftedness refers to "the unique way individuals function using their inborn core strengths and natural motivation" (p. 24). Hendricks created a giftedness discovery assessment that employs storytelling. I believe these giftedness discovery stories could serve as a springboard for writing books and launching an author business.

Hill (2015) sees *Incarnational Leadership* as that which entails becoming a presence of healing and transformation in communities, reflecting a commitment to social and physical well-being. Incarnational Leadership is, therefore, closely aligned with Shalom Leadership. According to BGU (2021), *Shalom Leadership* involves leaders striving to foster reconciling relationships among individuals, between people and God, between people and the environment, and within individuals themselves. These leaders aim to promote the well-being, prosperity, and wholeness of both the community and its members. Since the mission of helping creatives to generate sustainable income will require tapping into their gifts, discerning their calling, offering mentorship and guidance, and helping them to experience God's shalom, a Reflective Leadership approach, is also applicable.

Based on BGU's (2021) definition of *Reflective Leadership*, leaders who are seeking to help creatives can encourage them to reflect on their reality and its meaning, and catalyze others with the courage, symbols, and examples to make meaning in their own lives. Since this mission cannot be done in isolation, an Asset-Based Community Development approach should be considered in seeking to help authors and other creatives to generate sustainable income.

Asset-Based Community Development (ABCD)

ABCD was developed in 1993 as a solution for "needy" communities (Kretzmann et al., 2005). According to Kretzmann et al. (2005), in asset-based research, one seeks to discover the gifts and strengths of the individual, community, or organization as the starting point of development. Rans and Altman (2002) advocate for asset-based strategies, which include capacity-building initiatives and storytelling, to harness

community resources and foster collective action. Storytelling is a powerful tool for community building and self-discovery (McNeil, 2015; Smith, 2008). By leveraging local storytelling traditions, individuals and organizations can promote economic empowerment through authorpreneurship, generating income, and employment opportunities while preserving cultural heritage. When ABCD is combined with what Walter Brueggemann (2001) describes as *Prophetic Imagination*, one can dream of a better future.

This ABCD approach sees people and communities as full of possibilities given to them by God. It looks for solutions to come from within the individual or community as much as possible, not from the outside. “It seeks to build relationships among local individuals, associations, churches, government, business, etc.” (Corbett & Fikkert, 2014, p. 121-122). This approach will be significant if the community is to pool its resources to help creatives build sustainable businesses. McKnight and Block (2010) have noted that an abundant community can nurture the entrepreneurial spirit and boost the local economy.

Theological Significance

This research sought to integrate creativity and business for socio-economic development, rooted in a theology of work and business aided by the principles of Asset-Based Community Development, transformational leadership, and the need for microfinancing for creatives. Incorporating divine calling and biblical principles into research underscores the collaborative effort between researchers and God in addressing societal challenges (Audéoud, 2023). Today, many Jamaican churches limit their Gospel outreach to activities within their walls, such as worship services and Bible studies.

However, scholars like Pearson (2019) and Linthicum (2003) advocate for a more expansive church role. Linthicum argues that “The future of the church lies in our capacity to move out of the comfortable ways we have learned to be “church” in order to embrace church as community which is in mission to the world” (p.90). A holistic approach to ministry means that Christians have to be incarnational.

However, “Incarnational approaches to ministry are as enthusiastically denoted as they are embraced” (Barker, 2012, p. 131). Those who embrace the incarnational approach are proponents of a *social gospel*, which to some Christians is a secondary issue distracting from the “real work” of preaching the Gospel and saving souls. Barker further explained that there are Christians who believe that Christian mission is solely about rescuing people from a Christless eternity. To them, the Christian faith is about discipleship, not development. Therefore, emphasizing physical transformation and focusing on human flourishing (*shalom*) is seen as a waste of time. They believe real social and physical transformation can only be expected after Jesus returns, not in the present time.

I, however, do not share this stance. Audéoud (2023) posits that “Researchers will need to take a very incarnational stance towards the problems for which they seek redemption (the best solution)” (p.34). I believe Christians should let their good deeds shine out for all to see, so that everyone will praise their heavenly Father (Matt 5:16). In addition, there is a particular story about business, lending, and sustainable income in Scripture that I believe is applicable to this study and worthy of mention in addition to the Scriptures already used throughout this paper. This story also has an ABCD component. It is that of the prophet Elisha and an indebted widow in 2 Kings 4:1-7. This widow’s

need was great. The creditors were about to enslave her sons to repay her deceased husband's debt. Her husband was a member of Elisha's school of the prophets and so she cried out to Elisha for help.

Henry (n.d.), in his commentary on 2 Kings 4:1-7, emphasizes the importance of empowering individuals through industry and ingenuity instead of giving handouts. Although the widow's need was great and urgent, Elijah did not give the widow money to pay her debts. Instead, he gave her a business solution—to start a cooking oil family business by borrowing jars from her neighbors (community assets). He told her to sell the oil, pay her debts, and live off the income from the rest of her sales. The widow's case could serve as an example of pooling community assets and the use of *microloans* for sustainable income and the family's shalom. This case included four of BGU's (2021) Transformational Leadership perspectives—*Calling-Based Leadership*, *Reflective Leadership*, *Shalom Leadership*, and *Incarnational Leadership*. Elijah, the leader, asked the widow to reflect on what she had that could help solve her problem. He also used his prophetic gift and presence for her prosperity, peace, and well-being.

Concerning authorship, there are Scriptures that provide a biblical endorsement of documentation and the sharing of God's message in writing, validating the role of authorpreneurship in societal transformation. The following four Scriptures convinced me that the creative business of writing and publishing books is a long-term endeavor.

- "... for writing books is endless..." (Eccl 12:12b).
- "Publish his glorious deeds among the nations. Tell everyone about the amazing things he does" (1Chr 16: 24).

- “Let this be recorded for future generations, so that a people not yet born will praise the LORD” (Ps 102: 18).
- “Then the LORD said to me, ‘Write my answer plainly on tablets, so that a runner can carry the correct message to others’” (Hab 2:2).

Summary

Ultimately, this literature review underscored the potential of the Orange Economy (creative industries) and creative entrepreneurship for sustainable income generation and the transformation of the Caribbean economy with proper financial support. In it, I explored the intersection of Christian faith and business through the lens of the transformational leadership perspectives of *shalom*, *reflection*, *incarnation*, and *calling*. The literature review examined the global economic context in comparison to the Caribbean and Jamaica, highlighting the opportunities and challenges in the creator economy.

It argued that authorpreneurship, as a subsector of creative entrepreneurship, is worthy of exploration as a viable means of sustainable income generation through microfinancing. Drawing from sources in the Caribbean and around the world, the review advocates for microfinancing (including faith-based microfinancing) and an asset-based approach in helping creatives to achieve sustainable income. It highlighted the transformative potential of leveraging one’s creative abilities, stories, and communal strengths to maximize the opportunities available in the Creator Economy.

The literature review also examined the history and impact of microfinancing around the world and how churches could use it as part of their ministry. The scriptural narrative of Elisha and the widow illustrated how business initiatives and community

support can lead to income generation and the betterment of families. A theology of business and work further underscored the significance of empowering creatives in the utilization of their assets, gifts, and resources for sustainable income. In the next chapter, I will discuss my research methodology and design to investigate the potential of authorpreneurship as a viable model of sustainable income generation through microfinancing, using my initiatives in Jamaica as a case study.

CHAPTER 3

PROJECT DESIGN AND RESEARCH METHODOLOGY

Introduction

In Chapter 1, I mentioned how Kosberg (2018), an American independent author and businessman, used his book to build a thriving multimillion-dollar business over 10 years, using his Author 2.0 model. According to Kosberg, unlike the traditional author model, his author model is not about selling a million copies of a book. It is about using a book as an asset/funnel for a business. Using one's book as a business card is the philosophy behind authorpreneurship and what I and several other authors in Jamaica have been seeking to do since 2018. Inspired by Kosberg's approach to authorship and book publishing, I leveraged books with my expertise and skills to earn a sustainable income for six years as an authorpreneur.

Given my personal success with this model and its relevance to many authors in Jamaica, my study aimed to understand how similar strategies can be replicated and sustained through microfinancing. This model is also known as the *book as a business card* approach, and since the book publication process leads to a publishing value chain to create opportunities for training, employment, income generation, and wealth creation for creatives, this strategy could serve as a viable model for sustainable income generation for authors and other creatives. Therefore, in this research, I employed a qualitative case study approach to investigate my authorpreneurship initiatives and that of other authors and authorpreneurs in Jamaica.

In terms of a transformational strategy, I describe my creative ACTS (Authorship/Authorpreneurship Capacity-Building Transformational Strategy) as a possible authorpreneurship model for Jamaican authors and future authorpreneurs. Figure 15 provides an overview of this strategy.

Figure 15

Ruth's Creative ACTS



This strategy involves transforming one's story, expertise, skills, and knowledge into a book that serves as the foundation for a transformational program, generating recurring revenue more quickly than relying solely on book sales. The findings of this study will help to finetune this model and refine my existing six-month program to train potential authorpreneurs via my Authorpreneur Secrets™ Academy. It includes facilitating church-based microfinancing for them to publish their books and start their authorpreneurship businesses. This chapter further outlines my research design, methodology, and the data collection tools I used to explore authorpreneurship as a viable model for sustainable income through microfinancing. It also details the data collection methods for key stakeholders, including microfinance providers, publishing partners or clients, and authors who have utilized microfinancing.

Research Methodology

Research Philosophy

The philosophy that underpinned this research was constructivism. According to Adom et al. (2016), constructivism is a philosophical paradigm that emphasizes the active role individuals play in constructing knowledge and meaning from their experiences. This approach is particularly valuable for understanding complex and multifaceted phenomena, making it a fitting framework for research and education in the 21st century, where creativity and innovation are paramount. Adom et al. advocate for its adoption by researchers, educators, and curriculum planners, as it provides a powerful tool for creating nuanced understandings of the world. Adom et al. (2016) note that the key proponents of constructivism include Jean Piaget, Jerome Bruner, Lev Vygotsky, and

John Dewey, with Piaget regarded as the “father” of constructivism because of his foundational work on how learners internalize knowledge.

Constructivism aligns closely with this study’s aim to explore authorpreneurship as a model for sustainable income generation. By focusing on how authorpreneurs and stakeholders create meaning from their experiences, this approach supports an inquiry into the strategies, innovations, and challenges in authorpreneurship. The constructivists’ emphasis on collaboration and shared learning also supports the use of the data gathering tools that I used in this research. These included focus groups, interviews, and surveys as tools to gather diverse perspectives, making constructivism an ideal framework for this research.

Research Approach

I conducted qualitative research using a case study design. Dawson (2007) explains that since qualitative research attempts to get an in-depth opinion from participants, fewer people take part in the research, although interaction with them tends to last longer. Methods such as interviews and focus groups are often used. While this study focused on a bounded case, my authorpreneurship initiatives in Jamaica, it also examined the broader context by exploring other Jamaican authorpreneurs’ initiatives to identify successful models and strategies.

Therefore, a qualitative approach offers valuable insights for future authorpreneurship initiatives, unlike a quantitative approach, which describes how variables are distributed across a population or phenomenon (Merriam & Tisdell, 2016). In describing the qualitative approach, Merriam and Tisdell (2016) further emphasize that

qualitative research seeks to uncover meaning by exploring how individuals interpret and construct their experiences, making it ideal for this study of authorpreneurship.

Given the goals of this study, a case study approach was particularly fitting. As Creswell and Creswell (2018) note, case studies are a qualitative design that allow researchers to explore a bounded system in depth, capturing nuanced insights through diverse data collection methods. The case(s) are bound by time and activity, and researchers collect detailed information using a variety of data collection procedures over a sustained period of time. This study measured the success of authorpreneurs using income and other parameters to identify models of authorpreneurship that are being adopted by other authorpreneurs.

Since a wide range of qualitative research tools and techniques can enable the researcher to “see” better (Cooper & Lilyea, 2022), I employed multiple qualitative data gathering tools such as document analysis to gather and analyze records of my authorpreneurship initiatives; semi-structured interviews for in-depth narratives; reflexive interviews to capture my personal insights; focus groups for peer perspectives, and surveys for broader comparative data, including that of the Alliance of Independent Authors (2023) Income Survey, mentioned in the literature review in Chapter 2. Table 3 provides a breakdown of my research design matrix with data collection tools.

Table 3*Research Design Matrix with Data Collecting Tools*

RESEARCH FOCUS	OBJECTIVE	QUESTION	DATA COLLECTION TOOLS
Overall Focus	To discover how authorpreneurship can be used as a model for sustainable income generation in Jamaica by investigating the Initiatives of Cameka “Ruth” Taylor.	How can using authorpreneurship be a model for sustainable income generation in Jamaica?	Document Analysis Self-reflexive interviews Focus groups and individual interviews
1 st Secondary	To identify the factors which lead to authorpreneurship becoming a viable sustainable income generation model.	What factors lead to authorpreneurship as a sustainable income generation model?	Document analysis, focus groups and individual interviews
2 nd Secondary	To ascertain the role of microfinancing in the initiatives of Cameka “Ruth” Taylor for authorpreneurship as a sustainable income generation model.	What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model?	Document analysis, reflexive interview Questionnaire Survey
3 rd Secondary	Using the initiatives of Cameka “Ruth” Taylor, propose a model of authorpreneurship to create sustainable income.	In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica?	Questionnaire Survey Reflexive interview
4 th Secondary	To ascertain the transformative potential for authorpreneurship as a model for sustainable income generation through microfinancing.	What is the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing?	Individual interviews, focus groups and survey

Sampling Methods

Creswell and Creswell (2018) discuss the significance of sampling in research, particularly highlighting the use of probability and non-probability sampling methods. According to Merriam and Tisdell (2016), non-probability sampling is ideal for qualitative research, while probability sampling is suitable for quantitative or statistical analysis. The most prevalent non-probability sampling method is known as purposive or purposeful sampling. Creswell and Creswell (2018) note that in qualitative research, it is important to purposefully select sites or individuals that will best help the researcher understand the research problem and questions.

I conducted the interviews among fellow authorpreneurs in Jamaica, including those in my Indie Authorpreneurs Facebook group and those outside of the group (through referrals). The inclusion of those outside my community added depth to my findings, since there is a pool of aspiring and existing authors in my network. The sampling criteria included the following.

- being self-published
- identifying as authorpreneurs, that is, using their book (s) in at least one income-generating activity beyond book sales (for example, workshops, speaking engagements, or merchandise)
- diverse stages of the authorpreneurship journey, including those who have engaged with my initiatives and those who have not

For interviews with the microfinancing institutions that offer loans to authors and other creatives, I purposefully selected a sample six microfinance providers from the Bank of Jamaica's list of approved microcredit lenders institutions. I selected

microfinance providers from three parishes in Jamaica that provide unsecured loans up to J\$500,000 (US\$3100). According to Dawson (2007), not many people are usually involved in qualitative studies. Therefore, I believed this size was manageable and in keeping with qualitative research sampling. These interviews focused on understanding their policies, perceptions, and willingness to support authorpreneurship activities. I found out if these microcredit lenders had success in lending to authors and creatives in the past and what has been the rate of repayment or success.

There were two focus group interviews consisting of the graduates of my *Authorpreneur Secret\$™ Academy* and members from *Indie Authorpreneurs Facebook* engaged in authorpreneurship. In each group, there were eight participants who had been directly or indirectly involved with my initiatives or had completed a program in my academy. They provided insights into how my authorpreneurship activities had influenced their income strategies, challenges, and successes. They provided feedback on the practical applicability and impact of my training. Members of the group were at different stages of implementing what they had learned. For example, some were less than a year into their authorpreneurship journey, and some were two years or more into their journey.

The focus group with the members of my Indie Authorpreneurs Facebook Group represented a broader pool, including those who were not directly involved with my academy but attended my annual Caribbean Authorpreneur Summit event or had been exposed to authorpreneurship. They provided comparative insights, such as how authorpreneurs outside of my structured program approach income generation or view microfinancing. This group of authorpreneurs had different levels of engagement with my

initiatives and included new and experienced authorpreneurs to capture a range of perspectives.

Finally, besides these interviews, I administered a structured survey to 44 self-published Jamaican authors, consisting primarily of closed-ended questions designed to capture quantifiable data. The instrument also included four open-ended questions to elicit qualitative insights. The survey enhanced the depth of the study's conclusions and was considered as supplementary data, since this was a qualitative case study. I sought help in recruiting candidates by using social media, sending emails to my email subscriber list, and by reaching out to authors, publishers, and organizations for authors in Jamaica, such as Jamaican Copyright Association, to distribute across their networks and recommend suitable candidates for participation. These candidates had to be self-published for at least one year and willing to report on their book sales. The findings supported the primary qualitative findings by identifying trends and commonalities across the self-published author community.

Data-Gathering and Analysis Strategies

“The integrity and quality of the data collected are better preserved when multiple strategies are implemented” (Audéoud, 2023, p. 62). The data collection steps, as outlined by Creswell and Creswell (2018) involve defining the study's boundaries through sampling and recruitment, collecting data via unstructured or semi-structured observations and interviews, documents, and visual materials, and establishing protocols for recording information. As mentioned previously, this qualitative research employed a variety of data gathering tools: document analysis (of documents associated with my top six authorpreneur initiatives); semi-structured individual author interviews (10

participants), semi-structured individual author interviews with microfinance providers, two focus groups (eight participants each), reflexive journaling (on my top six authorpreneur initiatives), and a supplementary Jamaican self-published author survey. The data was gathered over a period of six months. These tools were complementary and provided a mix of deep, personal insights (interviews), group dynamics (focus groups), reflective perspectives (reflexive interviews), objective data (document analysis), and broader trends (surveys). They allowed for a comprehensive exploration of authorpreneurship as a viable model for sustainable income combined with microfinancing. I used thematic analysis to identify and compare patterns and themes in interviews, focus groups, and my own reflections for the document analysis.

Document Analysis: Historical Data Collection of Authorpreneurship Records

According to Morgan (2022), although document analysis is a valuable research method, literature on documentary research is scant. Morgan further posits that “Conducting a document analysis can also reduce some of the ethical concerns associated with other qualitative methods” (p. 64). Document analysis was an important tool in this study to understand the initiatives that underpin authorpreneurship as a viable model for sustainable income through microfinancing. I rigorously documented and analyzed various sources of historical and operational data, including my financial records, online events (e.g., the Caribbean Authorpreneur Summit), business records, personal journals, website data, email newsletters, Facebook posts in the Indie Authorpreneurs Facebook group, training curricula, teaching and training videos, journals, and reports.

I selected documents based on their relevance to the research objectives, their representation of the July 2018 – July 2024 timeline, and their ability to illustrate key

activities, strategies, goals, and outcomes. I used a thematic analysis framework to guide the process, focusing on categories such as strategy formulation, implementation, challenges, and impact. I also employed a structured self-interview and journaling process to document decisions, challenges, and reflections to ensure that my lived experiences and knowledge are adequately captured.

I was guided by ethical considerations such as seeking informed consent from all participants before collecting data; providing participants with detailed information about the study's purpose, their right to withdraw, and the voluntary nature of their participation; and by providing a letter that details the aforementioned considerations. I ensured confidentiality and anonymity will be maintained by removing or altering identifiable information from data so that individuals cannot be recognized. I used pseudonyms where possible in analyzing sensitive financial data, with strict adherence to data protection regulations. I stored data in a password-protected file. To mitigate potential biases, I utilized triangulation for the results from the document analysis with findings from individual interviews, focus groups, and questionnaire surveys to ensure a rigorous and ethical research approach.

Reflexive Interviews: A Critical Reflection of My Authorpreneur Initiatives

Reflexive interviews, as noted by Pessoa et al. (2019), are still in an exploratory phase, which explains their limited use compared to other methods. This approach enables researchers to deeply analyze subjective themes within a qualitative framework, making it particularly relevant when the researcher is both investigator and subject. In this study, I used reflexive interviews to critically examine my authorpreneur initiatives and entrepreneurial journey. This method helped me reflect on key decisions, strategies,

challenges, and personal growth while situating these within the socio-economic context of Jamaica. It enabled me to validate my findings by comparing personal narratives with broader perspectives. In this study, I applied reflexive interview for the following.

- a. *Document Key Decisions and Milestones*: I reflected on specific instances in my initiatives where critical strategies were employed.
- b. *Analyze Challenges and Solutions*: I explored how challenges were overcome and how they shaped the sustainability of authorpreneurship.
- c. *Assess Impact*: I examined how my initiatives have contributed to the discourse on authorpreneurship and microfinancing.

I created open-ended questions in alignment with my research objectives and used these questions to guide the process. For example, with the initiative of Caribbean Authorpreneur Summit, four sample questions included the following,

1. What motivated me to create the Caribbean Authorpreneur Summit?
2. How did I measure the success of these initiatives in terms of sustainable income generation?
3. What lessons have I learned that could be applied to similar initiatives?
4. Why did I prioritize certain strategies over others?

I recorded responses in a written reflexive journal using a reusable template for consistency. This process ensured transparency, mitigated against bias, and demonstrated critical engagement with the data. By doing so, my goal was to provide a balanced analysis of the strategies, challenges, and outcomes of my initiatives while exploring how contextual factors, such as Jamaica's socio-economic environment, influenced my work.

Individual Interviews: Insights from Authorpreneurs and Microfinance Providers

Creswell and Creswell (2018) note that in qualitative research, interviews are conducted either face-to-face, over the phone, or as focus group discussions with six to eight participants per group. These interviews utilize a small number of semi-structured, open-ended questions designed to gather participants' feelings, needs, views, and opinions. I used a consent form and a structured interview protocol to guide the process, ensuring consistency, ethical considerations, and comprehensive data collection (see Appendix C for the research participant consent form). Dawson (2007) notes that semi-structured interviewing is widely employed in qualitative social research, whereas structured interviews are more common in market research. In semi-structured interviews, it is crucial to ask the same set of questions in each interview. However, the researcher maintains flexibility to allow for the emergence of other pertinent information during the interview. To guide the interview, the researcher prepares an interview schedule that typically includes specific questions or a list of topics to be covered.

I allotted 15-30 minutes per individual interview. These interviews were done online via Zoom and via phone, and I recorded them. This enabled me to gather detailed data from the participants for thematic analysis. I used semi-structured interviews to explore participants' experiences, perceptions, and insights. For the individual interviews, I asked each participant to sign a consent form representing their voluntary participation in the dissertation project. I had letters for the participants and created an online registry/form for electronic signups.

I used my laptop and phone to record the interviews and secured the data using cloud storage and password protection via Google Drive. These interviews facilitated the

gathering of rich data to ascertain personal insights into my strategies, decision-making processes, and perceived outcomes. The interviews helped me to understand the perceptions and challenges of authorpreneurs. Four sample interview questions for microfinance providers follow.

1. What types of financial products or services does your organization offer to support small entrepreneurs, particularly those in the creative sectors, such as authors and authorpreneurs?
2. What are the terms and conditions for authors and other creatives to get a microloan?
3. What challenges do you encounter when providing financial support to individuals in creative industries, such as authors or authorpreneurs?
4. What factors do you believe would contribute to the success of authors/authorpreneurs in securing and effectively utilizing microfinance to grow their author businesses?

Four sample questions for authorpreneurs follow.

1. Would you classify yourself as an authorpreneur? Explain response.
2. How do you feel about the concept of authorpreneurship?
3. What are the biggest challenges you have faced in growing and sustaining income from your books or related activities?
4. What support or resources do you think could help overcome these obstacles?

Two Focus Group Discussions: Understanding Challenges and Strategies of Authorpreneurship

“Focus groups may be called discussion groups or group interviews” (Dawson, 2007, p. 30). Breen (2006) notes that focus groups should offer participants a valuable learning opportunity. Therefore, it is crucial to select a sample population carefully. If the topic isn’t relevant to participants’ work or personal goals, both the research and the participants are disadvantaged. The focus groups facilitated discussions and the gathering of diverse perspectives on authorpreneurship strategies being employed by authors in Jamaica and the impact of my initiatives. According to Dawson (2007), one of the benefits of focus groups is that one can receive a wide range of responses in one meeting. But conversely, not everyone may participate, as some people are less expressive in a group.

The group met online via Zoom for 60 minutes. The discussion was recorded on Zoom and the data transferred to cloud storage. I moderated the discussion focusing on shared challenges, success stories, and adoption of income-generating strategies. There were two focus groups, each comprising eight people.

Four sample main questions with follow-up questions that could be used for these focus group discussions follow.

1. What are the most successful income-generating strategies you have used as an authorpreneur?
2. What are the biggest challenges you have faced in growing and sustaining income from your books or related activities?

3. What support or resources do you think could help overcome these obstacles?
4. How have programs like the Authorpreneur Secret\$™ Academy (or similar initiatives) or financial resources (like microfinancing) influenced your business model?

Questionnaire Survey: Supplementary Data

According to Thomas et al. (2004), “Online qualitative surveys—those surveys that prioritize qualitative questions and interpretivist values—have rich potential for researchers... however, there is limited discussion about the practical development and methodological implications of such surveys...” (p. 1). These surveys are typically self-administered, as having a researcher conduct them would essentially turn them into interviews.

For this study, I conducted a survey among self-published authors in Jamaica. These participants were selected from authors in my Indie Authorpreneurs Facebook group and other authors or authorpreneurs in Jamaica who were not members of my academy or Facebook group. Criteria for participation included being self-published, interest in authorpreneurship or being actively engaged in authorpreneurship activities, defined as earning income from self-published books and related services. The survey included both close-ended (28 questions) and open-ended questions (four) to explore participants’ experiences, strategies, and perspectives on authorpreneurship and microfinancing. The close-ended questions helped me to gather demographic data regarding gender, the number of books published, income earned, and authorpreneurship strategies used. This approach helped to provide context to the qualitative data and

enabled comparisons with self-publishing data globally, particularly regarding income generation, microfinancing accessibility, and strategies for becoming a profitable authorpreneur.

The online survey format saved time and enabled me to reach a wider audience than one-on-one interviews or focus groups. However, I recognized that online surveys yielded less detailed responses compared to interviews. To get more detailed responses, I designed prompts that encouraged elaboration and included optional follow-up questions for participants willing to provide additional insights. Participants were informed about the purpose of the study, and their consent was obtained before participation. All responses were anonymized and securely stored to maintain confidentiality. I analyzed the data collected using thematic analysis for qualitative responses and statistical summaries for demographic data to identify patterns and insights that inform the viability of authorpreneurship as a sustainable income model through microfinancing in Jamaica.

Four sample survey questions follow.

Close-Ended Question for Demographics:

1. How many books have you self-published?”

1–2; 3–5; 6–10; More than 10

Open-Ended Questions

2. What challenges have you faced in sustaining income as an authorpreneur?

3. How have microfinancing opportunities helped (or could help) address these challenges?

4. Describe the strategies that have been the most effective for generating sustainable income?

Ethical Considerations

“To a large extent, the validity and reliability of a study depend upon the ethics of the investigator” (Merriam & Tisdell, 2016, p. 260). In line with my Christian convictions, I ensured that I did nothing to subtract from the reliability, integrity, and validity of this study. Participation was voluntary for all participants. I followed the procedures outlined by Bakke Graduate University (BGU) Institutional Review Board (IRB) regarding the guidelines on consent, confidentiality, the right to withdraw participation from the research, and provided an opportunity for feedback and anonymity as needed. The participants were required to sign the data release forms and authorize any data outlined in the consent letter.

I first obtained informed consent from participants by clearly explaining the purpose, procedures, risks, and benefits of the research. I ensured confidentiality and anonymity to protect participants’ privacy, using pseudonyms or codes where necessary to minimize any potential harm. I treated all participants with respect and sensitivity to cultural and individual differences to maximize the benefits of the research while minimizing harm. I maintained transparency and honesty in all communications and sought to obtain approval from an Institutional Review Board (IRB) or ethics committee before starting the research. I securely stored and managed data to prevent unauthorized access and accurately recorded and reported data. Lastly, I disclosed any potential conflicts of interest to ensure they did not compromise the research’s integrity.

Transformational Strategy

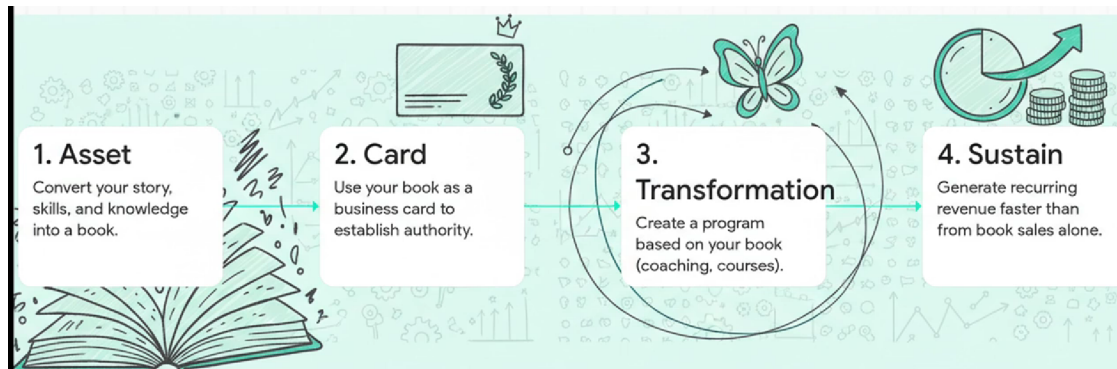
Description

MicroBank (2024) noted that “companies in the orange economy need to develop sustainable business models that allow them to grow and thrive in the long term. This includes identifying multiple sources of revenue, such as product sales, service delivery, advertising, and subscriptions” (para.19). In an online article in *Entrepreneur Magazine*, Diggs (2016) stated, “To make an annual six or seven-figure salary, create products and services that are based on your books” (para. 1). What Diggs proposed is at the heart of this transformational strategy to support authors in generating sustainable income, pending validation through the findings of my research.

To create sustainable income, I proposed that, in addition to offering publishing services, authors produce a nonfiction book that includes their personal testimony and expertise, then use that book to create a profitable transformational program that is delivered online. The book would serve as a “business card” to promote the program and also serve as a textbook for that program. For example, if someone has expertise in gardening, that person could write and publish a small book sharing their story, passion, and techniques for maintaining beautiful gardens. Instead of relying solely on book sales, that person could use the book as a foundation to develop a coaching or training program, charging a monthly or annual fee to teach others how to replicate their methods. Figure 16 is a visual representation of this ACTS transformational framework.

Figure 16

The ACTS Transformational Framework



With this transformational strategy, one’s experience and expertise will determine pricing and profitability. This approach could facilitate the generation of sustainable income more quickly than relying on book sales alone. In addition, the book could serve as the foundation for multiple income streams, further increasing its value as a business asset. A more detailed description of the actual results of implementing the strategy are included in the Findings and Results in Chapter 4.

This strategy was inspired by my creation and usage of the book, *Authorpreneur Secret\$*. Within just 90 days (November 2018–February 2019), I had written and launched the book, culminating in a profitable one-day, in-person bootcamp where the book served as the primary training tool. The following year, in May 2020, I used the book to create the Authorpreneur Secret\$™ Academy, an online education platform. Establishing the academy was a key part of my strategy to generate sustainable income from that book. My goal was to bring the book to life and help others replicate my success. I leveraged my expertise as an educator and developed a 12-month online program based on the book’s content. While the book itself was priced at less than

US\$20, I implemented a subscription model payment program, initially charging US\$40 per month, later increasing to US\$99 per month, to maximize earnings. The individual book chapters were converted into short courses and masterclasses, priced between US\$47 and US\$1,500. Through this approach, I generated recurring monthly revenue between US\$500 and \$1,000.

This example demonstrates the “book as a business card” authorpreneurship model, where the book serves as a powerful authority and credibility-building tool that can enable authors to monetize their expertise beyond book sales. According to Kosberg (2018), authors are highly regarded because only about 1% of aspiring writers actually go on to publish a book. He describes a book as a “gateway to greater authority, celebrity, and client attraction” (p. 9). Beyond being a source of knowledge, a book serves as a powerful platform for transformation and a strategic marketing tool for a business, program, cause, or mission. While ACTS may not require microfinancing to start, it is for authors who are willing to teach, train, coach, or offer consulting or counseling services, not just depend on book sales.

Ultimately, the findings of this dissertation will help refine this transformational strategy to further develop an authorpreneurship model to achieve my goal of raising up 10,000 Caribbean authorpreneurs by 2030. This model could also serve as a blueprint for aspiring authorpreneurs across the Caribbean and beyond. I also envision a role for local churches and educational institutions in providing microfinancing opportunities to support authorpreneurs, fostering cultural transformation and socioeconomic development. However, to ensure the sustainability of these initiatives, clear policies and systems that support long-term success would have to be established.

Evaluation

According to Lygunda (2017), “Program evaluation is designed to determine the level of success or failure of educational programs and make decisions about such programs” (p. 107). In this study, I conducted a self-evaluation/reflection guided by establishing the criteria and guidelines to assess the strengths and areas for improvement in my research process. I used the following evaluation criteria.

a. *Success Indicators*: Track research milestones and verify their completion.

b. *Data Collection Strategies*: Evaluate whether each method is being implemented as planned.

c. *Literature Review Alignment*: Examine how the study aligns with or diverges from the findings in the literature review.

These criteria helped me identify any potential biases and assess how my actions influenced the research process. To ensure a balanced evaluation, I sought feedback from key stakeholders, including study participants, practitioners, and my Personal Learning Committee. This process provided me with constructive feedback and ensured accountability. I used triangulation to strengthen the study’s validity by comparing data from multiple sources and methods. Triangulation enhanced the credibility of the research findings. I also compared the findings with the 2023 author income survey report from ALLi (2023), as outlined in the literature review, to evaluate the relevance and consistency of my results. Finally, I followed the evaluation procedures set by BGU, with reviews from my supervisor and second reader. These mechanisms enabled the assessment of the methodology and contributions of this study against established academic criteria.

Summary

In this chapter, I presented my research design and methodology. I proposed qualitative research using a case study design. I outlined the philosophy behind it (constructivism), and the variety of data-gathering tools I employed in the research process, which were: document analysis, reflexive interviews, focus groups, individual interviews with selected authorpreneurs and microfinance providers, and an author survey. In outlining these data-gathering tools, I explained their relevance to the research; presented the sampling procedures used (purposeful sampling) and I listed sample interview and focus group questions, which were further developed with the guidance of my supervisor. Finally, I presented the ethical considerations for sampling, my transformational strategy for the research, and how the research was evaluated. In Chapter 4, I present my findings.

CHAPTER 4

FINDINGS AND RESULTS

Introduction

This chapter presents the findings of the study and the thematic analysis that emerged from seven complementary data sources used to explore authorpreneurship as a model for sustainable income generation in Jamaica. The 7 instruments used were reflexive interviews and analyses of my top six authorpreneurship initiatives, two focus group discussions with 8 members of the Indie Authorpreneurs Facebook Group and the Authorpreneur Secret\$™ Academy, 10 individual interviews with independent Jamaican authors, documentary analysis supporting my authorpreneurship initiatives, a supplementary survey of Jamaican independent authors (44), and interviews with 6 microfinance providers.

The data was analyzed using Delve, a qualitative analysis tool, and a review of the printed data. I wrote analytic memos throughout the process to capture reflections and patterns. The thematic analysis followed Braun and Clarke's (2006) six-phase model of thematic analysis: familiarization, initial coding, theme development, reviewing, defining, and reporting. In addition to using Delve, the supplementary author survey was analyzed using Google Survey.

The analysis was organized around the four research questions, with major themes and subthemes presented under each. Excerpts from the data were used to illustrate the themes. The research objectives covered four main areas: authorpreneurship, microfinancing, models, and transformation. By examining my own initiatives alongside

data from other Jamaican authors and microfinance providers, along with reflection on the literature review, this chapter provides insight into the potential benefits, challenges, and outcomes of authorpreneurship. The results contribute to developing a model that self-published and independent authors, aspiring authorpreneurs, organizational leaders, and policymakers can use to advance Jamaica's creative and cultural industries in alignment with the country's national economic development plan. The findings also give authors an alternative model to earn a sustainable income without depending on book sales alone.

Background of Participants

Before presenting the findings related to each research question, it is important to provide an overview of the research participants to give context to the findings. In doing so, reviewers can better see the applicability or generalizability of the findings to their context. I played a dual role as a researcher and participant. My top six authorpreneur initiatives from July 2018-July 2024 were examined through reflexive interviews and documentary analysis of nine supporting documents. These supporting documents included financial records such as my annual tax submissions, social media marketing channels and posts, journals, websites, contracts, and my email list.

In addition to my own case study, a total of 62 participants contributed to this study. Of this number, 56 were independent or self-published Jamaican authors—14 of whom participated in both the supplementary Jamaican author survey, the individual author interviews, or one of the focus groups. The authors in the focus groups were not the same as those who did the individual interviews. Six of the participants were

microfinance companies across three parishes in Jamaica (Kingston, St. Andrew, and St. Catherine).

Of the 56 authors, 39 were female and 17 male. Of this group, more than 83% were between ages 31 and 70. Only two participants were under 30. Initially, for the supplementary survey, there were 50 respondents. However, six were eliminated for having published for less than a year. Participants had to be published for at least one year to provide adequate information on annual book sales income. The length of time as a published author ranged from 1 year to over 10 years. Over 45% of the authors had been authors for more than 4 years; a small percentage over 10 years, and the remaining fell into the one to three-year category. More than 84% of the authors used professional services to publish their books, that is, they engaged the services of a company and outsourced parts of the publishing process like editing or cover design.

Over 90% had published on Amazon as their main publishing platform. Nonfiction, memoirs, and children's books were the main genres of publication. Over 40% spent between US\$500 (J\$80,000) and US\$1000 (J\$160,000) to publish their books, while a little over 34% spent less than US\$500 to publish. Majority self-funded their publications with no use of microfinancing. Of the 44 authors in the survey, over 61% got their book sales from selling their books directly, with the paperback being the dominant format being sold. The same held sway for the remaining 12 authors who participated in the focus groups and individual interviews. No more than 10 of the 56 authors sold more than 500 books. However, a few authors, including myself sold over 5000 copies.

Finally, and most significant to this study, more than 93% of the authors were not earning what they considered sustainable income from books. For the majority,

sustainable income meant earning between US\$500 (J\$80,000) and US\$2000 (J\$320,000) per month from book sales or book-related activities (Figures 17 and 18).

Figure 17

Jamaican Authors Earning Sustainable Income from Books and Book-Related Activities

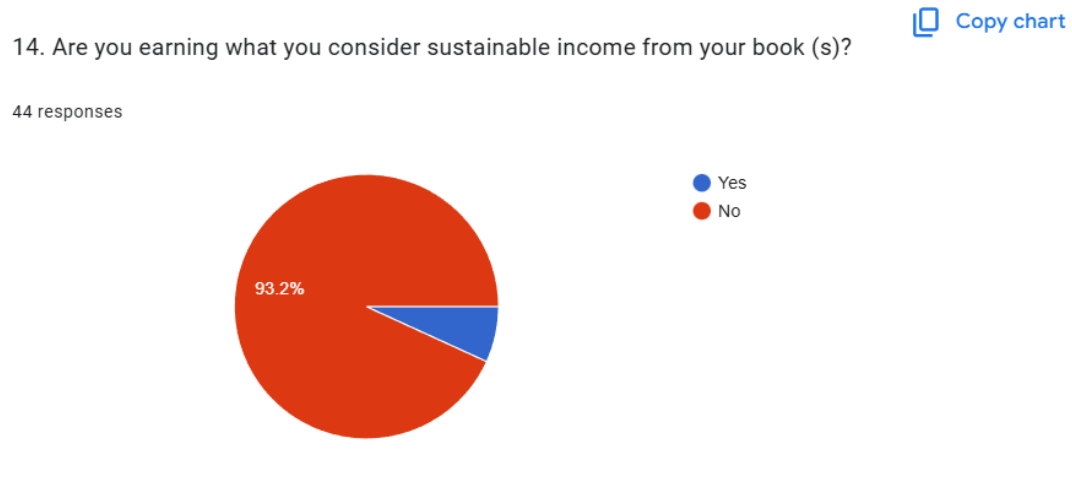
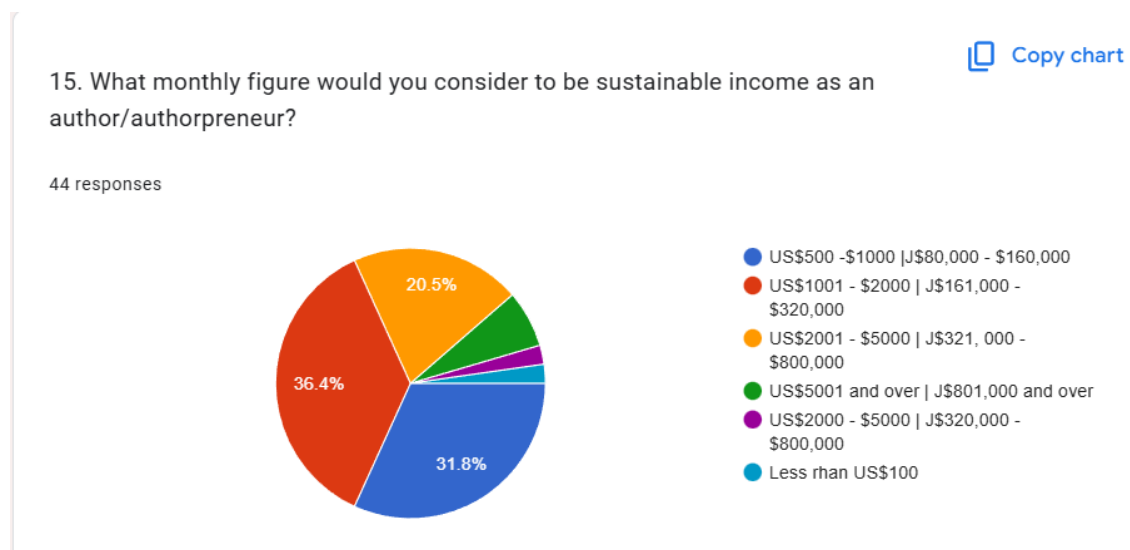


Figure 18

What Jamaican Authors Considered as Sustainable Income Per Month



Findings Related to the Four Main Research Questions

Table 4 shows the four research questions and the themes and subthemes that emerged from the analysis of the data. Overall, 13 themes and 9 sub-themes emerged.

This section provides discussions about using authorpreneurship for sustainable income generation in Jamaica and is organized around the topics addressed by the supporting research questions.

Table 4

Themes and Subthemes Emerging from Research Data

RESEARCH QUESTIONS	THEMES	SUBTHEMES
RQ1: What factors lead to authorpreneurship as a sustainable income generation model?	Having a Financial Motive; Mindset and Identification as Authorpreneur; Investment in Marketing Activities; Book Sales Plus Other Book-Related Income Streams; Online Community-Driven Initiatives; Planning, Piloting, and Pivoting; Authorpreneur Models, Mentorships, and Coaching;	Most Effective Marketing Strategies Used by Jamaican Authors
RQ2: What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model?	Use of Microfinancing; Microfinancing Challenges for Creatives/Entrepreneurs; Authors' Attitude Toward Microfinancing	
RQ3: In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica?	Emerging Models of Authorpreneurship; Key Insights and Best Practices	Book Plus Proven Online Business Models; Book as a Billboard/Business Card; Book as a Transformational Guide
RQ4: What is the transformative potential for authorpreneurship as a model for sustainable income generation through microfinancing?	Transformational Outcomes and Broader Impact	Economic Transformation; Personal Transformation; Cultural Transformation; Industry Transformation; Community and Social Impact Transformation

Factors that Lead to Authorpreneurship as a Sustainable Income Model

Theme 1: Having a Financial Motive

The correlation between financial motive or lack thereof and sustainable income appeared across all the data collection instruments. Authors who identified as authorpreneurs and had an expressed financial gain motive generated more income than those who did not. This theme reveals that authorpreneurship success and sustainable income generation are directly tied to the author's motive for writing and engagement in authorpreneurship initiatives. For example, there was a clearly stated financial motive behind all but one of my authorpreneurship initiatives (the Indie Authorpreneurs Facebook Group, which eventually became the marketing hub for all my profitable authorpreneur initiatives).

My financial goals were captured in my Idea and Planning Journals. Regarding my two most sustainable income-generating authorpreneurship initiatives I had written the following: "I started this initiative [the Authorpreneur Secret\$™ Academy] because I felt like a financial failure... I was looking for a way to achieve financial freedom and stability." Concerning offering publishing services, I wrote in 2018, "To create sustainable income or to generate income to pay my bills and take care of my financial needs to make a living...an attempt to create a financial solution due to financial struggles after having given up my 9-5." I expressed a desire to become a seven-figure authorpreneur, and in my journals, I created detailed packages and strategies to achieve those results.

At the same time, my journal entries showed I also had a purpose or impact driven motive. The purpose motive can be seen in mission of the Indie Authorpreneurs Facebook Group (Figure 19) and the Caribbean Authorpreneur Summit (CAS).

Figure 19

*Indie Authorpreneurs Facebook Group Mission – Group Headline Photo
(October 2018, the day after set up).*



The objectives for these two authorpreneur initiatives were seen in my journals and email communications. They were “To help authors publish on a budget and leverage books to create impact and income (FB Group), and “To introduce more Caribbean people to authorpreneurship as a model for transformation...” (Caribbean Authorpreneur Summit). In like manner, the successful authorpreneurs in this study were driven by both purpose and profit. From the author interviews and the two focus group discussions, in answering whether the authors classified themselves as authorpreneurs or describing the challenges they experienced in generating sustainable income from their books or book

related activities, the responses of the majority revealed that financial gains were not their primary motive for writing.

The snippets reveal some of the common responses from the Individual Author Interviews (IAI). “The reality is, when I wrote my book, I didn't write it for income per se, or as a side hustle” (IAI2). “Income generation was not my primary motive. It's not for me the key motivator, but writing to express myself and to hopefully influence others” (IAI4). “I guess because when I started this journey, I never thought of it, regrettably, in financial terms. I was more doing something that I enjoyed” (IAI7). “That's my original reason for writing, because I want to impact the lives of children and women” (IAI9).

Theme 2: Mindset and Identification as Authorpreneur

There was a direct correlation between authors who identified as authorpreneurs and income levels. From the focus group interviews and the individual author interviews, those who readily identified as authorpreneurs were out-earning the authors who did not, and most were engaged in book-related income activities beyond book sales. Being an authorpreneur was both a mindset and an identification. For those who identified as authorpreneurs, the consensus was that it meant making a living from selling books only or from book-related activities. Their understanding supports the definition by the Alliance of Independent Authors (2017), as seen in the Literature Review.

In one focus group, there was an author who felt that being an authorpreneur meant having many books. The other members of the group disagreed and pointed to examples of authors among them who had one book but were securing speaking

engagements and other book-related income-generating activities. One member of the ASA Focus group noted,

I would consider myself an authorpreneur based on what I've learned from my experience... I am not just an author selling books, but I have turned authorship into publishing. I am actually making an income while not necessarily consistently. There's always at least one person who seeks out my services that I have to offer.

A surprising finding was that there were authors engaged in authorpreneur activities who did not want to be identified as such. For example, from the ASA Focus Group, one respondent said, "I wouldn't consider myself an authorpreneur even though I think I do some aspects of what an authorpreneur does." Another said, "I don't feel comfortable with the term authorpreneur for me, but I do take on some of the activities that an authorpreneur would."

Theme 3: Investment in Marketing Activities

All the data findings showed that the authors believed there was a correlation between their marketing efforts or lack thereof and their challenges in generating sustainable income for their books or book-related activities. In responding to the question of challenges in creating sustainable income, the primary response was marketing. Marketing proved problematic for almost all participants in this study for a myriad of reasons. Their marketing challenges included lack of finances to market; wanting someone to market for them; personality issues; time constraints; the desire to write only; competing work, school, or ministry responsibilities; marketing not being a priority or doing it inconsistently. Here are some snippets of responses from the ASA

Focus Group participants. These responses also showed up elsewhere. “Part of it is my personality as an introvert. It makes it challenging to put myself and my book out there.” “I’m not prioritizing pushing my books as I ought to and not balancing as well.” “My focus is too much on just thinking ministry, ministry, and ministry.”

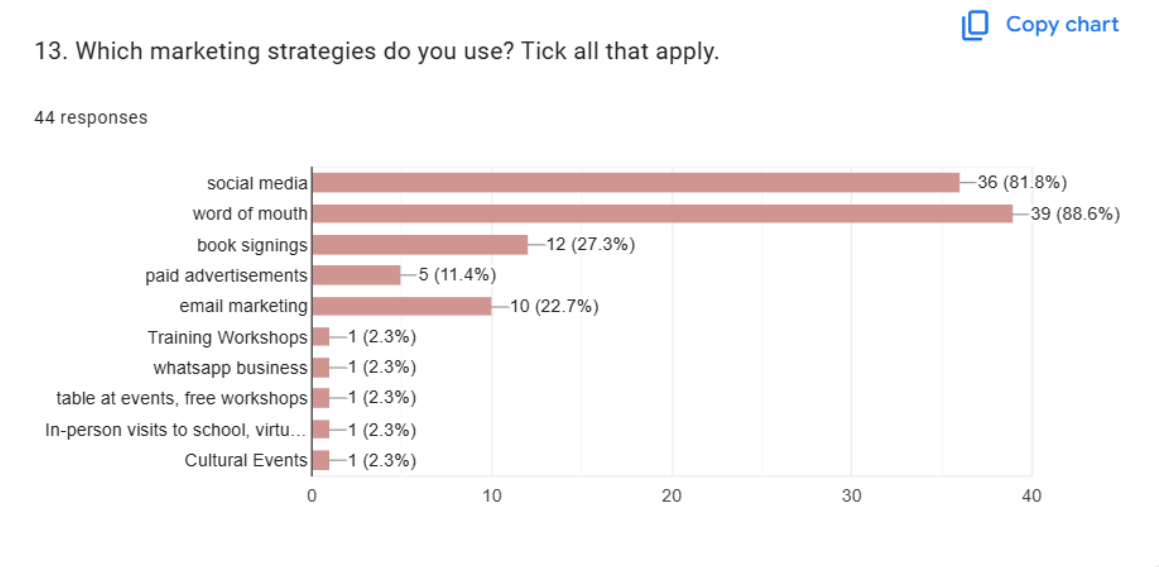
Unlike the majority of authors, marketing was a prominent feature of my authorpreneur initiatives. The documentary analysis revealed several strategies I used to promote my authorpreneurship initiatives. Three of my top six authorpreneurship initiatives became both marketing and monetization efforts. I utilized email marketing by giving away books, providing regular email updates two to three times each month, employed content marketing through teaching and empowering my Indie Authorpreneurs Facebook Group, hosting the Annual Caribbean Authorpreneur Summit, free online, and occasional in-person events, and podcasts, YouTube broadcasts, book giveaways, writing challenges, and other signature events around my books. These strategies were primarily organic marketing activities to drive traffic to my paid authorpreneur offers.

The subtheme of “Most Effective Marketing Used by Jamaican Authors” emerged from the findings. The top marketing strategies employed by authors in the survey included word of mouth, social media, book signings, email marketing, and paid ads. However, from the focus groups and individual author interviews, the most effective marketing and sales activity mentioned repeatedly was speaking and selling at events. One author said, “I believe when I do speaking engagements, depending on the audience, whether locally or internationally, the book sales quadruple...”(IAI). This author had sold over 10,000 copies of her books.

Figure 20 for results from the Jamaican Author Survey.

Figure 20

Top Marketing Strategies Used by Jamaican Independent Authors

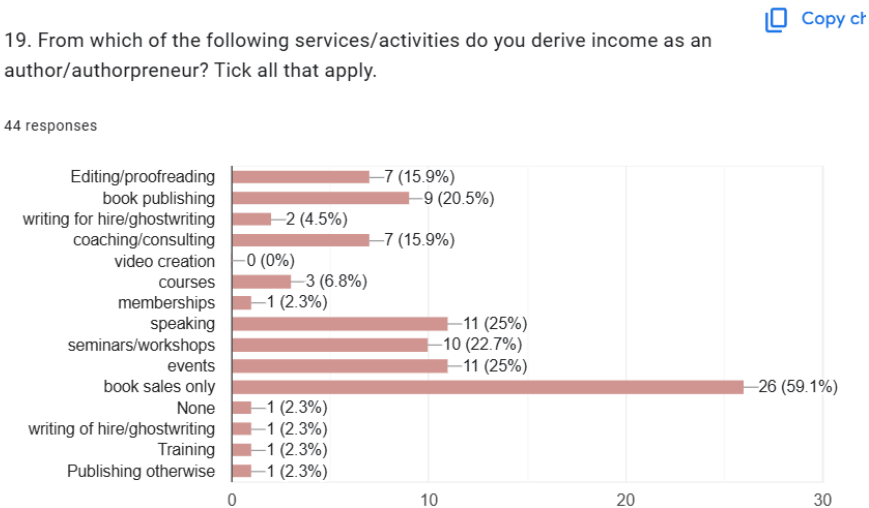


Theme 4: Book Sales Plus Other Book-Related Income Streams

Many Jamaican authorpreneurs, including myself, derived income from selling books and engaging in other book-related income activities (Figure 21).

Figure 21

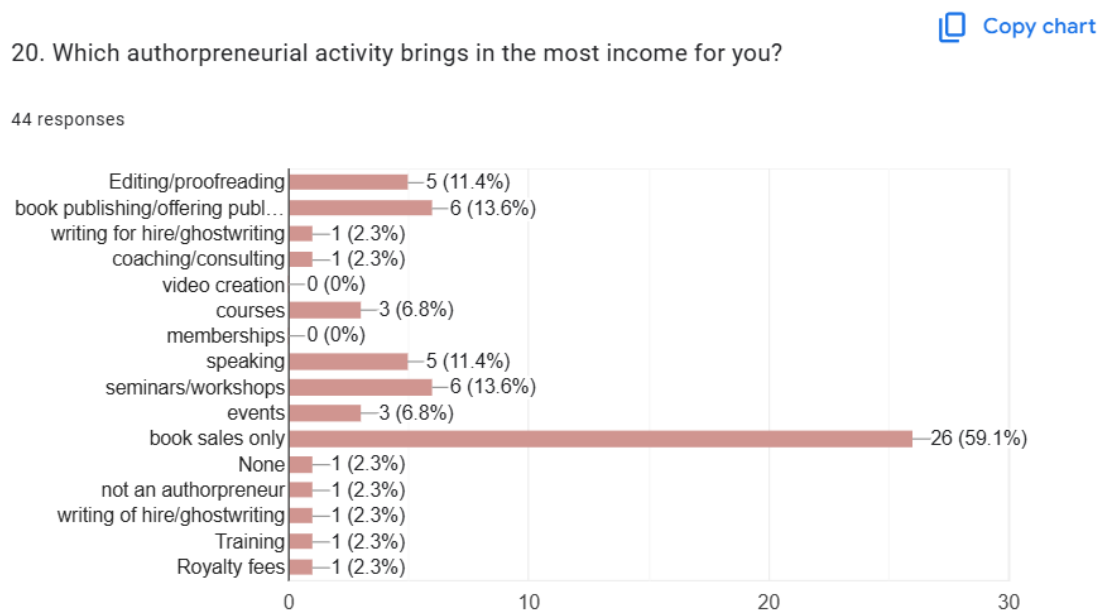
Jamaican Author Income Streams



Of the 14 authors who identified as authorpreneurs, only one was selling books primarily to generate sustainable income. This authorpreneur had written approximately 40 books at the time of the study, most of which were fiction novels. Along with selling books, the authorpreneurs were offering publishing services such as editing, ghostwriting, publishing for other authors, courses, speaking, selling books, seminars, and training with their books, coaching, and counselling. The top authorpreneur activities from the survey of 44 authors are shown in Figure 22; the author interviews and focus group discussions revealed similar results.

Figure 22

Top-Earning Authorpreneur Initiatives for Jamaican Authors



My top income-generating authorpreneurship ventures included offering publishing services, online training, coaching, and courses via the Authorpreneur *Secret\$™* Academy Membership (subscription model), and a premium publishing

business certification program. These three examples were primarily built around one book – *Authorpreneur Secret\$*. For the publishing services, the books published, including my own, served as business cards or billboards to attract new clients via referrals. My top six authorpreneur initiatives collectively generated over US\$130,000 between July 2018 and July 2024. The income and activities indicate that authorpreneurship as a sustainable income model may require more than one income stream. The surprising thing is that my top income-generating authorpreneur activities did not rely on a large clientele. On average, outside of my publishing services, I had fewer than 12 clients for my best-earning authorpreneurship initiatives. For me, the key to earning sustainable income with a small clientele was pricing. The higher the cost, the fewer clients I needed to generate sustainable income.

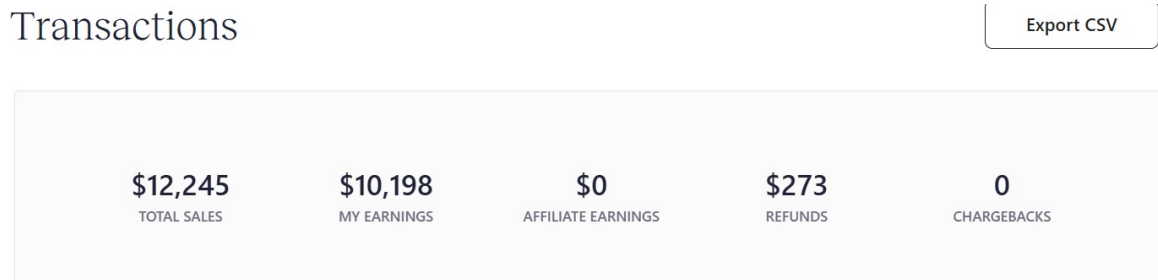
Theme 5: Online Community-Driven Initiatives

In my case, my most profitable authorpreneurship initiatives were all offered online while being resident in Jamaica. In the first year of my authorpreneurship journey, I attempted in-person authorpreneur initiatives such as hosting authorpreneur bootcamps and my triple treasure birthday, book, and business launch celebration and training in book publishing, but the overheads for these book events proved costly. These activities yielded little or no profit and required some microfinancing because of the high costs associated with renting a venue, printing books, providing meals, and paying speakers. As a result, I shifted primarily to offering my authorpreneur initiatives online at the end of 2019. This shift reduced overheads, increased profits, and enabled me to earn in USD by attracting overseas clientele. Since the USD is a stronger currency in Jamaica, I was able to generate sustainable income faster. This earning is from Teachable (an online

learning platform where I hosted the Authorpreneur *Secret\$*[™] Academy). Figure 23 is an example of earnings from my Authorpreneur Secret\$ Academy in USD.

Figure 23

Ruth's Earnings in USD for the ASA (2019-2023) via Teachable



Most of the 44 authors in the Jamaican Independent Author survey considered earning a monthly income of between US\$500 and US\$2000 as a sustainable income for authors and authorpreneurs in Jamaica. My online authorpreneurship initiatives enabled me to earn in this range on a monthly basis. To generate sustainable income, I established small, free, and paid online communities around my mission of raising up 10,000 authorpreneurs by 2030. My clientele often came from the free communities I built over the years on Facebook and via my email list.

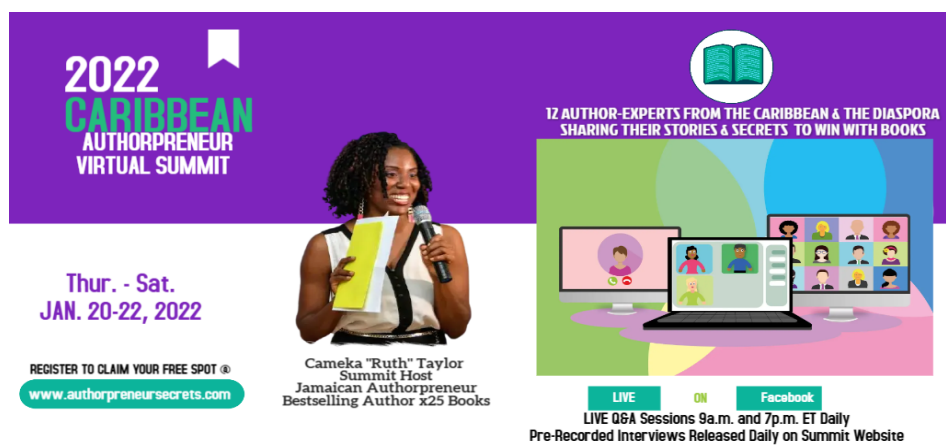
My Indie Authorpreneurs Facebook group, created in October 2018, had 350 members at the time of this research. My email community had approximately 500 members. My YouTube channel had fewer than 500 members, and my social media followers, fewer than 3000 people. I also created WhatsApp communities with fewer than 250 members. Yet despite their small size, I was generating sustainable income from the members of my community. For example, with the Authorpreneur *Secret\$*[™] Academy membership group (a paid community), I had 34 members in four years. Yet it generated millions in Jamaican dollars, and the majority of its members came from the free Facebook community. The correlation between the size of my community and my ability

to generate sustainable income is noteworthy in an era where a big following or large groups are considered crucial for success.

In serving my free online communities, I built credibility and trust, which led some members to sign up for my paid programs. Each month, I empowered my online community by providing valuable content and useful resources to help authors write fast, publish cost-effectively, and gain ideas to market and monetize their books. I also shared updates on my personal authorpreneur journey. My Indie Authorpreneurs Facebook group was the online hub for marketing and testing my authorpreneur initiatives. Within the Facebook group, there were at least two signature empowerment events annually, including the annual Caribbean Authorpreneur Summit. This event also showcased the stories, books, and initiatives of other members of the community, leading to book sales and increased clientele for all parties. One example was the launch of BambuSparks Publishing at the 2022 Caribbean Authorpreneur Summit. Figure 24 is a flyer for the 2022 Caribbean Authorpreneur Summit.

Figure 24

The 2022 Caribbean Authorpreneur Summit Flyer



Theme 6: Planning, Piloting, and Pivoting

In examining my top six authorpreneur initiatives and the documents accompanying them, there was a clear pattern of planning on paper before execution, evaluation after execution, and pivoting. The evidence of this approach was most clearly seen in my *Idea and Planning Journals* (which I later published on Amazon) and other exercise notebooks. The copious notes revealed purpose, profit goals, frustrations, detailed strategies, pricing, packages, lessons learnt, the way forward, wins, and considerations for new authorpreneur initiatives. These notes were later converted to materials or offerings for the public. Eventually, the ideas and plans became the content for my book, *Authorpreneur Secrets* (2023).

Another example of planning and evaluation was seen in my journal entries (November 2018 – November 2019), as a full-time authorpreneur. In my journals, I listed my accomplishments and future goals: “Establishing EMI (publishing business) account. I was a sole trader at this time, having an authorpreneur bootcamp, launching a profitable course, earning US\$2000 per month, and selling 3000 books.” Another entry on November 15, 2018, had this goal: “To help aspiring indie authors/existing authors to write fast in 30-90 days and create income and impact.” This goal was followed by a detailed plan to achieve it along with associated costs. An example of pivoting can be seen by comparing and contrasting my publishing packages in 2021 and 2024.

Figures 25 and 26 show the publishing packages in 2021 and 2024.

Figure 25

EMI/BambuSparks' Publishing Packages - November 2021

OPTION 1: 1:1 PREMIUM PUBLISHING SERVICES

For authors with limited time who want someone to manage the process

Timeline: 3-6 months – Regular Non-Fiction

Work with Chief Publishing Coach C. Ruth Taylor and her qualified team of editors, proofreaders, cover designers and book formatters to get your small print paperback and ebook (10,000-30,000 words) published professionally on Amazon and other retailers. Recover your cost by selling first 100-150 books. Choose one of the tiers below.

Tier 1 US\$1300-1500	Tier 2 \$2000-2500
Scheduled Publishing consultation sessions (9 in total) An ISBN & Use of Our Publishing Imprint (optional) Retain 100% Royalty and Rights Book edited, designed and published on Amazon with Expanded Distribution Globally Set up your Amazon Account Lead Magnet/Freebie Created Set up of pre-orders and get your books printed for less than US\$4.00 per copy [Children's books and hardcovers will cost more] Book launch and marketing tips One Podcast Interview ~~Author Website [1-3 pages]~~ Knowledge to Take Charge of Your Own Publishing in the Future Guidance to create your bestseller and long-term marketing campaign Checklists and templates to make the publishing process smoother ~~90-Day Access to the Authorpreneur Secrets Academy Membership Group~~	Scheduled Publishing consultation sessions (9 in total) An ISBN & Use of Our Publishing Imprint (optional) Retain 100% Royalty and Rights Book edited, designed and published on Amazon with Expanded Distribution Globally Set up your Amazon Account Lead Magnet/Freebie Created Set up of pre-orders and get your books printed for less than US\$4.00 per copy [Children's books and hardcovers will cost more] Book launch and marketing tips One Podcast Interview Author Website [1-3 pages] Knowledge to Take Charge of Your Own Publishing in the Future Guidance to create your bestseller and long-term marketing campaign Checklists and templates to make the publishing process smoother 90-Day Access to the Authorpreneur Secrets Academy Membership Group

Figure 26

EMI/BambuSparks Publishing Packages in July 2024

The screenshot displays the BambuSparks website's publishing services section. At the top, a navigation bar includes links for PUBLISHING SERVICES, PUB. SKILLS CENTER, BOOKS PUBLISHED, BOOKSHOP, SUCCESS STORIES, and CONTACT US, along with a MESSAGE US button. Below this, two main package cards are presented: 'Basic Legacy Spark' (labeled 'BASE') and 'Premium Legacy Spark' (labeled 'PREMIUM'). Both packages start at US \$2,500 (3-6 Months) and include a Management Package - Manuscript - Publication on Amazon Only. The Basic Legacy Spark package includes a complete 15,000-word book (100-150 pages) + 10 print copies, 100% royalties, copyright, and book ownership. It also offers every additional 1,000 words for US\$50, final book formats in paperback and eBook, an assigned publishing manager, editing, proofreading, formatting, and ISBN, cover design (conditions apply), and 3-6 scheduled consultation calls (30 minutes per session). The Premium Legacy Spark package includes everything in the Basic Legacy Spark package, plus 6 consultation sessions/calls (30-60 minutes per session), a hardcover edition, and expanded distribution to 17 online storefronts/retailers. A link to 'pm/publishing-deals' is visible at the bottom left of the packages.

Package	Starts at	Duration	Management Package
Basic Legacy Spark (BASE)	US \$2,500	3-6 Months	Manuscript - Publication on Amazon Only
Premium Legacy Spark (PREMIUM)	US \$3,500	3-6 Months	Management Package - Publishing, Marketing, Book Launch & Expanded

pm/publishing-deals

Theme 7: Authorpreneur Models, Mentorships, and Coaching

In analyzing my authorpreneur initiatives for sustainable income, one of my key success factors was seeking guiding models and investing in business coaching to make my initiatives a success. There was a direct correlation between my business growth, investment in coaching, and my personal growth. I hired three Caribbean business coaches to guide me in implementing my authorpreneur initiatives in 2018-2024. In my journals and email updates, I referenced successful authorpreneurs such as Joanna Penn, Sarah Codner, Graham Cochrane, Rob Kosberg, and others as the models who indirectly mentored and coached me along the way. I bought their books, signed up for their programs, listened to their podcasts, subscribed to their newsletter list, and joined their

online communities. This investment in self-education taught me how to deliver and package my authorpreneur initiatives.

Additionally, my courses at BGU helped along the journey. For example, it was during the course Organizational Transformation that I wrote the blueprint for incorporating Extra MILE Innovators - moving from sole-trader to a limited liability company. This plan was executed in November 2021, less than a year after the course ended. The professor of that course, Dr. Jeremy Graves, also guided me and my publishing team in understanding team dynamics in the first year of operations. I chronicled these experiences in my journals and the *Authorpreneur Secret\$* series of books.

The Role of Microfinancing as a Sustainable Income Generation Model

Theme 8: Use of Microfinancing

The following is a list of my top six authorpreneur initiatives and usage of microfinancing.

1. publishing services (book to publishing services) - Required microfinancing for book printing, payroll, and other operational expenses.
2. the Authorpreneur Secret\$ Academy (book to online membership group) – No microfinancing required
3. online publishing training and certification (book to training and certification) – No microfinancing required
4. the Indie Authorpreneurs Facebook Group (book to free online community) – No microfinancing required

5. Ruth's Triple Treasure Birthday, Book and Business Launch (book to event - online and in-person) – Required microfinancing for the in-person events to print books, pay for the venue, guest performers, and meals
6. the Caribbean Authorpreneur Summit (book to summit – online event), requiring microfinancing for marketing, setup, and administration in the first two years

The breakdown reveals that not all authorpreneur initiatives require microfinancing. It depends on the type of initiative, the delivery format, and the goals. My main online initiatives required little to no capital to start. They were self-sufficient and just required internet, monthly Zoom payments, sometimes payment for streaming apps (Streamyard) and design apps like Canva. However, these expenses were minimal.

The chief source of microfinancing came from a credit card I had acquired in 2004, while employed as a primary school teacher. It started with a limit of US\$500, and over time the bank increased it to US\$5000 in July 2024. Other forms of microfinancing came through family, friends, and business partners. Therefore, I experienced both community microfinancing and institutional microfinancing. However, in 2018, as a creative, startup, or full-time authorpreneur for less than one year, it would have been challenging to obtain microfinancing. It is true even today, based on the requirements to obtain such loans. I will now discuss the theme of Microfinancing Challenges for Creatives and Entrepreneurs.

Theme 9: Microfinancing Challenges for Creatives/Entrepreneurs

In seeking to get interviews with approved microfinance providers in Jamaica, I initially ran into a roadblock. The companies did not offer microfinance to authors as a

specific group. I had to change my strategy and make a general query of types of microfinancing offered and then ask about provisions for authors and other creatives. There are three main types of microloans offered: pay-day loans, personal (unsecured) loans, and business loans. The chief concern of the microfinance providers was repayment. The borrower needs to show proof of income and the ability to repay. If the borrower is a new entrepreneur or author who is not unemployed, they are unlikely to get a loan. One microlender noted,

70% of people who apply for a business loan are employed...they usually use their fixed income to create this business...while there are a mighty large number of small micro entrepreneurs out there, they represent only a maximum of 50% of those applying for a loan. And it could be that a lot of them have been discouraged because microfinance has had some very bad moments. (MF Provider 4)

Another microfinance provider stated, to my surprise, that they did not offer loans to businesses that did not have a physical office. This requirement means my company would not qualify for a loan. Others noted that for the successful acquisition of a loan, the entrepreneur or creative needs to “look at it [writing] like a full business that you're running.” (MF Provider 6).

“We are open to offering to the creative sector, once can show repayment plan” (MF Provider 4). “Have a comprehensive business plan outlining what your endeavor is with your business. Have a business account with an institution” (MF Provider 2).

Another provider stated,

Put that plan for success with the targets, whether those are financial or quantitative targets in a plan that somebody who is willing to look at a project and say, yes, I'm going to, I want to invest in this project, can evaluate the effectiveness of what you're presenting. (MF Provider 6)

Theme 10: Authors' Attitudes Toward Microfinancing

Most of the authors in the study were loan averse. They did not seek any microloans to publish their books. For some, it was just not an option. However, some considered taking a loan for marketing purposes and stocktaking to have enough books to sell at events or to hire marketing and administrative help. Almost all the authors stated they were unaware of places that offered loans specifically to authors. A few mentioned or tried the credit union without success. Some authors recommended family or community financing as an option. There were also authors who were published with the help of benefactors or sponsors. However, most of the authors cautioned against taking loans, explaining that having a detailed repayment plan beyond book sales was necessary. Their sentiments were in alignment with the microlenders, whose primary concern was repayment, and the authors' or creatives' lack of understanding of business.

Here are snippets of the authors' views on microfinancing, using the FB Focus group as a case study. "Being a retiree, if I were to consider some loan microfinancing, a major consideration for me would be the interest rate."

"I don't like loans. I prefer to do what I can do with what I have, generate what I can have from what I can do for the time being."

"I have never considered taking a loan, never given a thought."

“It's not enough to do anything except give you a debt and more stress. And the worst thing in the world would be for you to take a loan.”

With this kind of resistance to institutional loan taking, it is no wonder most of the authors in the survey did not pursue the microfinancing route or were unaware of entities that provided grants or microloans for authors and creatives. And while I employed microfinancing for some of my initiatives, going the institutional route outside of the credit card facility was not an option because of the high interest rate, as noted by the other authors.

My Initiatives as an Authorpreneurship Model for Sustainable Income

Theme 11: Emerging Models of Authorpreneurship

My top six authorpreneurship initiatives were not just personal practices but models of authorpreneurship that authors within the Caribbean and elsewhere are using to create sustainable income. My initiatives were in keeping with the business models for authors listed by Ross (2019) of the Alliance of Independent Authors and Mahajan's (2021) “book sales plus” authorpreneurship models. However, special consideration is to be given to how I applied them. My top six authorpreneur initiatives for sustainable income follow.

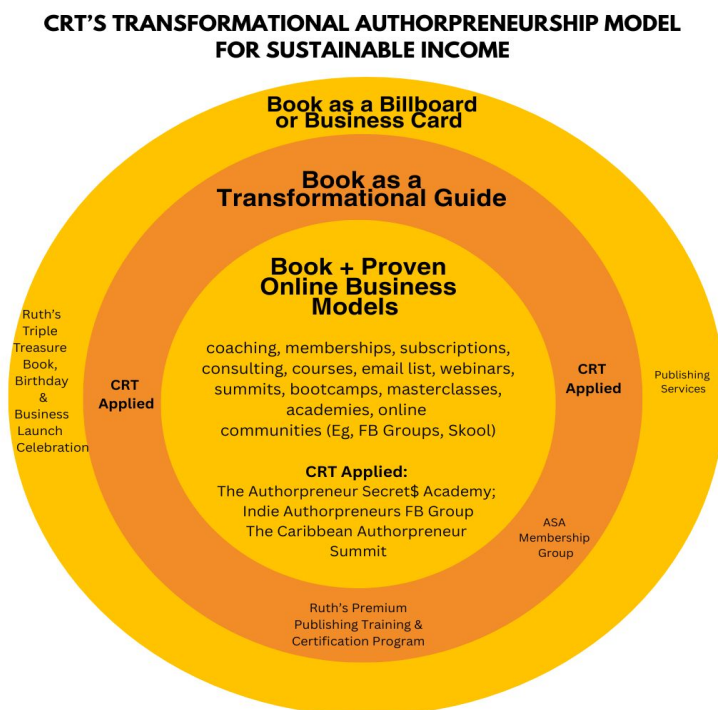
1. publishing services (*book sales plus publishing services*)
2. Authorpreneur Secret\$™ Academy membership group (*book sales plus online memberships; book sales plus teaching; book sales plus coaching/consulting*)
3. publishing training and certification (*book sales plus teaching/ training; book sales plus coaching; book sales plus certification*)

4. Indie Authorpreneurs Facebook Group (*book sales plus free online community*)
5. triple treasure birthday, book, and business launch celebrations (*book sales plus celebratory or milestone events; book sales plus launches; book sales plus business launch*)
6. Caribbean Authorpreneur Summit (*book sales plus summits*)

These six authorpreneur initiatives create a hybrid authorpreneur model of three transformational authorpreneur strategies to create sustainable income. Figure 27 gives a visual representation of this hybrid authorpreneur model.

Figure 27

Ruth's Hybrid Authorpreneurship Model for Sustainable Income



This emerging transformational authorpreneur model that I propose combines three approaches seen in my initiatives, where I combined a book with proven online business models, such as coaching or memberships, while simultaneously creating services or programs that incorporate the book as a transformational guide, or as a billboard for my book-related income generating initiatives. Each component in this hybrid authorpreneur model follow.

Book Plus Proven Online Business Models.

My top six authorpreneur initiatives are based on established, successful online business models. In the digital economy, online entrepreneurs increasingly rely on coaching programs, online academies, and subscription- or membership-based models as established revenue streams. These models are characteristic of the broader creator economy, in which individuals monetize knowledge, skills, and creative outputs through digital platforms and direct relationships with audiences (Howkins, 2001; UNCTAD, 2018;). Subscription and membership models, in particular, enable recurring revenue through exclusive access to content, learning resources, and community engagement (Chaffey & Ellis-Chadwick, 2019).

Online business owners typically build and maintain email lists and online communities they serve consistently with value-driven content as part of their digital marketing and customer engagement strategies. Social media platforms play a central role in entrepreneurial activity by facilitating marketing, relationship building, and community interaction (Nambisan, 2017; Olanrewaju et al., 2020). These communities are commonly hosted on platforms such as Facebook, YouTube, and similar social media environments that support interaction and audience growth.

Social media is also widely used by online entrepreneurs for advertising and promotion, allowing businesses to reach targeted audiences and sustain customer relationships in cost-effective ways (Chaffey & Ellis-Chadwick, 2019). Additionally, many online business owners host free and paid digital events, such as webinars or virtual summits, which are recognized tools for audience development, marketing, and monetization within digital business models (Olanrewaju et al., 2020).

What I did was to use these models with my books in a manner that aligned with my purpose, expertise, skills, pocket, and personality. In other words, I contextualized these business models to fit my environment and needs. For example, with the creation of the Authorpreneur Secret\$™ Academy membership group, the membership group offerings included monthly coaching and consulting for authors to publish their books, live masterclasses, self-paced courses, and a Facebook community for the members. Each of these can be standalone online revenue streams or business models that are usually offered without books. However, I merged them to market, sell, and monetize my books while pursuing the goal of creating sustainable income.

In the world of book publishing and authorship, many authors use their writing and publishing skills to earn extra income, since all parts of the writing and publishing process are avenues for income. The Jamaican Author Survey and in ALLi's 2023 Author Income Survey are proof of this strategy. Some authors build publishing companies to offer full publishing services, while others offer a few publishing services. They also do these activities online. Therefore, I followed the pattern and taught other authors to do the same. For example, in 2021, I began certifying authors to become publishing coaches. Between 2021 and 2024, I successfully trained seven authors to start their publishing

services businesses. Figure 28 shows the certificate I provided to an author who now has her own publishing business called HEART Publishers.

Figure 28

Sample Publishing Certificate – From Author to Publisher



Book as a Billboard or Business Card

When I started offering publishing services, it was my books that attracted clients. Prospective clients knew I was an author, saw my books, sought my services, and made referrals. The books published by BambuSparks continue to be the billboard for the company. I also intentionally used my books as marketing tools for my authorpreneurship initiatives. I named my products and services after the books associated with them. For example, the Authorpreneur Secret\$™ Academy is named after the book *Authorpreneur Secret\$* (2023). This strategy is “effortless book marketing and promotions.” It facilitates the sale of the book and is a book monetization initiative. My podcast and YouTube channel, which are used to promote my authorpreneur initiatives, are all named after this

book. My Rocket-Writing Challenge, a key activity in the Indie Authorpreneurs Facebook group, was named after my book, *The Rocket-Writer* (2020).

Another way I have used the book as a billboard/business card strategy is through the hosting of book launches. When I host my Triple Treasure Celebrations (a book, business, and birthday launch celebration), the book is the main attraction. The attendees celebrate the publication of new books and are introduced to a new income-generating book-related initiative. Friends also gather to celebrate my birthday. The new authorpreneur initiative is sometimes kept as a secret and is announced at the event. When I launched the Authorpreneur Secret\$™ Academy in 2020, the academy was a surprise announcement at my 40th birthday celebration. On that occasion, I launched seven books online. From this event, I got my first cohort of academy members. I also promote my authorpreneur initiatives in the published books. Since this method is not tied to a specific location, the book as a billboard/business card model is one that authors within the Caribbean and elsewhere could employ to generate sustainable income.

Book as a Transformational Guide

This authorpreneurship strategy is built on the principle of replicating transformational outcomes and using the book as the chief transformation guide or capacity and credibility-building tool in the program that is being offered. In so doing, it solves three problems authors have: low book sales, marketing, and monetization. How this works, from my example, is by converting the content of the book into a transformational program offered that is offered six weeks to six months to a small community, in which the book is the main guide or text. The cost of the program includes an electronic copy of the book as part of the offering. The book is required reading

material, and sometimes the program is named after the book. The book is then used to promote the program.

For example, in Authorpreneur Secret\$™ Academy, the curriculum is built on the three main parts of the book: writing fast, publishing on a budget, and generating lasting income and impact. The worksheets are taken from the book. Members are required to read at least one chapter of the book and do the activities to complete the program.

Unlike the book as a billboard strategy, where the book primarily promotes the service or program that can stand on its own (where the participants don't need to buy or read the book), the book as a transformational guide strategy makes the book purchase compulsory and its use automatic.

Consequently, this approach solves the problem of people not reading the book or merely buying the book and putting it down. It also sells the book, sometimes in multiple versions. Since my programs include the eBook in the program offering, participants may purchase the print, if so desired. In each offering, I noticed there were participants who also purchased the print copy. I noticed this pattern in my Premium Publishing Business Certification program, where *Authorpreneur Secret\$* is the guidebook. This approach is the transformational strategy described in the literature review as ACTS - An Authorpreneurship Capacity-Building Transformation Strategy (ACTS). It is a book-based, community-driven, authorpreneur initiative, where a transformational program is offered to a group over a period of six weeks to a year.

Theme 12: Key Insights and Best Practices

Another theme that emerged from analyzing Ruth's initiatives and the associated documents is that of key insights gained, which could also be seen as best practices.

Following are 12 of these insights.

Nonfiction Books and Authorpreneurship. It was my non-fiction books that were used in creating my authorpreneur initiatives. These were books that met a need and delivered solutions to the problems people faced. Therefore, the best books for the *Books Sales Plus* authorpreneurship model may very well be nonfiction books.

Use Proven Business Models. When I reluctantly started offering publishing services, as recorded in my journals, the *Authorpreneur Secret\$* (2023) book, and other documents, I heard God's voice saying I was leaving money on the table. This revelation meant there was an established way to earn an income, which I was ignoring while struggling to pay my bills. At that time, self-publishing services were in high demand. Within minutes of making a post on Facebook about offering publishing services, I got my first client. This income source became my most sustainable authorpreneur initiative to the point where I had to hire help and expand my team. But with expansion comes higher overheads and the need for more revenue. In this regard, microfinancing proved helpful.

Ensure Recurring Revenue. I devised a system to generate recurring revenue by charging high-ticket prices, which led to payment plans over 3-12 months. I also used low-priced subscriptions for a program that was delivered over 6-12 months. The one-time fee per member was at least US\$500.00 if they stayed for six months or a year. This

recurring revenue strategy is similar to life insurance models, where ongoing monthly payments or premiums are required to maintain the service.

Beyond Book Sale. Since I found selling books by themselves challenging, I created transformational programs with the books. This strategy made selling books easy. These transformational programs would cost more than 10 times the price of the book on sale and thus proved more profitable than merely selling the book.

Teach Your Book's Content: Many people will pay more to hear what is in the book than read it. I capitalized on this fact. Typically, an eBook at its maximum price on Amazon is \$9.99 (in order to claim 70% royalty). However, when teaching the content for the same book, I often charged between US\$47 and US\$1000).

Experiment and Find Best Fit Model. In my case, from the records of my journals, I discovered that a hybrid approach was the better strategy to deliver my transformational authorpreneur programs. For example, when I offered self-paced courses (built around my books), as standalone initiatives, they did not generate sustainable income. However, offering live masterclasses within my membership group worked well. Therefore, authors would do well to choose the online business models that work for them. One can find what works by experimenting.

Adapt and Contextualize. It is important for authors to adapt the formats of delivery to their needs, audience, environment, and situational context. For example, when I invited my Cuban authors to the Caribbean Authorpreneur Summit, they were unable to participate using Zoom or other streaming apps. The Cuban government permitted limited use of social media. Therefore, authors need to know their context and work accordingly. Some business models may not be applicable in their context.

Go Online. To access the global creator economy and increase their chances of earning sustainable income, authors would do well to go online. The overheads are generally lower than doing things in a physical location. Being online also allows authors to attract clientele outside their home country and increase their foreign currency earnings.

Investment in Personal Development. I invested in formal and informal coaching and training to learn how to deliver my authorpreneur initiatives and to address personal challenges that could affect my success. Through “YouTube University,” I learnt valuable skills to generate sustainable income and run an online business.

Replicate One’s Success. At the core of my authorpreneurship initiatives was the goal of replicating my success. I documented my processes in published books, which were then used as training guides to replicate my transformational results. For example, I taught authors to publish on a budget because I learnt to publish on a budget after experiencing the pain of going into debt in the early days of my publishing journey. I taught authors to become authorpreneurs because I saw the value of being an authorpreneur.

Audience and Community. My primary audience was authors (aspiring or established authors). I built a community to serve them and joined other communities of authors. The key to selling is knowing one's audience. Building or joining communities where one’s audience is located aids in that process. The author’s expertise or the subject matter of their book will determine the audience for the services the author offers and the community the author builds. Authors would do well to build communities with a clear mission and purpose, as I did. They should be careful not to exploit the community for

mere profit. A stronger purpose than profit motif applies in building successful online communities, even when monetizing these communities. A large percentage of my clients came from my online Facebook community.

Context and Income Goals. If living outside Jamaica, where sustainable income costs are higher, one would need to adjust prices and increase clientele to secure the financial goal desired.

In summary, my authorpreneur initiatives are models that are not particular to Jamaica or me. The literature shows that these are being used by other authors around the world. My *hybridization* of these models is what makes my authorpreneur model innovative.

The Use of Microfinancing for Authorpreneurship for Sustainable Income

Theme 13: Transformational Outcomes and Broader Impact

The analysis of my initiatives, combined with author interviews and focus group data, demonstrates that authorpreneurship and microfinancing can become a catalyst for economic, personal, cultural, and industry-level transformation, and wider community impact. Although many authors in this study expressed a general aversion to loans, several acknowledged the need for financial support for book printing, marketing, hiring support staff, and scaling production. Some authors had attempted to secure financing but were unsuccessful, highlighting the challenge of access to capital for creatives. One author in the survey noted, “Loan providers do not think Jamaicans read and therefore do not see it as viable.” The five areas of transformation mentioned earlier represent sub-themes, which will now be discussed in greater detail.

Economic Transformation. Microfinancing enabled me to expand my authorpreneurship ventures, especially as it relates to offering publishing services through BambuSparks, which is my most profitable and sustainable revenue stream. The injection of microfinancing from time-to-time increased book production and expansion of my team, which meant more employment for authors and other creatives. Having sustainable income led to economic empowerment and tangible improvements in my livelihood. I moved from financial frustration in 2018 to financial stability and “financial peace” by 2024. I noted this in a blog post on my website. “I decided to turn my regrets into a roadmap for success as an authorpreneur and move from frustration to fulfilment” (Taylor, 2022, para. 9). The increased income allowed me to fund 50% of my doctoral studies, reduce debt, contribute to family support, and invest in home improvements for my grandmother.

My publishing enterprise, BambuSparks, has employed 21 creative freelancers who earn regular USD income. My core administrative team includes a full-time team member, a part-time administrator, and several publishing freelancers, including retirees. In this way, I am directly contributing to the economic vitality of Jamaica’s creative sector, which currently accounts for 3.67% of GDP, according to the report of the Jamaica Creative and Cultural Industries Survey in 2025 (Kingston Creatives Limited, 2025). These activities align with Jamaica’s Vision 2030 National Development Plan (Planning Institute of Jamaica, 2009), which includes the following outcomes.

- promoting the use of intellectual property for economic development
- expanding opportunities for the poor to engage in sustainable livelihoods
- supporting retirement planning and income opportunities for older adults

- strengthening family and community capacity to support vulnerable members

My microfinanced authorpreneur initiatives, therefore, represent a model of economic transformation for creatives, showing how authorpreneurship can create pathways for income stability, intergenerational support, and sectoral growth.

Personal Transformation. My microfinanced initiatives hold potential for authors to experience profound personal financial transformation. With increased and more predictable income, I was able to do the following.

- cover essential expenses consistently
- reduce stress linked to financial instability
- engage in long-term planning, such as saving for a home and retirement.
- renew insurance policies
- invest significantly in my education
- provide scholarships to tertiary-level students

These outcomes align with three of the United Nations Sustainable Development Goals: No Poverty (SDG 1); Quality Education (SDG 4); Decent Work and Economic Growth (SDG 8) according to the United Nations Department of Economic and Social Affairs. (n.d.). My authorpreneurship model contributes to personal empowerment and financial resilience, illustrating how microfinancing can enhance an author's capacity to meet life goals and secure long-term well-being.

Cultural Transformation. According to the Planning Institute of Jamaica (2009), Jamaica's Vision 2030 National Development Plan emphasizes the preservation, development and promotion of "Jamaica's cultural heritage to convey values, images and

the reputation of Jamaica, including designs, music, trademarks, copyright, collective marks, geographical indications, and certification marks” (p. 271). My authorpreneur model prioritizes the preservation and promotion of Caribbean culture and heritage through the books published by BambuSparks for Jamaican authors. These books preserve local creative expression and the development of the cultural industries.

With the support of microfinancing, cultural transformation is amplified through the increased production of culturally grounded books, wider dissemination of Caribbean stories, expansion of author-led community educational programs, and support for cultural knowledge transfer across generations through published legacies. As the demand for Caribbean literature increases, publishing becomes a vehicle for protecting cultural heritage while stimulating national pride and global visibility.

Industry Transformation. Traditionally, an author’s success has been measured primarily by book sales, but my model demonstrates a broader revenue framework: publishing services, educational programs, coaching, consulting, and other creative outputs. With microfinancing, these additional streams become more accessible and scalable. My authorpreneurship model solves three major book industry challenges: limited marketing support, low book sales, and lack of sustainable income. A viable microfinancing pathway could reshape the Jamaican publishing landscape by encouraging authors to adopt diversified income streams, supporting small creative enterprises, reducing barriers to entry in publishing, and increasing employment opportunities within the creative sector. This model, therefore, represents a form of publishing transformation, expanding the definition of author success, and strengthening the creative ecosystem.

Community and Social Transformation. Transformational, cause-based authorpreneurship initiatives can lead to social impact beyond economic benefits. In analyzing my initiatives, one can see how books were used to raise awareness, support advocacy, and mobilize community resources. For example, in 2022, I recorded my grandmother's story in a book titled *The Voice* (Taylor, 2022) and used it as a platform to raise funds to improve her living conditions. Transformational books also support bibliotherapy, contributing to personal growth, healing, and social awareness. Through microfinancing, authors can reach larger audiences, offer more educational programs, and create scalable community interventions. These outcomes also fit within broader social development goals and emphasize the potential for community upliftment and social transformation through authorpreneurship.

Results of the Transformational Strategy

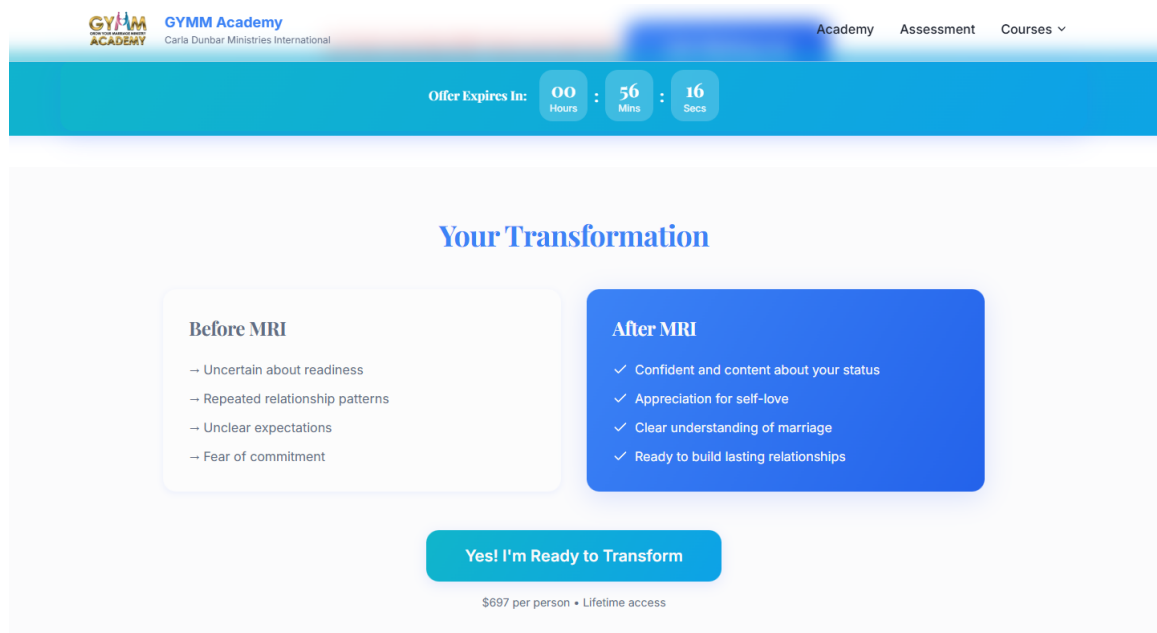
ACTS (Authorpreneurship Capacity-Building Transformation Strategy) is an application of CRT's hybrid authorpreneurship model. It is a fusion of the book sales plus model with proven online business models and the book as a billboard/business card and transformational guide models. The ACTS program is more suitable for authors who are willing to teach, coach, or offer consulting or counseling. I created two programs with this model: the Authorpreneur Secret\$™ Academy membership group and a Premium Publishing Business Certification program. From the financial records for my annual tax filings in Jamaica, together these two models generated US\$25,000 in four years. This figure is approximately one million Jamaican dollars annually.

The ACTS transformational authorpreneurship strategy solved three author problems: ongoing book sales, marketing, and book monetization. The book was used to

market the program, and the book was the text, resulting in automatic book sales. Both initiatives did not require microfinancing to start because I self-published the book *Authorpreneur Secret\$* (2023) that was used. Two of my clients employed the ACTS authorpreneurship model. Since knowledge of their success in using the model is public, I can point to their results. Bishop Dr. Carla Dunbar is a renowned marriage and family therapist in Jamaica. She uses her books to promote her counseling services and other programs she develops in her field of expertise. I worked with her to create her online Grow Your Marriage Academy (GYMM) in 2021. With my help, Bishop created three profitable courses around her books designed to strengthen marriage and family life, one of which was Marriage Readiness Intelligence (MRI). To date, the course has had at least 40 students and generates recurring revenue for Bishop Dunbar. The course started at US\$199 and is now US\$697.00. Figure 29 shows the enrollment page from her website.

Figure 29

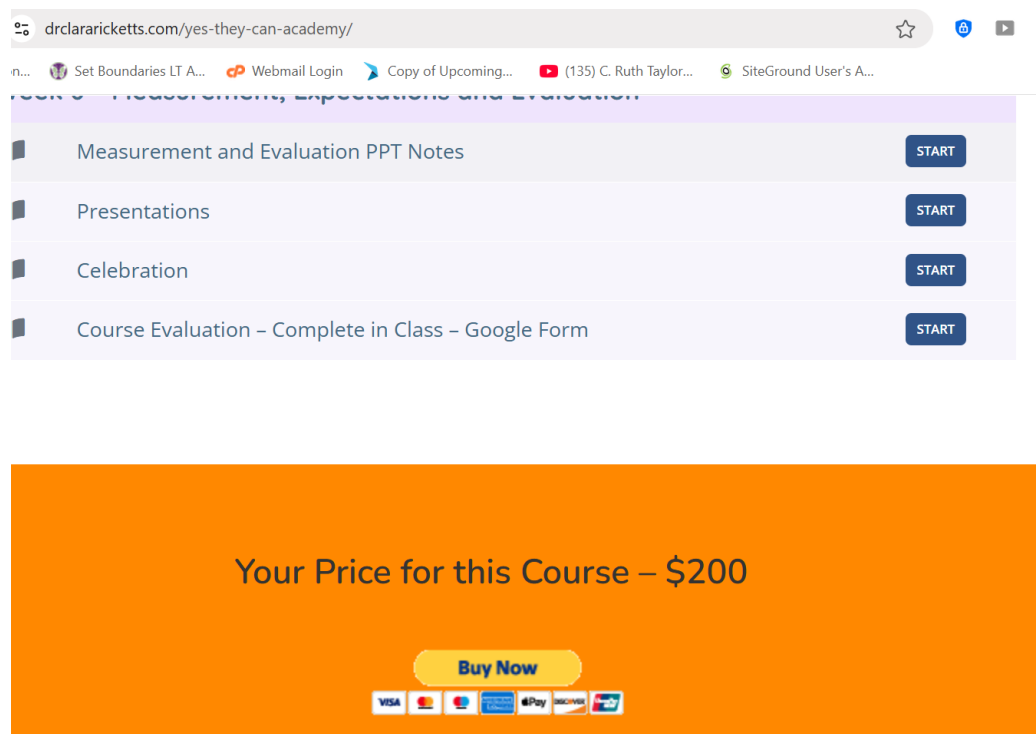
GYMM Academy Course Registration Page



The other example is that of Dr. Clara Ricketts. She is a retired special educator with more than 45 years of experience in this field. I helped her to create her online academy, “Yes They Can Academy (YTC),” which is named after her book, *Yes They Can* (2019). From this book, Dr. Ricketts and I created an online course titled “Yes They Can Behavior Management,” with the book as the transformational guide and the business card for the program. The cost of the program was US\$200. The cost of the program was more than 10 times the cost of the paperback version of the book. Figure 30, from her website, is evidence.

Figure 30

The “Yes They Can Behavior Management” Course Registration Page



Neither Dr. Ricketts’ program nor Bishop Dunbar’s required microfinancing. The cost of the course and the number of students indicate the possibility of generating recurring sustainable income from their books. Both programs were developed and

launched within a six-week timeframe through online consultation and planning sessions with me on Zoom. The programs were launched using a free online webinar, and both were initially offered on Teachable as the learning platform. Both clients paid me to create and launch their programs.

Bishop Dunbar and Dr. Ricketts primarily served as resident experts, providing feedback on the curriculum and were present for the delivery of the program. Each academy had an administrator who was trained to continue the program after I launched the program. Both clients were appreciative of the help and will continue to offer these programs. The biggest challenge faced by these two clients was continuity - ensuring that people continue to sign up for the courses. To this end, both began building a newsletter email community to share free, valuable content in their field of expertise. In Bishop Dunbar's case, she also provides weekly social media posts and has a live online free marriage advice session, dubbed "Love Online."

Results of the Evaluation

To mitigate against bias, since this is a qualitative case study, in which I am both researcher and participant, triangulation was applied for evaluation. Merriam and Tisdell (2016) describe four types of triangulation, including the use of multiple data sources, reflexive journaling, and maintaining an audit trail. In this study, I used multiple data sources (reflexive interview and analyses of my top six authorpreneurship initiatives, two focus group discussions, individual interviews with independent Jamaican authors, documentary analysis supporting my authorpreneurship initiatives, a survey of Jamaican independent authors, and interviews with microfinance providers). I used reflexive journaling to maintain an audit trail. I did not use multiple investigators.

The use of multiple data sources played a role in the validity of my data and the accuracy of my research. To maintain ethical transparency, each participant was required to give written consent to participate in the research. This requirement helped prevent coercion or undue influence, given the pre-existing levels of trust and willingness to participate in the study, because I was familiar with the participants in the focus groups and 9 of the 10 authors who took part in the individual interviews. Anonymity was preserved by using labels rather than names. For example, the microfinance providers were labelled using the letter MF with numbers following (MF1, MF2, etc.).

In processing the data, I printed most of the data and carefully reviewed it by hand, in addition to using the Delve qualitative analysis tool. I allowed the data to speak for itself rather than use my experience and assumptions as an authorpreneur to cloud my judgment. Consequently, I was often surprised by the findings. In seeking to treat myself like a research participant, I separated the data pertaining to myself from the data of the other authors, and in the analysis and reporting of the findings.

The interviews with the microfinance providers were the shortest, lasting 10-15 minutes on average. The author interviews were completed within 30 minutes. The focus group discussions lasted an hour. Like securing interviews with microfinance providers, I found it challenging to get respondents for the Jamaican author questionnaire survey. One of the challenges was regarding the use of the term “self-published.” Although many Jamaican authors finance their publications, they often publish through a publishing company. To them, self-published meant they did all the work themselves. Therefore, I adjusted the form to use the term “Jamaican Independent Author Survey,” and the responses increased. To get participants, I invited past BambuSparks clients and solicited

the support of the Jamaican Copyright Licensing Agency (JAMCOPY). As a result, almost half of the participants in the survey were members of JAMCOPY, most of whom I did not know. Their participation further reduced bias in data collection.

The survey comprised both close-ended and open-ended questions. Of the 32 questions, 4 were open-ended. It was administered online via Google Survey, which automatically generated the visuals presented in this chapter. Finally, I used thematic analysis and descriptive narratives as my analytical tools and employed the use of a table and several figures to present the findings and results of the research.

Summary

In Chapter 4, I presented the findings of the study and the thematic analysis that emerged from seven complementary data sources used to explore authorpreneurship as a model for sustainable income generation in Jamaica. The seven methods of data collection were reflexive interviews and analyses of my top six authorpreneurship initiatives, two focus group discussions with eight members of the Indie Authorpreneurs Facebook Group and the Authorpreneur Secret\$™ Academy, 10 individual interviews with independent Jamaican authors, documentary analysis of 9 supporting documents for my top 6 authorpreneurship initiatives, a supplementary survey of Jamaican independent authors (44), and interviews with six microfinance providers. I provided information on the background of the research participants and how I used triangulation to mitigate against personal bias, maintain ethical transparency, and control the validity of my data and the accuracy of my research.

The data was analyzed using Delve, a qualitative analysis tool, a manual review of the printed data, the writing of analytic memos throughout the process to capture

reflections and patterns, and a Google survey analysis of the Jamaican author survey. The findings were organized around the four research questions, with major themes and subthemes presented under each. Excerpts from the data were used to illustrate the themes. The research covered four main areas: authorpreneurship, microfinancing, models, and transformation. By examining my own initiatives alongside data from other Jamaican authors and microfinance providers, I was able to provide insight into the potential benefits, challenges, and outcomes of authorpreneurship.

The results contributed to the development of a hybrid authorpreneur model that self-published and independent authors, aspiring authorpreneurs, organizational leaders, and policymakers could use to advance Jamaica's creative and cultural industries in alignment with the country's national economic development plan. The findings give authors an alternative model to earn sustainable income without depending on book sales alone. This chapter also revealed the results of Ruth's transformational strategy (ACTS). This transformational authorpreneurship strategy solves three problems authors have: ongoing book sales, book marketing, and book monetization. It also leads to sustainable income generation for authors. While it does not require microfinancing to begin, the method of delivery may require microfinancing.

In Chapter 5, I will interpret the findings and results in light of the literature review and the broader context of the creative economy. I will also address the validity and trustworthiness of the study, its significance theologically and otherwise, the implications of the study, provide recommendations, and outline an action plan for the future.

CHAPTER 5

DISCUSSION AND CONCLUSIONS

Introduction

Before providing a roadmap for Chapter 5, I will do a brief summary of the journey to this point, which makes it easier to follow the discussion and conclusions that will take place in this chapter. In Chapter 1, I presented the main problem of this study and outlined the research questions to be addressed. For quick reference, the problem addressed is the need for diverse economic solutions for long-term sustainability for Small Island Developing States in the Caribbean, such as Jamaica, that face significant economic challenges because of their dependence on tourism, vulnerability to natural disasters, and transient poverty (World Bank Group, 2024b).

One promising economic solution is investment in the *Orange Economy*—also known as the creative and cultural industries (Watson et al., 2021)—of which writing and publishing are key subsectors. Yet despite this potential, creatives and creative entrepreneurs often struggle to access loans from banks, fund managers, and impact investors, who remain hesitant to finance these sectors (Cicchiello et al., 2022; Trapp, 2015). Therefore, the need for microfinancing is critical for creatives to leverage their talents and skills to generate sustainable income to drive regional economic growth. I proposed that authorpreneurship, combined with microfinancing, offered a unique pathway toward economic growth.

Thus, the overall purpose of this study was to explore authorpreneurship as a viable model for sustainable income generation in Jamaica by investigating my initiatives

over a six-year period (July 2018 -July 2024). The intent was to provide a model that existing self-published or independent authors, potential authorpreneurs, organizational leaders, and policymakers could use for economic advancement, as part of efforts to further develop and strengthen the creative and cultural industries in Jamaica. This model could help creators, especially authors, to thrive economically and make a living from their gifts and skills.

In Chapter 2, I examined the literature on sustainable economic development, authorpreneurship, and microfinancing through the lens of the global self-publishing industry and the creator economy. The literature review included a conceptual framework of creative entrepreneurship, a theology of work and business, BGU's (2021) transformational leadership perspectives, and Asset-Based Community Development. Although the findings showed the importance of community in generating sustainable income, Asset-Based Community Development was not a prominent feature.

In Chapter 3, I presented a methodology that included seven complementary data sources: reflexive interviews and analyses of my top six authorpreneurship initiatives, two focus group discussions, individual interviews with independent Jamaican authors, documentary analysis supporting my authorpreneurship initiatives, a survey of Jamaican independent authors, and interviews with microfinance providers. I also proposed a transformational strategy (ACTS), to operationalize the emerging authorpreneurship models for Jamaican authors and future authorpreneurs to generate sustainable income.

In Chapter 4, I presented the results to answer the primary research question and the four supporting questions. For quick reference, these are reiterated here.

Primary Question: How can using authorpreneurship be a model for sustainable income generation in Jamaica?

Supporting Questions

1. What factors lead to authorpreneurship as a sustainable income generation model?
2. What was the role of microfinancing in my own initiatives for authorpreneurship as a sustainable income generation model?
3. In what ways can my own initiatives become a model of authorpreneurship to create sustainable income in Jamaica?
4. What is the transformative potential of authorpreneurship as a model for sustainable income generation through microfinancing?

Now, in this final chapter, I will share the main conclusions for the study and interpret the results considering the primary research question and the supporting questions. Next, I will discuss the significance and implications of this study, and the insights and lessons learned during the research process. After that discussion, I will speak to the theological significance of this research, the communication strategies used in the research project, speak to the involvement of my Personal Learning Community, and conclude with some recommendations and a list of future action steps.

Interpretation of Project Results

Conclusion for the Primary Research Question

The study confirmed the use of authorpreneurship as a viable model for sustainable income generation in Jamaica. While an authorpreneur can be an author who is making a living selling books, the kind of authorpreneurship espoused in this study is

one in which the author creates products and services from their writing, thereby creating multiple streams of income. Besides their books, authorpreneurs shape their skills, talents, services, and expertise into something that can be sold by optimizing intellectual property (Mahajan, 2021; Ross, 2019; Taylor, 2023). Many of the most successful authorpreneurs integrate their books into an ecosystem of products and projects that can include advertising, blogs, events, merchandise, podcasts, social media publishing, technologies, tools, video, and more (Ross, 2019). In the literature review, I cited MicroBank (2024) which noted,

Companies in the orange economy need to develop sustainable business models that allow them to grow and thrive in the long term. This includes identifying multiple sources of revenue, such as product sales, service delivery, advertising, and subscriptions. (para.19).

The authorpreneur model that emerged from this study is for authors who believe what Diggs (2016) proposes: “To make an annual six or seven-figure salary, create products and services that are based on your books” (para. 1). It is for authors who are unafraid of being labeled as authorpreneurs and who are open to marketing and building online businesses and communities. The two authorpreneur models that emerged from this study are in keeping with this prerogative. These are the book sales plus model and my hybrid model of book sales plus proven online business models plus a book as a billboard/business card and a transformational guide. The results of the study also identified the following factors that lead to authorpreneurship as a viable model for sustainable income,

- financial motive
- identity and mindset as an authorpreneur

- marketing investment
- book sales plus diversified book-related income streams
- online community-driven initiatives
- strategic planning, piloting, and pivoting
- mentorship, models, and coaching

Therefore, these two models are best suited to authors who want to do more than write books but also have a leaning towards teaching, coaching, speaking or consulting, and are willing to tap into the markets of developed economies and earn in US dollars, British pounds, or Euro dollars. Since these foreign currencies are often stronger than local currencies, it would be a faster way to generate sustainable income while living at home. This model of authorpreneurship is for creative entrepreneurs who recognize the value of purpose and profit in doing business, as espoused by Serafeim (2022).

Role of Microfinancing in Ruth Taylor's Initiatives

The use of microfinancing in my initiatives supports the conclusion that microfinancing can be beneficial when formally or informally applied. My contrasting attitude to loans directly affected the sustainability of my publishing business, which is my most sustainable income source. And although most of the authors in the study were loan averse, some were open to receiving microloans but were not aware of channels for access. Kingston Creatives Limited (2025) Jamaica Creative and Cultural Industries Survey Report showed that “88% of surveyed practitioners require capital to grow their businesses, representing a JMD \$1–5 billion investment opportunity” (p.3). Therefore, solving the problem of access to capital for creatives presents an opportunity that should be further explored.

The literature review highlighted international organizations like ARTCap, KIVA, and the Rootfire Cooperative, which offer microfinance to creatives. They have fast turnaround times and offer zero interest or low-interest loans to creatives and help artists to build sustainable careers (Cawthon, 2018; FasterCapital, 2024; Powers, 2016). MFIs that lend to creatives often include financial education for creatives. For example, The Hand Eye Society (n.d.) offers courses to teach creatives how to access grants and loans. The repayment of microloans is often higher than the average repayment rate on more conventional forms of financing (Haynes, 2020). I would love to see similar initiatives in Jamaica. I would also like to explore faith-based microfinancing, as discussed in the literature review.

Ways Ruth's Initiatives Could Become a National Model

My initiatives were based on authorpreneur models observed in the global independent author community, like the Alliance of Independent Authors (2023), which began in Europe. These initiatives were not just particular to me. They were already helping authors internationally to earn six and seven-figure incomes. Therefore, I conclude that the *Book Sales Plus* and my hybrid authorpreneur approach (*Book + Proven Online Business Models + Book as Billboard/Transformational Guide*) are scalable and suitable for adaptation across regions. In ALLi's (2023) author income survey report, many of the authors went beyond book selling to engage in entrepreneurial endeavors. They used a variety of models, including publishing other authors' books for business purposes and selling books and other products directly through an online store.

Mahajan (2021) describes 10 business models for authorpreneurship, including book sales plus speaking, book sales plus teaching, and book sales plus membership

groups. The Jamaican author survey showed that many Jamaican authors were already engaged in these authorpreneurial activities. Therefore, perhaps what is needed is a coordinated effort to train authors and formalize these activities for maximum output.

Since entrepreneurship is on the rise in Jamaica, authorpreneurship could be taught as a viable business model in schools. I already have my online school to teach authors to become authorpreneurs, and I have published an authorpreneur guidebook (*Authorpreneur Secret\$*) (Taylor, 2023) that could be used nationally. Since the country has a stated objective to be the place of choice to do business as part of its Vision 2030 national development plan and to use intellectual property as a tool for economic development (Planning Institute of Jamaica, 2009, p. 217), authorpreneurship could be included as a strategy to meet these objectives.

Transformative Potential Through Microfinancing

Through this study, I concluded that authorpreneurship as a model for sustainable income generation through microfinancing has potential for five areas of transformation: economic, personal, cultural, industry-level, and community and social impact. These levels of transformation are in keeping with Jamaica's Vision 2030 plans (Planning Institute of Jamaica, 2009) and the UN Sustainable Development Goals (United Nations Department of Economic and Social Affairs, n.d.). Authorpreneurship has the potential to change the narrative of author success in the publishing industry, which is one of my goals. Authorpreneurship changed my life from financial dependence and frustration to financial stability and financial peace. Authorpreneurship supported by microfinancing may evolve into a powerful model of sustainable income generation for creatives in Jamaica and the wider Caribbean.

On the whole, the foregoing conclusions support the literature review and answer both the primary research question and the supporting questions. Since most authors are not making a living with books, and most are selling between 300 and 1000 copies of their books, authorpreneurship for sustainable income generation is an alternative measure of success. In countries like Jamaica, where authors see US\$500 - \$2000 per month as sustainable income, these authorpreneurship models are a faster way to earn sustainable income instead of depending on book sales alone. In my own experience, I struggled to make a living by selling books alone. It was the discovery of authorpreneurship that helped me to make a living to meet my personal and financial goals. Since I was struggling to meet my basic needs, it was a poverty alleviation strategy. Through the publishing business certification program and my Authorpreneur Secret\$™ Academy membership group, I have seen it do the same for other authors, who are now excited to explore this new world of authorpreneurship.

Validity and Trustworthiness of the Project

I noted in Chapter 3 that “To a large extent, the validity and reliability of a study depend upon the ethics of the investigator” (Merriam & Tisdell, 2016, p. 260). To ensure validity and trustworthiness of the study, I employed triangulation to strengthen the study’s validity by comparing data from multiple sources and methods. Triangulation enhanced the credibility of the research findings. I sought voluntary participation through informed consent, the promise of confidentiality (anonymity when presenting results), and the participants’ right to withdraw at any stage from the study. Voluntary participation and consent were obtained through the creation of a consent form and formal letters delivered by email requesting consent to participate in the study. I

explained to prospective participants the purpose, procedures, risks, and benefits of the research, and I used pseudonyms or codes where necessary to minimize breach of confidentiality. I treated all participants with respect and sensitivity to cultural and individual differences while listening and recording their responses.

At the start of each interview and focus group discussion, I restated the purpose of the study and promise of confidentiality, and requested they be as candid as possible in their responses. My research project did not require approval from an Institutional Review Board (IRB) or ethics committee before starting the research since I was not dealing with sensitive groups. However, I made the query through my supervisor, who, having sought clarification from Dr. Bill Payne, Director of DMin/DTL Dissertation Development at BGU, indicated that my research did not require it.

Throughout the dissertation process, I kept my supervisor and my PLC group informed of my progress and maintained transparency and honesty in all communications. Before using data collection instruments, I consulted with my supervisor in designing each instrument to ensure proper structure. My second reader gave valuable guidance, ensuring that all the instruments used were properly developed and that the research methodology was sound. I also had input from a PhD lecturer at a university in Jamaica, who pointed out some inconsistencies to be addressed in my Jamaican author survey instrument.

I shared my dissertation chapter by chapter with my PLC team and my supervisor. I also met with individual PLC members to review the dissertation proposal. One member, who also did the DTL program at BGU, had expressed similar concerns to my supervisor about the scope of the study and the timeline. Another member of my PLC

with a doctoral degree evaluated my research proposal and raised pertinent questions that led to its refinement. My supervisor later helped me to narrow the scope, simplify the research, and present the information in a clear manner. Their constructive feedback ensured accountability.

I managed data securely by using password-protected files, and no one else had access to my computer during this period. I disclosed potential conflicts of interest since I was both researcher and participant and familiar with many of the participants in the study. Continuous evaluation was done throughout the study as I kept a journal of my progress and documented my thoughts, insights, discoveries, and lessons learnt along the way. I also established some criteria for self-evaluation and reflection, which helped me to identify potential biases and assess how my actions influenced the research process.

The criteria included tracking the study using milestones to measure progress, ensuring the completion of each phase of data gathering since I was using seven instruments. Sometimes the participants' responses were slow in coming, but my journal notes served as encouragement to push through as I observed the timelines for the completion of each phase. For example, when feeling overwhelmed or discouraged by the pace, I was able to say to myself, "Oh, this phase has taken two weeks or a month, so do not be alarmed."

Finally, I examined how the study results aligned with the findings in the literature review, and I compared the findings with the 2023 author income survey report from the Alliance of Independent Authors (2023). This comparison helped in evaluating the relevance and consistency of my results. I also compared my findings to the 2025 report of a study in Jamaica on the state of the creative and cultural industries (Kingston

Creatives Limited, 2025). I was a participant in both studies. Throughout the process, I was careful to follow the evaluation procedures set by BGU, with reviews from my supervisor and second reader. Through these mechanisms, the methodology was assessed, and contributions of this study measured against established academic criteria.

Significance and Implications of the Project

This study is significant because of its contribution to the creative industry, national development, contribution to authors/authorpreneurs in Jamaica, and because of the practical lessons learnt and insights I gained during the research process. I will now discuss each of these in further detail.

Contributions to the Creative Industry and National Development

In Chapter 1, I indicated that this research would contribute to broader discussions and efforts towards sustainable economic development within the Caribbean and that it would fill the research gap in “how artistic and cultural activities contribute to economic innovation” (Trapp, 2015, p. 5). I indicated that the research would add to the body of literature that advocates for harnessing the potential of the creative industry or the creator economy for economic gain and sustainable income generation in the Caribbean. I also noted that this study would tap into the literary domain or the copyright-based sector of the creative industry, which have traditionally not been well represented in the Caribbean’s national accounts and Gross Domestic Product numbers, despite evidence that this activity is an important economic driver (Caribbean Development Bank, 2023). Indeed, the findings were in keeping with these postulations.

This research is significant because it is an example of action being taken to achieve one of Jamaica’s expressed outcomes in its Vision 2030 National Development

plan - to use intellectual property as a tool for economic development (Planning Institute of Jamaica, 2009, p. 217). The study was an opportunity to explore financing solutions for creative entrepreneurs. It was an opportunity to change the author-success narrative, which relies primarily on book sales, and it was an opportunity to implement four of BGU's (2021) transformational leadership perspectives: Calling-Based Leadership, Reflective Leadership, Incarnational Leadership, and Shalom Leadership. Furthermore, the study was significant because of its implications for UN Sustainable Development Goals (United Nations Department of Economic and Social Affairs. (n.d.). The results addressed at least three of these goals: no poverty (SDG 1); quality education (SDG 4); decent work and economic growth (SDG 8). The study is significant because it has shown how authorpreneurship may support economic growth.

Significance to Authorpreneurs in Jamaica

For authorpreneurs in Jamaica, the study is significant because it offers models and solutions for sustainable income, given the fact that most authors are not earning sustainable income from book sales. It confirmed the bias against authors and creatives as being “unbankable” and the need to develop solutions for financing this important sector. The study is significant because it highlighted the challenges of microfinancing in Jamaica and the importance of financial literacy in the creative sector. It also presents pathways for growth and development for new and existing authors and authorpreneurs.

Practical Lessons Learned

This research process taught me some significant lessons. These lessons include the importance of documentary analysis and engagement in structured self-reflection. There were many surprising discoveries along the journey. For example, I truly did not

understand the value of my Indie Authorpreneurs Facebook group until I did this research. I thought that because it was small (350 members) and member engagement by way of group posting was low, that it did not play a great role in my success as an authorpreneur. However, this study showed me that this online community was the hub without which I may not have gained success as an authorpreneur.

I started the group in October 2018, three months after leaving my job to become a full-time authorpreneur. It is through this group I wrote the book that became my biggest authorpreneurship earner, *Authorpreneur Secret\$* (2023). Through documentary analysis and reflection, I recognized for the first time that a large percentage of my clients had come from this group, and I also realized that with this group, I was already employing one of the best practices for building successful online businesses.

It was the exercise of reflection and documentary analysis that made me realize the extent of my earnings and the significance of my initiatives for broader impact. The research process taught me the importance of not making assumptions and of letting the data speak for itself. Some of my initial ideas about what mattered to authors or why they were not earning sustainable income were debunked by the findings. I realized, for example, that many Jamaican authors were not looking to books to make a full-time living. They had full-time jobs, and writing was more of a side-gig. They were writing primarily for purpose or influence-driven rather than profit-driven motives.

Another surprising find was that although one may be engaged in authorpreneurial activities, one may not identify as an authorpreneur. I had assumed this was a given. Some of whom I had labeled as authorpreneurs refused to be labeled as such. The study, therefore, underscored the value of identity and mindset, and the value

of community, coaching, and mentorship. The study affirmed the value of community building in fostering sustainable economic development. What is more, although I had read the literature, learning firsthand about the difficulties creatives and young entrepreneurs face in accessing loans or financing was still alarming and heartbreaking. On the other hand, I was surprised at how loan averse most Jamaican authors were, and that the majority in this study had not spent more than US\$1000 to publish their books, when 10 years ago, I paid five times that amount to a Jamaican publisher. Nevertheless, the biggest lesson I learnt was the value of research for ongoing success in life and business, and that in conducting research one has to be patient.

Theological Significance

In Chapter 2, I noted that this research sought to integrate creativity and business for socio-economic development, rooted in a theology of work and business. Audéoud (2023) posits that incorporating divine calling and biblical principles into research underscores the collaborative effort between researchers and God in addressing societal challenges. This is what I did in this research and in pursuing my calling as an authorpreneur. I mentioned in Chapter 2, having left traditional missions work to become an authorpreneur, initially, I questioned the legitimacy of my business as ministry. However, during this research, I found evidence, as Van Duzer (2010) explains, that “...business can be, and often is, a powerful tool for good in the hands of God” (p.9). Van Duzer (2010) and Grudem (2003), along with other writers, posit that business, wealth, and money are not inherently sinful or evil.

Through this study, I came to realize that as an authorpreneur I am engaged in Business as Mission, and I am applying the theology of work to my practice. A proper

theology of work advocates for wholeness and integration. Stevens (2012) describes work as a spiritual discipline, rooted in the Creation Mandate given before humanity's Fall. Through authorpreneurship, I am being a steward of God's gifts and calling on my life. I have not buried my talent like the servant in Matthew 25, who out of fear did not invest his talent and was reprimanded by his master. Stevens (2012) further explains that "Kingdom work is work that creates wealth, alleviates poverty, enhances well-being, reconciles people to God, and improves human life" (p. 90). This definition means that business should rightly be considered as Kingdom work when done for the glory of God as part of one's calling. I view authorpreneurship as a calling and as Kingdom work.

As I shared in the preface, I became an authorpreneur at God's behest by following the Spirit's leading when He told me to leave my 9-5 job to become an authorpreneur. I had no clue what authorpreneurship meant. Whenever I felt frustrated along the journey, through prayer, fasting, and spending time in solitude with God, I received dreams and visions of what to do. It was during a sermon in church one Sunday, when I wanted to quit publishing for others, that I got a Scripture that I perceived as a calling from God: "Publish his glorious deeds among the nations. Tell everyone about the amazing things he does" (1 Chron 16:24). It was God's voice in 2018 that told me I was leaving money on the table by refusing to publish for others. It was also God's voice that instructed me to start the Facebook Indie Authorpreneurs group. Thankfully, I immediately obeyed, and the results are shown in this dissertation.

Therefore, in my case, authorpreneurship is not just a way to earn sustainable income, it is an irrevocable calling from God. Even my author pen name, Ruth, emerged from the Book of Ruth in the Bible. This book is my model for life, ministry, and

business. It was during a church service that I heard God's voice directing me to take the stories/testimonies from the four walls to the world through book publishing. In Chapter 2, I noted that many Jamaican churches limit their Gospel outreach by focusing on activities within their walls, such as worship services and Bible studies. Linthicum (2003) argues that "The future of the church lies in our capacity to move out of the comfortable ways we have learned to be "church" in order to embrace church as community which is in mission to the world" (p. 90). Through authorpreneurship, and in particular the ACTS strategy, with its online component, Christians can reach a wider audience beyond its four walls. Since "effective spiritual ministry flows out of being" (Clinton, 2012, p.9) and authorpreneurship is my ministry, it is a manifestation of what the Apostle Paul wrote when he stated, "He [God] comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us" (2 Cor 1:4).

Finally, Elisha's example of helping the widow in 2 Kings 4 to generate sustainable income, as outlined in Chapter 2, is one that underscores authorpreneurship as a model for sustainable development through microfinancing and asset-based community supported initiatives. In that story, there was a widow left indebted by her deceased husband (a prophet who worked with Elisha). After his death, the creditors came calling and threatened to enslave her sons to repay her deceased husband's debt. The widow went to Elisha for help. Instead of giving her money, Elisha helped her to start an oil business by borrowing vessels from her neighbors. Henry (n.d.) in his commentary on 2 Kings 4:1-7 emphasizes the importance of empowering individuals through industry and ingenuity instead of giving handouts.

Although the widow's need was great and urgent, Elisha did not give the widow money to pay her debts. Instead, he gave her a business solution. She had a jar of oil, a starting asset, and with Elisha's coaching, this widow was able to sell the oil, pay her debts, and live off the income from the rest of her sales. This solution is an example of pooling community assets and how faith-based coaching and community loans may be used to generate sustainable income and lead to a family's shalom. It also points to the importance of divine guidance and coaching/consulting for business success.

Replicability of the Transformational Model (ACTS Framework)

Since my research project was a case study specifically focused on my authorpreneur initiatives in Jamaica, the geographic scope (authorpreneurs living in Jamaica) may restrict the generalizability of findings to authors and authorpreneurs in other Caribbean regions and around the world. The outcomes or the enduring viability of an authorpreneurship model for sustainable income will require post-dissertation follow-up. Nevertheless, the ACTS transformation authorpreneur model has potential for replication for authors in Jamaica, across the wider Caribbean, and in other countries similar to Jamaica. Through ACTS, one's story, expertise, skills, and knowledge are converted into a book that serves as the foundation for a transformational program to generate recurring revenue more quickly than relying solely on book sales. It is the model that I have been using since 2019 to help authors publish their books and create sustainable income with their books.

In Chapter 4, I provided two examples of my clients who successfully replicated ACTS by establishing their online academies using their books as a billboard/business card and transformational guide, along with the use of a proven online business revenue

model. I also developed an ACTS model certification program that trains authors to start their publishing business. In this program, the authors publish a book, which is then used as a business card to start their publishing services business. The authors in training were in Jamaica, Canada, and the USA because the training was delivered online, as prescribed in the ACTS model. Going forward I could partner with local churches, schools or other organizations to replicate this authorpreneurship training to empower more creatives to earn sustainable income.

Notwithstanding, for ACTS to be successful among potential authorpreneurs, they need to be willing and able to offer services online, learn new skills, and market the transformational program they will create. Potential authorpreneurs would typically need to produce a nonfiction book that can be used as a teaching or training guide, and they must be willing to teach, coach, or consult. For ACTS to be successful, potential authorpreneurs must be effective communicators or partner with others for the delivery of the content of the program.

Therefore, I recommend that potential authorpreneurs seek training, like I did, before seeking to utilize this strategy and have a purpose and profit motive behind the initiative. The ACTS strategy can be utilized without microfinancing, depending on the clientele and program being created. If authors already have an ideal published book, depending on the format of program delivery and the number of clients to be served, they may not need microfinancing. However, if aspiring authorpreneurs do not have a book, they may need funding for publication, and the cost of the training may necessitate microfinancing, especially if it is being replicated on a large scale. While the ACTS model is not limited by geography, as explained in Chapter 4, since it is a hybrid of

established international online business models, other limitations of use exist. These include the mindset of authors, access to online resources, cost of internet use, cost of online platforms for delivery, online payment gateways, and governmental restrictions in countries that limit or prohibit online business operations, limits earning potential or lack proper infrastructure for book publication. A significant limitation in preventing replicability would be authors' willingness to embrace this model. Many authors prefer to just write and sell their books.

Involvement of the Personal Learning Community (PLC)

Without my PLC, I would not have completed the dissertation. There were moments on this journey when I felt like giving up, and it was their encouragement, guidance, and prayers that enabled me to complete the journey. I realize that I have been extremely blessed and honored to be supported in this way. The Lord has been good to me, and my PLC team was his hands and feet. I had 10 people in my PLC, 7 of whom had doctoral degrees. One member had completed the degree of Transformational Leadership at BGU, and another the Master of Transformational Leadership. Four of them were authors I had helped to publish their first book. Two were members of my Authorpreneur Secret\$™ Academy, one of whom participated in the study.

Apart from encouragement and prayers, they held me accountable and provided valuable feedback and insights in the design of my research project. They continued to check in on me during the dissertation research phase and during the write-up of the research project. Their confidence in my abilities was unwavering, even when mine wavered. They helped me develop resilience and assured me that I was doing something valuable. During the most challenging phase of the process, one member gave me a Latin

phrase that continues to guide me in life. He said, “*luctor et emergo*,” which means “struggle and emerge.” Indeed, I struggled and emerged. To God be the glory.

Recommendations and Future Action Steps

Earlier, under the subheading Interpretation of Project Results, I shared the main outcomes of this study. The study confirmed the use of authorpreneurship as a viable model for sustainable income generation in Jamaica and that microfinancing can be beneficial when formally or informally applied. From the findings, two models of authorpreneurship emerged that authors can use to generate sustainable income: *the book sales plus model* and my hybrid model of *book plus proven online business models + book as a billboard/business card and a transformational guide*. Based on these outcomes, I will now make some recommendations for the following groups: authors and emerging authorpreneurs, microfinance institutions, policymakers and creative industry stakeholders, and future researchers.

Recommendations for Authors and Emerging Authorpreneurs

Based on findings, I recommend that authors and emerging authorpreneurs embrace the diversification of their income streams instead of solely depending on book sales. I recommend strategic investment in book marketing, even though it is challenging. I recommend that authors and emerging authorpreneurs engage in mentorship and coaching to foster their success and that they consider microfinancing as a viable resource when appropriate. I recommend that authors and emerging authorpreneurs develop more online community-driven initiatives and engage in strategic planning, piloting, and pivoting as a best practice.

Recommendations for Microfinance Institutions

Since the growing creative industry contributes 3.67% to Jamaica's GDP and the creatives who require capital to grow their businesses in Jamaica represent a "JMD \$1–5 billion investment opportunity" (Kingston Creative Limited, 2025, p.3), I recommend that microfinance institutions develop creative industry-friendly loan products. To help creatives access capital, I recommend that MFIs offer financial literacy support and build meaningful partnerships with the creative sector.

Recommendations for Policymakers and Creative Industry Stakeholders

I recommend increased support for creative entrepreneurship and the formalization of authorpreneurship training programs as part of the current entrepreneurial push in Jamaica and the rest of the Caribbean. I further recommend strengthening the infrastructure for independent publishing in Jamaica to raise up more authorpreneurs.

Recommendations for Future Researchers

Since this study was limited to Jamaicans living in Jamaica, and the sample was small, I recommend that future researchers conduct similar studies across the region and even in the diaspora. I recommend a biannual author income survey for independent authors and authorpreneurs in the Caribbean to benefit organizations like the Cultural and Creative Industries Alliance in Jamaica and JAMCOPY, with a mission to empower creatives and foster economic growth for creatives. This income survey could be similar to my Jamaican Author Survey or the ALLi (2023) survey so that the Caribbean perspective is included in the wider discussions on independent publishing. The findings

could help Caribbean countries to keep abreast of what is happening in the Caribbean independent author community and guide policymaking. Finally, I recommend that future researchers explore the psychology behind loan aversion among authors and other creatives.

Future Action Steps

In terms of future actions, I will continue with my Vision 2030 authorpreneurship mission to raise up 10,000 Caribbean authorpreneurs by 2030. It is a daunting task, but I believe through training, hosting authorpreneurship challenges, and partnerships with the right stakeholders, it is possible. I recently developed a free authorpreneurship course to meet this goal, and I will explore creative PaCTS—Partnerships with Creatives for Community Transformation and Sustainable Income Solutions. I will start by finding out more about the Cultural and Creative Industries Alliance of Jamaica.

I plan to do a one-year authorpreneurship pilot with the Fairview Open Bible Church as a follow-up study to assess the long-term impact of authorpreneurship. I will share the findings of this research at the annual Caribbean Authorpreneur Summit, on my podcast, and YouTube channel. I will explore partnerships with institutions and policymakers to see how authorpreneurship as a viable entrepreneurship strategy can be incorporated in the national agenda and curriculum at both the tertiary and secondary levels of the education system in Jamaica.

I plan to work with at least one microfinance provider to create a loan-friendly product for authors and other creatives. I will also share the findings of this study with the Alliance of Independent Authors since I was

the Caribbean representative, and I plan to write a simple book to capture the findings of this research project. Finally, I plan to meet with my PLC to celebrate and honor them once my doctoral program ends.

Summary

In this final chapter, I discussed the outcomes of the research project and my interpretation of the results of the research project. This study has contributed to broader discussions and efforts towards sustainable economic development within the Caribbean and how the creative and cultural industries, particularly book publishing, can contribute to economic innovation. The study showed the relevance of authorpreneurship to sustainable income creation in Jamaica and the transformative potential of microfinancing for creatives. In this chapter, I also presented the significance and implications of this research. This research is significant because it is an example of action being taken to achieve one of Jamaica's expressed outcomes in its Vision 2030 National Development plan - to use intellectual property as a tool for economic development (Planning Institute of Jamaica, 2009, p. 217).

The study is also significant because it was an opportunity to explore financing solutions for creative entrepreneurs and an opportunity to change the author-success narrative, which relies primarily on book sales. Additionally, I outlined the practical lessons I learnt during the research project, the theological significance of the research project in integrating faith and work and breaking down the sacred-secular divisions of labor, the validity and trustworthiness of the project, the replicability of my transformational strategy, the involvement of my PLC in the research process, and the communication strategies I employed in the research process. Since authorpreneurship as

a viable model for sustainable income has tremendous potential for economic empowerment, personal financial stability, cultural preservation, publishing industry innovation, and wider community impact, I made strategic recommendations for authors and emerging authorpreneurs. I also provided recommendations for policymakers, microfinance institutions, and future researchers.

I conclude this chapter by sharing my plans for the future because although this research project has ended, my calling as an authorpreneur remains, and the labor continues as the Lord leads. It is my hope that the models of authorpreneurship that emerged from this study will see widespread adoption across the author community in the Caribbean and in other developing countries. It is also my hope that authorpreneurship will not just be used for economic transformation but also for Kingdom expansion by becoming a model for Business as Mission.

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APPENDIX

Appendix A: My Authorpreneurship Journey and Initiatives, July 2018 – July 2024

This appendix captures my journey as a full-time authorpreneur (July 2018 – July 2024), detailing the key initiatives I have undertaken, the personal income generated, and the known impact. To understand the difference authorpreneurship made in my life, I will share briefly about my author journey. It helped to move me from a struggling author to a thriving authorpreneur, offering not just financial benefits but also expanding my ministry, increasing my influence, and connecting me with some incredible people. The table reflects some of my authorpreneurship activities and income, derived from my tax submissions and journal records. It does not include the business revenue of BambuSparks. I have also listed some online sources as evidence of key initiatives undertaken in this period.

Before diving into full-time authorpreneurship in July 2018, I had already published four books—one through an assisted publishing services provider and three that I self-published. I was indebted for the publishing and printing of these books—debt from microloans and credit card. In fact, my first publication in January 2015, left me in debt to the tune of approximately one million Jamaican dollars (US\$10,000). By September 2015, I had to get a part-time job to sustain myself and clear some of the debt. This job paid between J\$120,000 - J\$160,000 (US\$800 – US\$1066) monthly. Despite selling the first 1,000 copies of my first book, sales for each of my other books didn't surpass 100 copies.

In May 2018, two months before I left my job, I published my fourth book, *Design to Win Roadmap*. I used this book to launch the Design to Win Academy, a

personal development and career coaching business. I also participated in a Passion to Profit Bootcamp, which gave me the tools to better monetize my passions—books and my personal development. While the income I have earned may seem modest for developed economies, it is the average income in my country and in some emerging countries. It is also reflective of the average earnings of the authors in ALLi's author income survey for 2023. Note, however, that every authorpreneur's experience will be different because we each bring our own set of skills to the table. Each time I invested in business training or coaching, I saw growth in my income.

Over the years, the offering of publishing services has been my most reliable source of income, followed by income from the Authorpreneur Secret\$™ Academy membership group. This is a subscription plan for cost-effective publishing and an introduction to authorpreneurship, over six months to a year. In the table, I break down the first three years in detail and summarize the last three, showing you how my journey started and where I am now. Each year, I introduce new initiatives while staying committed to my two primary income drivers. **Note:** The income does not include total revenue for EMI Limited, trading as BambuSparks, only my take-home pay.

Ruth's Sustainable Income Generation Strategies via Authorpreneurship

Year/ Period	Activities	Personal Income	Impact
July – September 2018	More speaking engagements; Design to Win book tour across schools and churches; launched an Amazon bestseller campaign for the book; started Design to Win coaching services and secured four coaching clients; travelled to Curacao to speak at a conference because of the book	An average of J\$107, 156 (US\$714) per month	Paying my monthly bills and clearing debts; more books sold; opportunities to empower youth and adults through speaking, preaching, and coaching; built connections and travelled overseas; ministry expansion – spoke to Guidance Counsellors, shared at a large church in Curacao; leading people to faith in Christ
October – December 2018	Started the Indie Authorpreneurs Facebook Group; began offering publishing consultation and publishing services; invitation to speak in the Turks and Caicos Islands; wrote the book <i>Authorpreneur Secret</i> ; started the idea to book 30-day challenge. Invested entrepreneurship coaching; wrote my 5 th book	Average monthly income J\$119, 884 (US\$799).	Helped new authors fulfil their publishing dreams; consistent income; matched my part-time salary for some months; the books opened doors; began teaching authors how to publish cost-effectively.
2019	Published <i>Authorpreneur Secret</i> ; launched my first profitable authorpreneurship bootcamp; published debt free for the first time; took on the challenge of 20 books for 2020 (backtracking to November 2018, by November 2019; wrote 20 new books and started publishing them); publishing clientele started to grow; held a Design to Win Youth Conference in Manchester; continued speaking and coaching; launched the Design to Win radio show and podcast; started my first doctoral class; A vision for raising up 10,000 authorpreneurs by 2030 emerged; started doing authorpreneurship presentations	Average monthly income increased to J\$133,719 (US\$891.45). In 2019, I surpassed the minimum tax threshold. There were a few months, I earned over US\$2000 (J\$300,000). In Jamaica's economy, that is a good salary.	Income increased; 20 new books written; teenagers empowered; potential authorpreneurs empowered; more books published; expansion of my audience. For example, I conducted publishing presentations to staff at the University of Technology (UTech) and the Caribbean Graduate School of Theology (CGST). I suffered from burnt-out and became ill. I learnt the importance of self-care. The majority of the income came from offering book publishing services.
2020	Published 16 books for 2020 for less than what the first book cost me; launched the Authorpreneur Secret™ Academy membership group and online courses around the book of the same name; continued offering publishing services	Annual salary was over US\$15,000; average of J\$188, 442 per month. For a few months, I earned over US\$3000.00 (over J\$470,000)	During the COVID-19 pandemic, when people lost jobs, my income increased; more authors were helped; more creatives were helped to earn via publishing services

Ruth's Sustainable Income Generation Strategies via Authorpreneurship

Year/Period	Activities	Personal Income	Impact
2021-2023	Incorporated the publishing business in Nov. 2021 and rebranded as BambuSparks; gained business partners; started hiring more publishing freelancers as the business grew; launched the <i>Authorpreneur Secret\$™</i> podcast and the first Caribbean Authorpreneur Summit; began training and certifying publishing coaches; trademarked <i>Authorpreneur Secret\$™</i> ; created a publishing course that now has over 2200 students from 97 countries; I continued investment in business coaching.	Over US\$19,000 (J\$2,850,000) earned each year. An average of US\$1600 per month, which is almost J\$248,000 per month. Before incorporating in November 2021, there was a month I earned over J\$500,000.00	25 freelancing creatives earned via BambuSparks, including retirees and teenagers; two tertiary students assisted with tuition; more publishing coaches trained; more authorpreneurs being raised up. Continued funding my doctorate; construction project completed for my grandmother; almost 100 authors published through my publishing services company; thousands educated about self-publishing cost-effectively via a course on Udemy and YouTube videos; hundreds taught on how to become winning authorpreneurs. Lives are being transformed now and for all eternity; legacies being built; declining print book sales but increasing eBook sales; focus more on the business and education side of publishing rather than focusing on book sales.
January – July 2024	Hired a full-time employee in July 2024 in BambuSparks; publishing training certification; Design to Win Roadmap subscription program; publishing training scholarships; continuation of the Authorpreneur Secret\$ Academy membership group; updated and republished the book <i>Authorpreneur Secret\$</i> ; new books published; mentoring and speaking	Average monthly income is US\$1844 (J\$289,530)	Continued funding of my doctoral studies; equipping more authors to become self-publishers; increased usage of my books; an investment in human flourishing

Appendix B: Ruth's Authorpreneurship Initiatives for Document Analysis

More than 90% of my initiatives have been done online. The following are some online sources for key initiatives that have played a role in helping me to generate sustainable income through authorpreneurship.

1. The Book: *Authorpreneur Secret\$: Write Fast, Publish Cost-Effectively and Generate Lasting Income* - <https://www.amazon.com/Authorpreneur-Secret-Publish-Cost-Effectively-Generate-ebook/dp/B0CNL7PFMV>
2. *The Authorpreneur Secret\$™ Academy* - <https://authorpreneursecrets.com/asam/>
The academy was first hosted on Teachable 2020 -2023. In 2024, I started using the Authorpreneur Secret\$ website.
3. *The Indie Authorpreneurs Facebook Group*:
<https://www.facebook.com/groups/Indieauthorpreneurs>
4. *The Authorpreneur Secret\$™ Membership Group* - hosted on Teachable 2020-2023. I started hosting it on my website. <https://authorpreneursecrets.com/asam/>
5. *BambuSparks Publishing* - <https://bambusparks.com/>
6. *Ruth Authorship Ventures* – <https://extramileja.com/> - This was the website for Extra MILE Innovators when I operated as a sole trader, January 2015 – November 2021, before selling the publishing business and incorporating it as Extra MILE Innovators Limited, trading as BambuSparks.
7. *The Authorpreneur Secret\$ YouTube Channel*:
<https://www.youtube.com/@authorpreneursecrets>

8. *The Caribbean Authorpreneur Summit:*

<https://authorpreneursecrets.com/summitschedule/> - Each year, the website is updated to show the most recent summit. This URL is for the 2024 summit.

9. *The Authorpreneur Secret\$™ Podcast:* <https://authorpreneursecrets.com/podcast/>

10. *The Publishing Training and Certification Program:*

<https://authorpreneursecrets.com/publishingcertification/>

11. *The Rocket-Writing Program:* <https://authorpreneursecrets.com/rocketwriting/>

Appendix C: Research Participant Consent Form

Institutional Review Board for Research with Humans

Bakke Graduate University

8515 Greenville Ave.

Dallas, TX 75243-7039

800-935-4723

Email: IRBcoordinator@bgu.edu

Title of Study: Exploring Authorpreneurship as a Model for Sustainable Income through Microfinancing: A Case Study

Researcher Information:

Researcher Name: Cameka “Ruth” Taylor

Institution: Bakke Graduate University

Program: Doctor of Transformational Leadership

Email: taylorcamt@yahoo.com

Supervisor: Dr. Scholastica Olagunju

Supervisor’s Email: scholastica.olagunju@bgu.edu

Purpose of the Study

You are being invited to participate in a research study that explores how authorpreneurship can serve as a sustainable income model through microfinancing. This study aims to understand the experiences, challenges, and opportunities for authors who use entrepreneurial strategies to generate income, particularly with the aid of microfinance options.

What Participation Involves

If you agree to participate, you will be asked to either:

- Complete an online survey (15 minutes)
- Participate in an individual interview (15-30 minutes), either in person, via phone, or online via Zoom.
- Focus group interview or discussion (50-60 minutes), online via Zoom.

The questions will focus on your experiences as a self-published author, with authorpreneurship, income generation strategies, and any engagement with microfinancing.

Voluntary Participation and Withdrawal

Your participation is completely voluntary. You may:

- Decline to answer any question that makes you uncomfortable.
- Withdraw from the study at any time without any consequences.

If you choose to withdraw, any data you provided will be deleted unless you consent to its use.

Confidentiality and Data Protection

Your responses will be kept confidential and stored securely. If you agree to a recorded interview, the recording will only be used for transcription and analysis. Your identity will not be disclosed in the research findings unless you provide explicit consent.

Potential Risks and Benefits:

Risks: There are no significant risks anticipated. However, discussing financial challenges or one's income may cause minor discomfort.

Benefits: Your participation will contribute to research that may help aspiring Jamaican or Caribbean authorpreneurs to build sustainable income models. You may also gain insights into strategies for financial sustainability.

Use of Data: The data collected will be used solely for academic research purposes in my dissertation. It may also be presented at conferences, future training in authorpreneurship or published in academic journals, but your identity will remain anonymous unless otherwise agreed.

Contact Information:

If you have questions, you may contact the researcher, Cameka "Ruth" Taylor at taylorcamt@yahoo.com | 876-782-9893. Please ask the researcher any questions you have before signing this form. If you have questions later, you may contact the researcher indicated above. If you have questions or concerns regarding your

rights as a subject of this study or other question that you would like to discuss with a representative from Bakke Graduate University, you may contact the Coordinator of BGU Institutional Review 221 Board, who can be contacted at bill.payne@bgu.edu or you can call the school at the toll- free phone number listed at the top of this form. You can also use this phone number if you would like to report your concerns or complaints anonymously. You may also see information on Bakke Graduate University at the school website at www.bgu.edu. You will be given a copy of this form to keep for your records.

Consent Statement:

By signing below, you confirm that:

You have read and understood the information in this consent form.

You voluntarily agree to participate in the study.

You understand that you can withdraw at any time.

☐ I agree to participate in the survey

☐ I agree to participate in the interview

☐ I consent to audio recording of my interview

☐ I consent to my anonymized data being used in academic publications

Participant's Name: _____

Participant's Signature: _____

Date: _____

Researcher's Signature: _____

Date: _____

NOTE: This consent form will be kept by the researcher for at least three years beyond the end of the study. The title of the study should appear at the top of every page.

Appendix D: Focus Group Interview Questions – Authorpreneur Secret\$ Academy

Primary Research Question: What can we discover about authorpreneurship as a model for sustainable income generation in Jamaica?

Focus Group Pool of Questions:

1. Would you classify yourself as an authorpreneur? Explain response.
2. How do you feel about the concept of authorpreneurship?
3. What are the biggest challenges you have faced in growing and sustaining income from your books or book-related activities?
4. What support or resources do you think could help overcome these obstacles?
5. How have/could microfinancing opportunities helped (or could help) address these challenges?
6. What are the most successful income-generating strategies you have used as an authorpreneur? E.g. editing and proofreading, book publishing, writing for hire, ghost-writing, coaching, consulting, video creation, graphic design, illustrations, courses, memberships, speaking, seminars, events, etc.
7. How has the Authorpreneur Secret\$ Academy (ASA) helped you on your author/authorpreneur journey?
8. How could ASA be improved?
9. Describe the strategies you have used to promote and sell your books.
10. Which have been the most effective for generating sustainable income?
11. How did you fund your first book or author-related business?
12. How familiar are you with the process of getting a loan to publish, print, launch or market your book?
13. How aware are you of companies or entities that finance authors and creatives?
14. If aware, provide a list of 3-5 companies or entities that finance authors and creatives.

Appendix E: Focus Group Interview Questions FB Indie Authorpreneurs Group

Primary Research Question: What can we discover about using authorpreneurship as a model for sustainable income generation in Jamaica?

Focus Group Pool of Questions:

1. Would you classify yourself as an authorpreneur? Explain response.
2. How do you feel about the concept of authorpreneurship?
3. What are the biggest challenges you have faced in growing and sustaining income from your books or related activities?
4. What support or resources do you think could help overcome these obstacles?
5. How have/could microfinancing opportunities helped (or could help) address these challenges?
6. How did you finance/fund your first book or author-related business?
7. How familiar are you with the process of getting a loan to publish, print, launch or market your book, and what was the outcome and process like?
8. How aware are you of companies or entities that finance authors and creatives?
9. If aware, please provide the names of 3-5 of them.
10. How has being part of the Indie Authorpreneurs Facebook group helped you on your author/authorpreneur journey?
11. What would you suggest for improving the group?
12. What are the most successful income-generating strategies you have used as an authorpreneur? E.g., editing and proofreading, book publishing, writing for hire, ghost-writing, coaching, consulting, video creation, graphic design, illustrations, courses, memberships, speaking, seminars, events, etc.
13. Describe the strategies you have used to promote and sell your books.
14. Which have been the most effective for generating sustainable income?

Appendix F: Individual Author Interview Questions

Primary Research Question: What can we discover about using authorpreneurship as a model for sustainable income generation in Jamaica?

Welcome and Introduction

Good [morning/afternoon/night], thank you for consenting to do this interview with me. My name is Cameka Taylor, and I am currently doing research on *authorpreneurship as a viable model for sustainable income generation through microfinancing*. I am particularly interested in understanding the experiences of authors/authorpreneurs like you—your challenges, successes, and thoughts on how writing and publishing can help generate income. There are no right or wrong answers—just your honest thoughts and experiences. Everything shared here is confidential and will only be used for research purposes.

Warm-Up / Icebreaker Question (s)

To begin, let me know how many books you have written. What one word would you use to describe your journey as an author or authorpreneur so far?

Main Pool of Questions:

1. Would you classify yourself as an authorpreneur? Explain response.
2. How do you feel about the concept of authorpreneurship?
3. What are the biggest challenges you have faced in growing and sustaining income from your books or related activities?
4. What support or resources do you think could help overcome these obstacles?
5. How have/could microfinancing opportunities helped (or could help) address these challenges?
6. What are the most successful income-generating strategies you have used as an author/authorpreneur? E.g., editing and proofreading, book publishing, writing for hire, ghost-writing, coaching, consulting, video creation, graphic design, illustrations, courses, memberships, speaking, seminars, events, etc.
7. Describe the strategies you have used to promote/market and sell your books?

8. Which strategies (in relation to question #7) have been the most effective for generating sustainable income?
9. How did you fund your first book or author-related business?
10. How would getting a microloan help authors/authorpreneurs to become successful?
11. How familiar are you with the process of getting a loan to publish, print, launch or market your book?
12. How aware are you of companies or entities that finance authors and creatives?
13. Please provide the names of 3-5 of them.

Appendix G: Reflexive Interview Questions Ruth's Top Six Authorpreneur Initiatives

Primary Research Question: What can we discover about how authorpreneurship can be used as a model for sustainable income generation via microfinancing by investigating the initiatives of Cameka “Ruth” Taylor?

Main Pool of Interview Questions for Journal Response

1. Document Key Decisions and Milestones: Reflect on specific instances in my initiatives where critical strategies were employed. Look at the motive, activities, and outcomes.

- a. What motivated this initiative?
- b. What were the primary goals or objectives for this initiative?
- c. What was done?
- d. What were the results?

2. Analyze Challenges and Solutions: Identify the challenges in implementing this initiative and the solutions to overcome these challenges.

- 2a. What challenges did you face in implementing this strategy?
- 2b. What solutions did you create to deal with these challenges of implementation?
- 2d. How did the challenges and solutions shape the sustainability of authorpreneurship?

3. Assess Impact: Identify key insights gained and examine how my initiatives have contributed to the discourse on authorpreneurship, sustainable income, and microfinancing.

- 3a. What key insights did I gain?
- 3c. How does this initiative contribute to the discourse on authorpreneurship?
- 3d. How does this initiative contribute to sustainable income?
- 3e. How does this initiative contribute to the discourse on microfinancing?

4. ***Financing and Impact:*** Examine the financing of this initiative, its financial impact, and its contribution to generating sustainable income.

- a. How was this initiative financed?
- b. What was the financial impact?
- c. How did it contribute to generating sustainable income?

5. ***Success Indicators:*** Examine if this initiative resulted in sustainable income and the factors that contributed to it doing so, if it did.

- a. How did this initiative result in sustainable income?
- b. What was the most effective strategy used to generate sustainable income?

6. ***Emerging Strategy/Model:*** Examine the ways in which this initiative could become an authorpreneurship model to create sustainable income.

- a. Could this initiative be considered a model for sustainable income?
- b. Is this something others could model now?
- c. How could an author implement this model?

Appendix H: Document Analysis Research Questions

Primary Research Question: What can we discover about how authorpreneurship can be used as a model for sustainable income generation in Jamaica by investigating the initiatives of Cameka “Ruth” Taylor by examining the documents associated with Cameka “Ruth” Taylor’s six most effective authorpreneurship initiatives?

Name/Type of document:

Associated Authorpreneur Initiative (s): Identify the initiative (s) associated with the document.

Description and Use of Document (Strategy Formulation/Key Activities):

How was the document used for the implementation of the initiative (s)?

Goals: How does the document relate to the primary goal of the associated authorpreneur initiative (s)?

Key Insights: What key insights did you gain about creating sustainable income from examining this document in relation to the authorpreneurship initiative (s)?

Discourse on Authorpreneurship: How can this document contribute to the discourse on authorpreneurship?

Financing and Microfinancing:

- a. What does this document reveal about the financing of the initiative (s)?
- b. What does this document reveal about the financial impact of this initiative?
- c. Did it reveal any use of microfinancing?

Success Indicators and Outcomes

- a. Does this document show evidence of sustainable income?
- b. How did it contribute to generating sustainable income?
- c. How does this document support authorpreneurship as a model for sustainable income?

Emerging Strategy/Model: Is this kind of documentation one that others could model in creating their authorpreneurship initiatives to create sustainable income?

Appendix I: Microfinance Providers Interview Questions

Primary Research Question: What can we discover about using authorpreneurship as a model for sustainable income generation through microfinancing in Jamaica?

Welcome and Introduction: Good [morning/afternoon/night].

Thank you for consenting to do this interview with me. My name is Cameka “Ruth” Taylor, and I am currently conducting research on authorpreneurship as a viable model for sustainable income generation through microfinancing.

I am particularly interested in understanding how microfinance entities in Jamaica could support authors, creatives, and authorpreneurs to finance their publications and author businesses—your challenges, successes in providing loans or grants to authors/authorpreneurs, and how creatives could successfully access loans as they seek to create sustainable income from their work.

There are no right or wrong answers—just your honest thoughts and experiences. Everything shared here is confidential and will only be used for research purposes.

Warm-Up / Icebreaker Question

To begin with, how long have you been operating and what is the story behind the start or founding of your company?

Main Questions

1. What types of financial products or services does your organization offer to support small entrepreneurs, particularly those in the creative sectors, such as authors and authorpreneurs?
2. What are the terms and conditions for authors and other creatives to get a microloan?
3. What challenges do you encounter when providing financial support to individuals in creative industries, such as authors or authorpreneurs?
4. What factors do you believe would contribute to the success of authors/authorpreneurs in securing and effectively utilizing microfinance to grow their author businesses?

Appendix J: Jamaican Self-Published Author Survey Questions

8/10/25, 12:37 AM

Jamaican Independent Author Survey

Jamaican Independent Author Survey

Title of Study: Exploring Authorpreneurship as a Model for Sustainable Income through Microfinancing: A Case Study

Institutional Review Board for Research with Humans

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Purpose of the Study

You are being invited to participate in a research study that explores how authorpreneurship can serve as a sustainable income model through microfinancing. This study aims to understand the experiences, challenges, and opportunities for authors who use entrepreneurial strategies to generate income, particularly with the aid of microfinance options.

What Participation Involves

If you agree to participate, you will complete this online survey (15 minutes). The questions will focus on your experiences as a self-published author, with authorpreneurship, income generation strategies, and any engagement with microfinancing.

Voluntary Participation & Withdrawal

Your participation is completely voluntary. You may:

- Decline to answer any question that makes you uncomfortable.
- Withdraw from the study at any time without any consequences.

If you choose to withdraw, any data you provided will be deleted unless you consent to its use.

Confidentiality & Data Protection

Your responses will be kept confidential and stored securely. If you agree to a recorded

https://docs.google.com/forms/d/1rc3ND_IrJS6PxZOcMXAZTrPyeWSB0eP3Kz9NJ4laas/edit

1/15

interview, the recording will only be used for transcription and analysis. Your identity will not be disclosed in the research findings unless you provide explicit consent.

Potential Risks & Benefits:

Risks: There are no significant risks anticipated. However, discussing financial challenges or one's income may cause minor discomfort.

Benefits: Your participation will contribute to research that may help aspiring Jamaican or Caribbean authorpreneurs to build sustainable income models. You may also gain insights into strategies for financial sustainability.

Use of Data: The data collected will be used solely for academic research purposes in my dissertation. It may also be presented at conferences, future training in authorpreneurship or published in academic journals, but your identity will remain anonymous unless otherwise agreed.

Contact Information:

If you have questions, you may contact the researcher, Cameka "Ruth" Taylor at camekataylor@gmail.com | 876-782-9893. Please ask the researcher any questions you have before signing this form. If you have questions later, you may contact the researcher indicated above.

If you have questions or concerns regarding your rights as a subject of this study or other question that you would like to discuss with a representative from Bakke Graduate University, you may contact the Coordinator of BGU Institutional Review 221 Board, who can be contacted at bill.payne@bgu.edu or you can call the school at the toll-free phone number listed at the top of this form. You can also use this phone number if you would like to report your concerns or complaints anonymously. You may also see information on Bakke Graduate University at the school website at www.bgu.edu. You will be given a copy of this form to keep for your records.

* Indicates required question

1. Email *

2. Name *

Consent Statement:

By signing below, you confirm that:

You have read and understood the information in this consent form.

You voluntarily agree to participate in the study.

You understand that you can withdraw at any time.

NOTE: This consent form will be kept by the researcher for at least three years beyond the end of the study. The title of the study should appear at the top of every page.

3. Consent Statement - Tick all that apply *

Check all that apply.

	I agree to participate in the survey	I consent to my anonymized data being used in academic publications
Row 1	☐	☐

Demography

4. Gender *

Mark only one oval.

- ☐ Male
- ☐ Female

5. Age *

Mark only one oval.

- ☐ 18-30
☐ 31-50
☐ 51 -70
☐ 71 and over

6. 1. How would you classify yourself? *

Authorpreneur - means making a full-time living selling books, having a book-based/author-based business, or creating products and services with your books in addition to selling books.

Self-Published/Independent Author: Authors who use their own money or resources to fund their publications.

Mark only one oval.

- ☐ Author (living in Jamaica)
☐ Authorpreneur (living in Jamaica)
☐ Both

Writing and Publishing Experience

7. 2. How long have you been writing/publishing books? *

Mark only one oval.

- ☐ Less than 1 year
☐ 1-3 years
☐ 4-6 years
☐ 7-10 years
☐ 10+ years

8. 3. How many books have you published? *

Mark only one oval.

- ☐ 1-2
☐ 3-5
☐ 6-10
☐ 11-20
☐ Over 20

9. 4. Do you use professional services for editing, cover design, book formatting or marketing etc.? *

Mark only one oval.

- ☐ Yes
☐ No

10. 5. How do you publish? Tick all that apply. *

Check all that apply.

- ☐ Through a publishing company
☐ I do parts myself and outsource some
☐ With the help of a publishing coach/consultant
☐ Through a publishing support school like the Authorpreneur Secret\$ Academy
☐ Other: _____

11. 6. Where do you publish your book (s)? *

Check all that apply.

- ☐ Amazon
- ☐ Your website
- ☐ Barnes and Noble
- ☐ Kobo
- ☐ Draft2Digital
- ☐ IngramSpark
- ☐ Other: _____

12. 7. In what genre do you publish/write? Tick all that apply. *

Check all that apply.

- ☐ non-fiction
- ☐ poetry
- ☐ memoir
- ☐ children's books
- ☐ Other: _____

13. 8. How much does it cost you to publish a book on average, not including book launch or printing costs?

Mark only one oval.

- ☐ less than US\$500 | J\$80,000
- ☐ US\$500 - \$1000 | J\$80,000 - \$160,000
- ☐ US\$1001- \$2000 | J\$161,000 - J\$320,000
- ☐ US\$2001 - \$5000 | J\$321,000 - J\$800,000
- ☐ Over US\$5000 | J\$800,000

14. 9. As a self-published author, I spend at least 50% of my working time on writing and publishing activities. *

Self-Published: The author uses their own resources (money) to fund the publication.

Mark only one oval.

- ☐ Yes
☐ No

Book Sales and Marketing

15. 10. Where do you get most of your book sales? *

Mark only one oval.

- ☐ Online
☐ Physical stores
☐ Direct sales (people buy directly from the author)
☐ Other: _____

16. 11. How many books have you sold since becoming an author - both online and offline? *

Mark only one oval.

- ☐ Less than 100
☐ 100-300
☐ 301-500
☐ 501 -1000
☐ 1001-5000
☐ 5001 -10,000
☐ over 10,000
☐ Other: _____

17. 12. Which format of your book sells the most? *

Mark only one oval.

- ☐ eBook
☐ Audiobook
☐ paperback
☐ hardcover

18. 13. Which marketing strategies do you use? Tick all that apply. *

Check all that apply.

- ☐ social media
- ☐ word of mouth
- ☐ book signings
- ☐ paid advertisements
- ☐ email marketing
- ☐ Other: _____

8/10/25, 12:37 AM

Jamaican Independent Author Survey

Author Income

19. 14. Are you earning what you consider sustainable income from your book (s)?

Mark only one oval.

- ☐ Yes
- ☐ No

20. 15. What monthly figure would you consider to be sustainable income as an author/authorpreneur?

Mark only one oval.

- ☐ US\$500 - \$1000 | J\$80,000 - \$160,000
- ☐ US\$1001 - \$2000 | J\$161,000 - \$320,000
- ☐ US\$2001 - \$5000 | J\$321,000 - \$800,000
- ☐ US\$5001 and over | J\$801,000 and over
- ☐ Other: _____

21. 16. Is your author income from book sales only? *

Mark only one oval.

- ☐ Yes
- ☐ No

22. 17. Are you making a full-time living or earning a full-time salary as an author or authorpreneur? *

Mark only one oval.

☐ Yes

☐ No

23. 18. Do you publish books for other authors? *

Mark only one oval.

☐ Yes

☐ No

24. 19. From which of the following services/activities do you derive income as an author/authorpreneur? Tick all that apply. *

Check all that apply.

- ☐ Editing/proofreading
☐ book publishing
☐ writing for hire/ghostwriting
☐ coaching/consulting
☐ video creation
☐ courses
☐ memberships
☐ speaking
☐ seminars/workshops
☐ events
☐ book sales only
☐ Other: _____

25. 20. Which authorpreneurial activity brings in the most income for you? *

Check all that apply.

- ☐ Editing/proofreading
☐ book publishing/offering publishing services to authors
☐ writing for hire/ghostwriting
☐ coaching/consulting
☐ video creation
☐ courses
☐ memberships
☐ speaking
☐ seminars/workshops
☐ events
☐ book sales only
☐ Other: _____

26. 21. Do you earn more from your authorpreneur initiatives than from book sales *

8/10/25, 12:37 AM

Jamaican Independent Author Survey

30. 25. Have you ever gotten a loan to publish, print, launch or market your book? *

Mark only one oval.

☐ Yes

☐ No

31. 26. If yes, where did the loan come from? Did this come from an individual or a financing institution?

Mark only one oval.

☐ An individual

☐ A financial institution

☐ Other: _____

32. 27. Do you know of companies or entities that finance authors and creatives? *

Mark only one oval.

☐ Yes

☐ No

☐ Other: _____

33. 28. If you answered yes to question 27 - List the companies or entities that finance authors and creatives

https://docs.google.com/forms/d/1rc3ND_IrJS6PxZOcMXAZTrPyeWSB0eP3Kz9NJ4laas/edit

13/15

Microfinancing

Note: This is used interchangeably here with microloans and microcredits from individuals or institutions and even credit cards.

34. 28. Do you believe getting a loan would help authors/authorpreneurs to become successful? *

Mark only one oval.

- ☐ Yes
☐ No
☐ Other: _____

General Open-Ended Questions

35. 29. What challenges have you faced in sustaining income as an authorpreneur/author? *

36. 30. How have microfinancing opportunities helped (or could help) address the challenges mentioned in #29?

37. 31. What has been your most effective strategy for generating sustainable income *
as an author?

38. 32. In what area do you need help the most as an author/authorpreneur? *

Thank you for participating in this research. The results of the study will be in the dissertation, which will be made available to the public once I successfully complete the degree.