UNIVERSITY OF THE COMMONWEALTH CARIBBEAN

Fostering Leadership & Innovation

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PRESIDENT'S MESSAGE
FOR THE
First edition of the University of the Commonwealth Caribbean's
Journal of Innovation, Entrepreneurship and Technology for Global Competitiveness

It is with great pleasure and immense pride that I welcome you to the inaugural edition of the Journal of Innovation, Entrepreneurship and Technology for Global Competitiveness. This first publication represents a landmark achievement in our University's continued commitment to fostering a dynamic culture of research, intellectual inquiry and academic excellence.

You will see, the Journal focuses on both the research carried out in the Caribbean as well as international research which is of interest and relevance to the wider Caribbean community. It is designed to spotlight areas that bear significance and relevance to the region's unique developmental context, affirming our belief that our academic vision must be globally engaged.

The theme of this journal could not be more timely. In a world currently characterized by disruption and dislocation, rapid change and growing uncertainty, the elements of innovation, entrepreneurship, and global competitiveness have emerged as vital engines of sustainable social and economic growth and development. These elements are most desirable for the Caribbean as they are essential pathways to regional resilience economic transformation, and human empowerment in the competitive global arena.

A university, preparing students to become exceptional business and community leaders; innovators and scholars, is at the core of our institutional mission. Consequently, we recognize that a robust research agenda enhances our academic profile, but more so, will expand our capacity to make a meaningful impact on society. This Journal will serve as a cornerstone of that agenda by sharing knowledge, encouraging academic discussion, and promoting a spirit of inquiry that crosses disciplines and borders.

Through this publication, our aim is to bring together a triumvirate of researchers, practitioners and scholars share their findings, insights, and even their lived experiences. Readers will find that the articles within this edition are analytical, stimulating, and anchored in real-world application. I therefore encourage you to engage deeply with these articles, as the themes explored are not simply academic, they are also critical to shaping public policy, as well as inspiring further research, debate, and action.

Commendations to th editorial team, contributors, and all those who worked tirelessly to bring this publication to fruition. I am confident that the Journal of Innovation, Entrepreneurship and Technology for Global Competitiveness will grow to become a respected publication in regional and international scholarship.

May it continue to flourish in the years ahead and contribute meaningfully to the development of ideas that shape a better future.

Professor Colin Gyles, CD, PhD, FICD
President

Editorial – Professor John Anthony Fulton

Welcome to the first edition of the University of the Commonwealth Caribbean's journal: *Journal of Innovation, Entrepreneurship and Technology for Global Competitiveness.* This is a peer reviewed, open access international journal, which will be initially published bi-annually moving towards quarterly publication. Publications will be high quality research articles using qualitative, quantitative and mixed methods approaches. It aims to be assessable and inclusive while promoting high standards of scholarship. The focus will be on both research carried out in the Caribbean as well as international research which is of interest and relevance to the wider Caribbean community. The journal also offers the opportunity to explore different methodological perspectives and explore approaches to ensuring rigour in both quantitative and qualitative approaches to data collection.

In this age of globalisation where the market is not limited to a geographical area there are many opportunities but with globalisation there is also increased competition. Taking creative opportunities and developing initiatives are important but this is the beginning. Promotion and attracting a global market need to be augmented with creative approaches to marketing and a solid foundation of skills such as accountancy, operational and strategic management. This journal will assist in the building of a strong evidence base through the quality of articles published.

The first edition demonstrates this broad approach which has four articles based on the Caribbean experience, one on the experience of Caribbean entrepreneurs in England and one taking an international perspective on tourism. A variety of methodological approaches are explored across the six papers. Paper 1 "An exploration of factors influencing tax avoidance by SMEs in Jamaica", investigates the reasons for tax avoidance in small and medium size enterprises in Jamaica, provides recommendations for reduction and prevention. Paper 2 "Marketing in the Margins: How Scarcity Mindsets Impact Creative

Strategy Among Afro-Caribbean Entrepreneurs", examines the ways in which Afro-Caribbean entrepreneurs in the London, approaches marketing and the ways in which creativity can enhance strategies. Paper 3, "Women entrepreneurship in Jamaica" examines both the strengths women have to offer in the beauty industry and their challenges. Paper 4, "From

Shareholder Focus to Stakeholder Focus: An Enterprise Risk Management Paradigm" developed a tool which promotes reciprocal value creation, sustainability and resilience in

Jamaican banking. Paper 5, "Managing Academic Tourism" takes an international perspective and explores the advantages and approaches taken by academics when working in partnerships with overseas institutions. Paper 6, "The Impact of Agricultural Land Conversion on Farmers" illustrates the resilience shown by farmers relocated due to land conversion.

Additional, future regular features will be links to podcasts on wider research issues, as well as special celebratory lectures held in the University of the Commonwealth Caribbean (UCC). Reviews of books addressing aspects of innovation, entrepreneurship and global competitiveness would be welcomed. Systematic reviews, rigorously synthesizing the best evidence will also be an important part of the journal.

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An exploration of factors influencing tax avoidance by SMEs in Jamaica,

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Abstract

The research investigates the reasons for tax avoidance in Small and Medium Size Entities (SMEs) in Jamaica and aims to provide recommendations to reduce or prevent it. The issue was investigated using Qualitative Case Study Methodology (QCSM), with thematic analysis applied to relevant documents, interviews, and focus groups involving SME operators, public sector workers, and bankers. The study found that high tax rates and a lack of government support are the main reasons for tax avoidance among SMEs. The complex and overwhelming Jamaican tax system and ineffective application of the ability-to-pay theory also contribute to this behavior. Shareholders seeking to increase profits often encourage tax avoidance, but tax compliance should not be compromised. The study offers insights on taxation in SMEs, suggesting ways for governments to improve compliance through progressive and equitable tax processes. Recommendations include the creation policies that create a user-friendly, adaptable, and accessible tax system, as well as incentivizing compliance through government management and distribution of taxpayers' money. It also supports traditional and socio-psychological theories of taxation and enhances their applicability to Jamaican SMEs and the Global South. Finally, the study emphasizes the role of government in shaping tax avoidance behavior, including perceptions of government, government performance, and taxation policies on SME compliance.

Key words: Tax, Tax Avoidance, Taxation Policies, Jamaica, SME, Public Sector, SocioPsychological,

Introduction

Making up 95% of the economy, SMEs should provide significant revenue for the government if they comply with their reporting. Still, due to high taxes, local investors have started creative schemes to lower their tax obligations, including the establishment of tax havens (Hamil, 2020). High tax rates, a small base, a disproportionate reliance on direct taxes, and several exemptions and exceptions make Jamaica's tax system is complicated. There is a need for reforms to address outstanding corporate income tax (IMF, 2019) especially as the country confronts the challenge of funding development initiatives (PIOJ, 2009). For Jamaica, tax revenue plays a vital role in financing development efforts, debt financing, and overall economic growth. Thus, improving the country's taxation system is of utmost importance (PIOJ, 2022). Given this urgency to improve tax compliance, this study seeks to answer: "What are the key factors leading to tax avoidance behavior in SMEs in Jamaica?". The objectives of the research are:

1. To determine the prevalence of tax avoidance among SMEs in Jamaica.
2. To investigate the relationship between the economic condition of SMEs in Jamaica and their tax avoidance behaviour.
3. To examine how taxation types or systems influence tax avoidance behaviour among SMEs in Jamaica, and to identify the reasons behind this influence.
4. To explore the relationship between the enhancement of shareholders' value and tax avoidance behaviour among SMEs in Jamaica.
5. To recommend policies to help reduce tax avoidance behaviour by SMEs in practice.

Literature Review

Hanlon & Heitzman, (2010) and Dyreng et al, (2007) discuss the stance that tax avoidance entails a continuum of exploitative practices ranging from less aggressive types on one end to non-compliance, aggressiveness and tax evasion on the other. Most research focuses on the excessive exploitation of loopholes and emphasize non-conforming tax avoidance over conforming strategies (Badertscher et al., 2016; Hanlon & Heitzman, 2010; Lee et al., 2015). In this study, corporate tax avoidance broadly refers to any corporate effort to reduce explicit tax liability.

Motivators of tax compliance and attitudes

A primary motivator is the incentive to maximize profitability and sustain growth (Mulooki &Mugisha, 2012). Tax avoidance has been utilized to maximize firm and shareholders' value can (Shackelford & Shevlin, 2001; Armstrong et al., 2012). Some studies find that stronger governance tax avoidance increases shareholder value (Desai & Dharmapala, 2009;

Wilson, 2009). Another motivator investigated by the literature is the influence of tax rates and penalties. Some have not found significant connections (Musa et al., 2017; Kamdar, 2007; Sapiei & Kasipillai, 2013). However, Ling (2014) found a significant relationship between tax rates and compliance among SMEs in Malaysia. Trust in government is also a key factor influencing compliance (Siahaan, 2012). Additionally, there is a general consensus that trust correlates with higher compliance rates and voluntary compliance (Fagberni & Abogun, 2015; Torgler, 2007; Ibadin & Eiya, 2013)

Jamaican Context

This paper fills a gap of limited research on Jamaica by studying how Jamaica's tax system and unique economic and sociological conditions influence tax avoidant behavior.). Jamaica's tax policy division aims to create a fair and efficient tax system that can sufficiently fund government initiatives. A good tax system is fair, certain, convenient and efficient (AliNakyea, 2008). The TAJ has implemented the Revenue Administration Information System (RAiS) to meet international standards and improve convenience and efficiency. TAJ also ensures clarity with detailed tax assessments (Ali-Nakyea, 2008). Studies have posited that the taxpayers' understanding of the tax system determine the level of tax compliance behaviour in SMEs in that same country (Fauziati et al., 2016; Baru, 2016; Loo, 2016; Loo et al., 2014; Kasippilai and Jabbar, 2013). Researchers have looked at the role of institutional framework in promoting or preventing compliance (Klein & Tokman, 1993). Klein & Tokman, (1993) found that in Jamaican, registering a firm does not ensure that it would adhere to tax laws.

Jamaica's corporate income tax system is complex, and needs reform (Rider (2007). Wang et al. (2020) contend that Jamaica, being a developing country, is susceptible to tax avoidance behavior, which is intrinsic in countries where the tax system is driven by Valueadded Taxes such as the General Consumption Tax (GCT). Globally, tax research has overlooked SMEs, though they make up the majority of most economies. In Jamaica, approximately 97.6% of all classified taxpayers for F.Y. 2015/16 were MSMEs, with 83% of these entities falling in the micro sector. The harsh regulatory environment of the Jamaican tax system including multiple agencies, numerous taxes, and high port charges raises compliance costs (International Tax Dialogue, 2007) and many SMEs respond by operating in the informal sector to avoid taxes (Masato, 2009; Farzbod, 2000). SMEs also often apply to list on the Jamaica Stock Exchange Junior Market, which offers exemptions from income tax for the first five years following listing (Rose, 2022). Many multinational SMEs also employ transfer pricing and related tax reduction and avoidance methods. Overall, the literature indicates that the factors influencing tax avoidance among SMEs are nuanced and require the kind of qualitative exploration provided by this study.

Theoretical Framework

Two theories explain tax non-compliance determinants: the Traditional Economic Theories Model and the Social Psychological Tax Model (McKerchar et al., 2009). The Ability to Pay

Theory is an economic theory which seeks to address tax avoidance using several variables. According to Alm et al. (1992), the traditional tax theory is insufficient to explain tax noncompliance. Indeed, the OECD (2010) has advocated that recent tax compliance studies focus on sociological and psychological behavior to predict behaviors, belief systems and social norms.

Methodology

Research Design - Qualitative Exploratory Design

The research adopts a Qualitative Exploratory research design and an interpretivist/ constructivist philosophy. Therefore, the inquiry process is inductive and intended to produce meaningful and rich, descriptive data by exploring the meanings people attribute to their experiences for a deeper understanding. Given that the study involves a single case, and the researcher is both a practitioner and part of the studied community, the research is value-bound (Heron, 1996; Niglas, 2010).

Research Methodology- Case Study Methodology

The Single-Case Study Methodology enables the undertaking of an in-depth analysis of an issue within its context to understand the issue from the perspective of participants (Merriam, 2009; Simmons, 2009; Stake 2006; Yin 2014). This design focuses on a single unit of analysis and a single case: Jamaican SMEs and tax avoidance behaviors, respectively. This approach improved robustness since it is more targeted and focused and allows more indepth exploration (Herriott & Firestone, 1983; Yin, 2009).

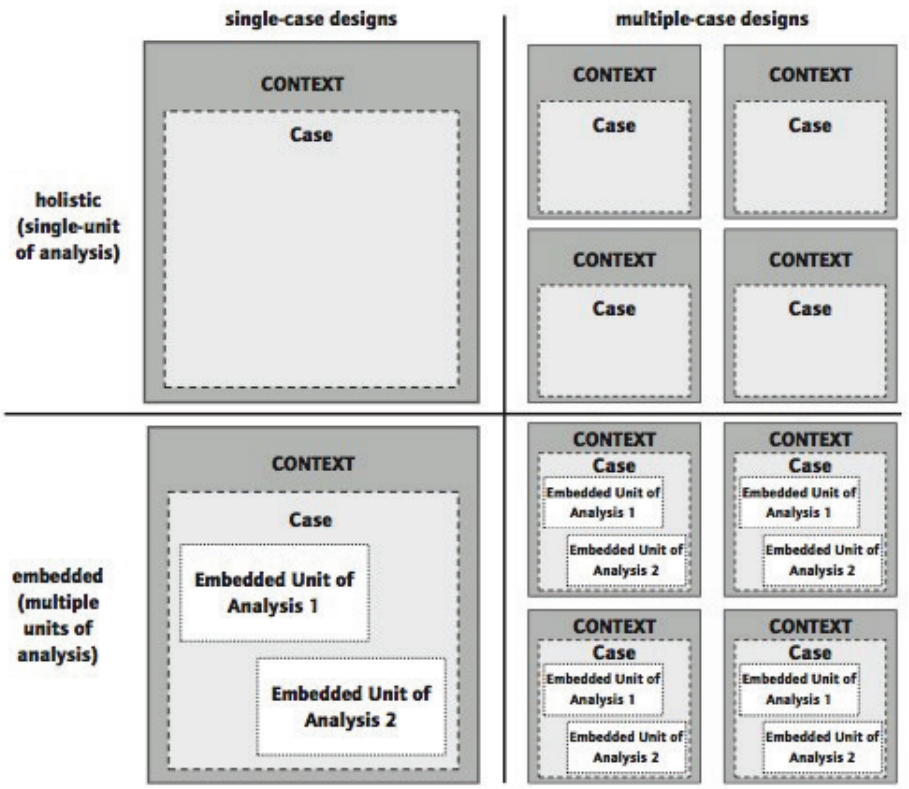

Figure 1: Qualitative Case Study Methodology- Yin (2009)

Participants and Method of Sampling

The researcher purposively selected participants with expertise in tax avoidance, Jamaican tax systems and SMEs. The final selected sample is summarized in Table 1.

Table 1: Demographic of research participants

Interviewee No.	Occupation
#1	Public Sector Finance Professional
#2	Tax Administrator
#3	Tax Expert
#4	Entrepreneur
# 5	SME Operator
#6	Business Professional
Focus Group Participants	Occupation
3 participants	Senior Tax Administrators

The semi-structured in-depth interview was the primary data collection method. The interview schedule was established based on the primary research objectives and main question and grounded in the theoretical framework.

A pilot studied with two colleagues tested the questions' rigors and interview practicality. Participants were given the interview questions beforehand and briefed on the interview process, the right to opt out, the use of data and the purpose of the study. The researcher used questioning methods such as main, probing, and follow-up questions to achieve a more profound meaning and understanding of the interviewee's perspective (Bryman, 2004; Rubin and Rubin, 2005). After each interview, the researcher enquired for feedback and suggestions about the topic. The pilot helped in refining interview questions and highlighted the need for follow-up questions.

Introductory emails were drafted and sent to potential participants seeking their interest in participation and in explaining the research and areas to be covered. Upon favorable responses, interviews were scheduled based on the participants' availability. For three weeks, the researcher conducted six (6) face-to-face interviews and one focus group session with three (3) participants lasting between 45-60 minutes, each recorded for transcription purposes. Before the interviews, the participants were reminded of the purpose, justification, timeline, and ethical considerations concerning the research, including information on informed consent and the revision and signing of a consent form. Participants were also advised of their rights, including the ability to opt out at any time. The schedule included five (5) to fifteen (15) open-ended questions.

Document analysis triangulated secondary data sources (Saunders et al., 2009). Selected documents related to tax compliance in Jamaica by SMEs and the utilization of tax avoidance as a tax planning tool to reduce the payment of corporate income tax. A total of 24 documents were used.

Table 2: List of Documents used in Document Analysis

Document Title	Document Type	Author	Pages
$4b tax cheats - Multinationals under microscope for offshoring wealth	Newspaper Article	Romario Scott (Journalist) (November 2020)	1
Conforming Tax Avoidance and Capital Market Pressure	Research Paper	Brad Badertscher; Sharon Katz; Sonja Rego; Ryan Wilson -(April 2015)	30
Improving Tax Compliance in Jamaica	Research Study	Patrice Whitely/ Tamoya Christie (September 2016)	44
Recommendations and Best Practices on Taxation of SMEs in Latin America	Journal	Inter-American Development Bank (August 2009)	38
What drives tax morale?	Journal	OECD(March, 2013)	12

Document Title	Document Type	Author	Pages
Impact of the Informal Sector on Trade & Competition *Presentation to V Annual Meeting of the Working Group on Trade & Competition of the Latin America & the Caribbean*	Speech	David Miller Executive Director, Fair Trading Commission (FTC) December 3, 2015	10
Tax Planning for Small and Medium Enterprises (SMEs)	Journal Article	Mariusz Nyk (2016)	8
The Study on The Effect and Determinants of Small - And Medium-Sized Entities Conducting Tax Avoidance	Journal Article	Jeong Ho Kim & Chae Chang Im (March, 2017)	16
The Impact of Non-Economic Factors on Voluntary Tax Compliance Behaviour: A Case Study of Small and Medium Enterprises in Vietnam	Article	Thu Hien Nguyen (July 2022)	18
Tax Compliance of Small and Medium Enterprises through the Self-Assessment System: Issues and Challenges	Research Article	Newman Wadesango, Mutema A, Mhaka C, Wadesango VO,(2018)	10
Factors that Affect Tax Compliance Among Small and Medium Enterprises (SMEs) in Lusaka, Zambia	Journal Article	Mazwi Thabani and Dr. Eng Kasongo Mwale Richard (2020)	15

Document Title	Document Type	Author	# of Pages
Home Country Tax System Characteristics and Corporate Tax Avoidance: International Evidence	Journal Article	T. J. Atwood; Michael S. Drake; James N. Myers; Linda A. Myers (June, 2012)	30
Taxation of SMEs Key Issues and Policy Considerations	Policy Study	Organization for Economic Co-operation and Development (OECD) (2009)	170
Designing a Tax System for Micro and Small Businesses:	Publication	The World Bank Group (in collaboration with DFID) December 2007	152
eJournal of Tax Research	Journal	School of Taxation and Business Law (Atax) (December 2016)	38

Document Title	Document Type	Author	# of Pages
Tax Penalties and Tax Compliance of Small Medium Enterprises (SMEs) in Malaysia	Journal	Nuridayu bt Yunus Rosiati bt Ramli Norul Syuhada bt Abu Hassan (2017)	11
Factors That Affect Tax Compliance among Small and Medium Enterprises (SMEs) in North Central Nigeria	Journal	Ojochogwu Winnie Atawodi & Stephen Aanu Ojeka (June, 2012)	12
Ownership Structure and Tax Avoidance: Evidence from Indian SMEs	Journal	Omar Farooq and Angie Abdel Zaher (2020)	19
How Tax Avoidance Affects Shareholder Value	Article	Samer R. Semaan n(May 2017)	2
Relationship between Shareholders motives and corporate tax avoidance: a literature study	Journal Article	Suryo Utomo (2012)	6
Determinant of Tax Avoidance Behaviour(An Empirical Studies of Manufacturing Sector listed onIndonesia Stock Exchange)	Article	Maria Yanida, Lelo Sintani, Hendra Gonawan (July 2020)	7
Does Tax Risk Affect Investor Valuation of Tax Avoidance?	Journal Article	Katharine D. Drake, Stephen J. Lusch, James Stekelberg (2019)	26
The Value Implications of Tax Avoidance Across Countries	Journal Article	Tanya Y. H. Tang (2017)	41

Thematic analysis allowed the rich data, the participants' views to be preserved and fostered the discovery of unexpected insights. Documentation and systematic handing of the data enabled consistency and accuracy (Nowell et al., 2017). All the thematic analysis phases, as denoted by Nowell et al. (2017), guided the data evaluation of this research:

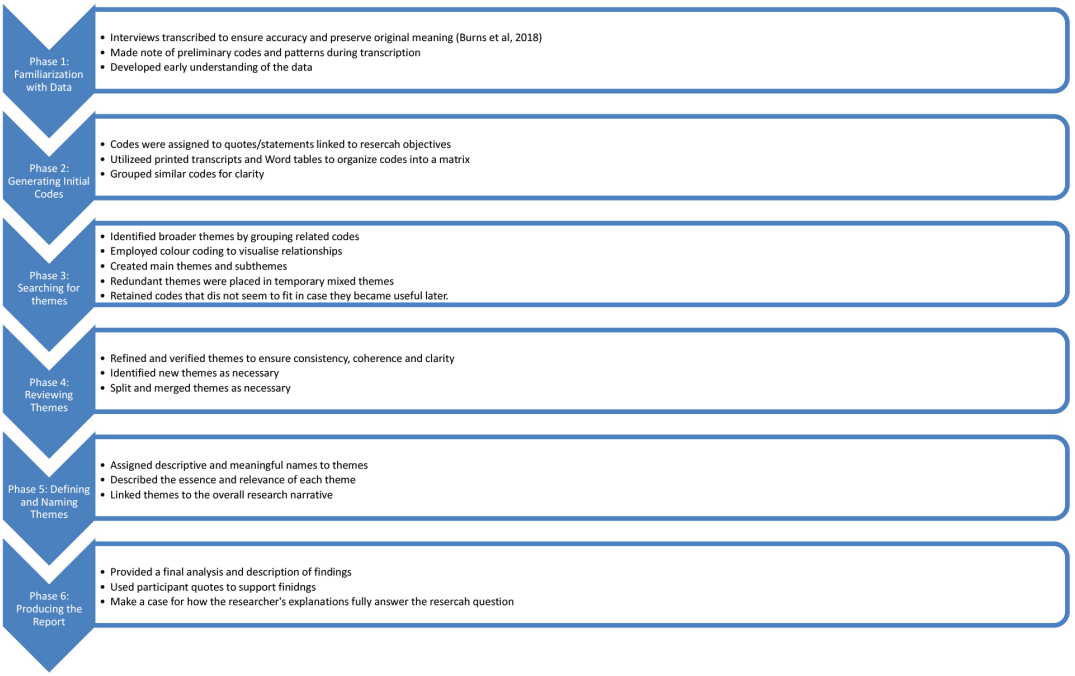

Figure 2: Data Analysis Process Followed Based On Nowell Et Al.(2017)

Ethical approval for this study was obtained from the University of Sunderland. The researcher remained neutral and protected participants' identities and interests during data collection. The research followed key principles: informed and voluntary consent, confidentiality, anonymity, no harm to participants, and reciprocity.

Findings

The data in this section shall be represented in pictorial form and communicated in alignment with the four (4) research objectives.

How prevalent is tax avoidance among SMEs in Jamaica?

The findings indicate that a significant number of SMEs engage in tax avoidance. One Interviewee *#1* placed this figure between 8 and 12%. Additionally, the data points to issues such as a lack of benefits received from paying taxes, the desire to reduce the amount paid over to re-invest capital into their business and SMES operating under the radar of formalization as reasons for this high prevalence.

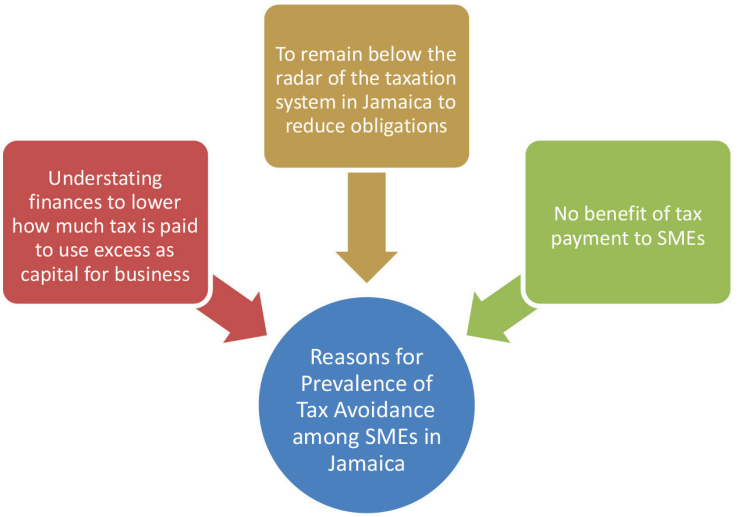

Figure 3: The Reasons For The Prevalence Of Tax Avoidance Among Smes In Jamaica

The manner in which SMEs' economic condition shapes tax avoidance behaviour The economic conditions of SME that shape tax avoidance behavior are representative of a cycle in which high and inequitable tax rates are perpetuated by a lack of re-investment into the SME sector and increased behavior of tax avoidance. Additionally, the lack of reinvestment leads to the fabrication of financial data but tax avoidance in this way then impacts the government's ability to invest. Finally, the fabrication of financial data leads to increased behavior of tax avoidance which then impacts tax rates.

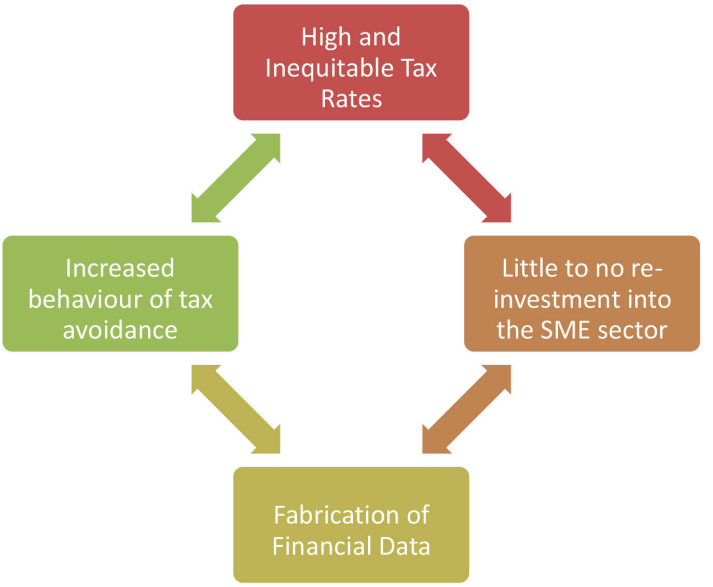

Figure 4: The Sme Economic Conditions That Shape Tax Avoidance Behaviour

The influence of taxation types and systems on SMEs' tax avoidance

Despite recent upgrades to the tax system, the process of documentation is still tedious, difficult and overwhelming for the average business owner without accounting knowledge. One interviewee emphasized the challenges SMEs face can often feel oppressive and thereby lead to resistance. Therefore, they stressed the importance of advancing education to improve tax compliance. The documents also indicated the importance of a fair taxation system. Furthermore, the level of reliance that the government places on taxes also makes the entire system volatile for SMEs who are significant contributors to employment, thus required to pay larger portions of taxes.

FIGURE 5: THE INFLUENCE OF TAXATION TYPES AND SYSTEMS ON SME'S TAX AVOIDANCE

The impact of shareholder value on tax avoidance amongst SMEs

The interviews revealed that shareholder value is a major consideration for pre-empting tax avoidant behaviors. Reduced tax payments would increase profit and returns for shareholders. This "extra" money will increase the capital for distribution to the shareholders. This argument is supported by the literature which indicates a higher level of shareholder value for tax avoidance among SMEs in developing countries such as Jamaica

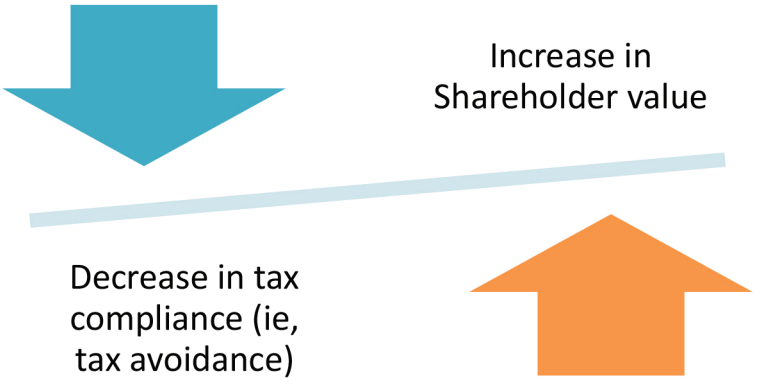

FIGURE 6: THE IMPACT OF SHAREHOLDER VALUE ON TAX AVOIDANCE AMONG SMES

Discussion

How prevalent is tax avoidance in SMEs in Jamaica?

The findings from the interviews and documents confirm that there is indeed a significant practice of tax avoidance in SMEs in Jamaica. One Business Professional cited the perceived unfairness of tax rates and calculations as a reason why they would prefer to stay under thresholds to avoid high taxes.

> *Well, my personal belief is that one, the taxes, the tax percentages, or how the taxes are calculated, are not fair. If I were a small business, I would try very hard to remain under the threshold as much as possible to avoid having to pay OUT that money as much as possible." (Interviewee #6).*

At least 4 billion JMD is lost annually in government revenue due to tax avoidance and tax evasion (The Jamaica Gleaner, 2020). A Public Sector Finance Professional reported that only 8-12% of SMEs are compliant. This respondent also highlighted that the lack of foreign direct investment forces the GOJ to rely "heavily on taxes". *"…with General Consumption Tax at 15% and corporate taxes at 25%, the government takes home 40% of every dollar that is made"*. For many SMEs, this does not create a better economic climate within which they can operate.

The thinking by many SMEs, as summed up by Interviewee #1, is that

> *"from a small to medium enterprise perspective, I believe if I take home more money and spend it back in the economy, it will help rather than paying to the government for taxes"*. Importantly, as a result, many operators of SMEs prefer to *"take home more money and spend it back in the economy… it will help (the business) rather than paying to the government for taxes"(* Interviewee #1).

The literature also supports that high taxes are a leading cause of tax avoidance. Studies a strong correlation between tax rates and tax non-compliance in general (Gashi and Kukaj, 2016; Clotfeller, 1983; Musa et al., 2017). Ling (2014) came to the same conclusion while specifically investigating the case of SMEs. This can be understood through the theory of rational choice wherein exceptionally low tax rates could decrease the favorability of noncompliance against compliance (Noguera et al., 2014). Hence, if tax percentages or calculations were reduced, based on the perspectives of the respondents, they would be more inclined to pay taxes.

High rates also raise questions of distribution. Based on the findings, there is no evidence to prove that the essence of the Ability to Pay theory was considered in establishing the tax systems within Jamaica. As a result of high rates imposed on businesses unable to honor

payments, alternative measures are being explored to reduce the burden by underreporting their financial status, among other tax avoidance measures.

In addition to the high rates, SMEs feel unsupported despite their tax contributions. A contrast can be drawn with Sweden where citizens perceive high taxes as beneficial to them, thus they are prepared to pay this amount (Fouche, 2008). Nistokaya & Darcy, (2018) argue that the fiscal contract was particularly strong because the extensive, accurate data available to the state allowed for fairness in the distribution of the tax and conscription burdens, and the military successes of the Swedish state building delivery benefits to the population such as peace within its borders, freedom from foreign rule and law and order. These authors demonstrate the role of the government in strengthening the fiscal contract between it and its citizens. They are expected to manage and distribute taxpayers' money well enough that benefits to taxpayers are glaringly obvious thereby incentivising compliance.

This contract is perceived by SMEs as broken. Therefore, interviewees emphasized willingness to pay taxes if benefits were as obvious:

> *...people will pay taxes once it's working for them... they're looking at the correlation between the Tax and Benefit…A workable tax package for smaller business people to come on board, as we don't mind paying taxes; Because if you approach us with something that's workable, then we will do it. So, it's not like people avoid paying taxes… (Interviewee #1).*

Thus, the lack of beneficence in the tax system as noted by Falkinger and Walther (1991) to maximise compliance and deter tax avoidance practices is evident in the Jamaica system.

How and in what ways does SMEs' economic condition shape their tax avoidance behaviour?

The findings highlighted tax disparity and lack of reinvestment as key drivers of SMEs tax avoidance. SME tax burdens are compared to that of larger corporations and politicians. A body of research on "tax morale" explores how these factors affect taxpayers, and the government constitutes the second category of non-financial characteristics that can affect tax compliance (Kirchler et al. 2008). The perceived fairness of the State can be used to broadly group all these variables. More specifically, perceived fairness by the State can be used to unify all the various psychological aspects of the interaction between taxpayers and the State as studied in tax morale literature. By this theory, the two primary factors that influence tax compliance due to interactions between taxpayers and the State the efficient use of the tax yield collected by the State and the preservation of taxpayer parity—are inextricably linked to the same mechanism, which is the upkeep of the State's good standing among the populace (Argentiero et al., 2021).

Therefore, and has been revealed by the findings of this study, taxpayers' perception of fair distribution and corruption levels is crucial to the prevention of tax avoidance.

> "*Even your own Prime Minister is not paying taxes in his own country, and that is public knowledge to a lot of people; most of our politicians are not paying taxes, and this is public knowledge; so if the head not doing it why should I?" (Interviewee #1).*

This reflects why many SME owners were inclined to run their businesses informally to preserve profitability (Mulooki & Mugisha, 2012).

Additionally, there is also the conversation about how various businesses are charged tax. The data collected from the interviewees suggest that a standard rate is paid across the board for all businesses. This has been a point of contention for many SMEs and has fueled their practice of tax avoidance. One respondent indicated,

> *"I mean, you must have tiers of taxes because there are different levels of businesses, a man who does a certain level of business and derives a certain income should pay taxes accordingly"* (Interviewee #3).

This economic disparity is another feature of the economic conditions resulting in tax avoidance. In accordance, the literature and documentation highlight that regulatory burdens have fallen disproportionately on small and medium enterprises. Therefore, establishing taxation as a feature of the economic structure, company size, profitability, cash flow, growth rate, and other factors must be considered when establishing rates, as disregarding them will influence tax avoidance among SMEs. This aligns with the ATP theory establishes that those companies that earn more should be required to pay more, and those with less cash flow and profitability should be required to pay what they can in relation to their profits.

The lack of reinvestment is also an issue. As a recurring theme in the research interviews, many respondents highlighted the lack of benefits SMEs receive from the government or the taxes they must pay. International finance bodies note this debilitating condition. According to Hinds (2022) and World Bank (2015), the provision of scarce investment has been noted as extended to Jamaica's SME sector. The limited resources made available to the SME sector are a constant reminder to many business owners of the lack of value placed on their sector.

Financial institutions also have provided very basic support to the sector.

The World Bank (2015) also indicated that though SMEs can open bank accounts with financial institutions, the financial sector offers no further substantial support. Further, due to the lack of funding offered to the SME sector and the high costs they are burdened with, there is a negative relationship and impact on the profitability and stability of many SMEs in the long run. Disheartening realities like these ignite non-compliant behaviours as a means of survival and sustainability. Without economic support, eventually, most operations will be forced to close, resulting in a drastic reduction in employment and a domino effect of other challenges.

SME operators want to maximise their well-being and that of their business operations. The Traditional Economic Theory alludes to this as it assumes decisions are made rationally to increase economic well-being (Gewertz, 2005). However, would one consider it rational

to engage in tax avoidance to ensure the survival and sustainability of one's operations? Or is the argument that the rational choice is to pay your taxes to maintain compliance and exist in good standing with the Government? So, which economic well-being is of greater value, the larger economy or the lifespan of one's business venture.

In comparing the conditions that exist in first-world countries like the United States of

America, one respondent shared,

> *"And I reiterate the point of if the taxes are working then people will proceed with would not hesitate to pay higher taxes, and that is proven in first world countries, that people will pay taxes once it's working for them"* (Interviewee #1).

Therefore, there is a need to revise tax policy to ensure equity and increased reinvestment in SMEs so as to reduce tax avoidance.

Do taxation types or systems influence tax avoidance in SMEs, and if so, why?

Smith A (1776)establishes two canons of taxation: certainty and convenience. Therefore, the process of collecting the debt should be quick, easy, and cause the least amount of inconvenience to taxpayers as possible (Ali-Nakeya, 2008; Kassipilai & Jabbar, 2013). Ideally, taxes should be collected in a way that minimizes administrative strain. Similarly,

Klein and Tokman (1993) reveals that tax regulation systems affect tax behaviours in Jamaican micro firms.

The data supports the relationship between taxation system and SME's tax avoidance by highlighting that difficult tax systems forces avoidance. Within the interviews, it was noted that the process of filing taxes and becoming compliant is an onerous task and often discourages business owners from complying. A common theme that emerged from the research was the difficulty levels of requisite tax forms. Interviewee #5 indicated,

> *"you cannot complete the forms and do it on your own. If you were a small business and you never had an accountant, then you would not be able to do it".*

This highlights the need for a more certain and convenient system. The system's structure has been frustrating, time-consuming and challenging to comprehend. As a result, most people opt to avoid it. It could not be classified as a sound tax system as posited by Smith.

Drawing on social psychology theory is also very important in assessing the population to create systems that will appeal to the masses and provide basic functionality that all members of society can utilize (OECD, 2010). From this perspective, there must be an appreciation for the realities of the Jamaica SME sector. Many small business owners may not have advanced educational qualifications and often manage their businesses in straightforward ways.

The rate of literacy and technological prowess, in a general sense, still requires much improvement. Therefore, creating a system that is overwhelming and too technical will dissuade people from seeking compliance. Shifts to digital filing have not made a difference either. There are still scores of SME business owners avoiding the system. The shift could be due to educational backgrounds and access to technology, which is not a common feature for businesses or individuals within Jamaica.

Many SMEs question whether they truly benefit from the system. One respondent engaged in the research interviews indicated that some SME owners choose to stay under the radar or partner with other entities that are compliant. It was expressed that

> "*the business people especially the lawyers and doctors they don't believe in the tax system. The lawyers and doctors want the best houses and to drive the most prestigious cars so what they do is stay under the radar by not registering their businesses"* (Interviewee #5).

This form of tax avoidance emphasizes the need to create a user-friendly and easily adaptable system across all socio-economic and educational backgrounds.

The current taxation system presents overwhelming red tape and bureaucracy. The system is characterized by long lines and time-consuming processes. One recollection surmised that

> *"to conduct business it is a lot of red tape; I have to spend so long in the sun. Tax administration makes it so hard to pay my taxes and the lines are long"* (Interviewee #1).

The hassle coupled with the additional cost of hiring help prompts SME business owners to seek ways to avoid taxes.

Is the enhancement of shareholders' value a determinant of tax avoidance amongst SMEs?

Tax avoidance makes more revenue available to shareholders in profits. When it comes to shareholder value, the focus is on the value created and delivered to the company's equity owners as a result of strategies to increase sales and earnings and the freeing of cash flow which ultimately provides increased gains and profits for shareholders (Hayes, 2023). Similar to the analogies expressed regarding the doctors and lawyers who prefer to buy nice houses and fancy cars instead of paying their taxes, the same principle applies. Therefore, to please shareholders, SMEs may take every opportunity to maximize profits (Shackelford and Shevlin, 2001).

The same concept applies to sole trader ownership. As a tax avoidance measure, a company may establish a tax haven or "offshore account" in a territory with low tax rates a tax sheltering mechanism (Desai and Dharmapala, 2006). This method of tax avoidance will make more capital available for the shareholders and will not be subject to the high tax rates that may exist locally. However, this strategy is more commonly utilized by larger corporations who send their money to other territories rather than retain it here in Jamaica

and be required to pay taxes. This method is common worldwide. Billions are often funneled through these offshore accounts to avoid being taxed. The OECD reported that USD 5 trillion and USD 7 trillion were held offshore in 2007, while a study by Price Waterhouse Coopers confirmed that between USD 21 trillion and USD 32 trillion were held offshore in 2012 (Bennedsen & Zeume, 2015). This highlights its prevalence and its significant link to stakeholder value.

Conclusion

High tax rates, lack of benefits from paying taxes, and difficulty understanding the taxation system contribute to tax avoidance. The study recommends educating SME owners on tax compliance, reducing tax rates, and improving the taxation system. Limitations of the research include small sample size and potential conflicts of interest due to the researcher's multiple roles. In support of APT, a reform of tax allocations to create a fair distribution of tax and generate greater compliance is suggested. The study also highlights the importance of SME operators' perception of tax systems and governments in their tax behaviour. The article recommends greater support and investment opportunities for tax-compliant SMEs, clearer government policies on taxation benefits, and incentivizing compliance among SMEs through measures such as tax rebates and access to government training resources. The study suggests implementing strong measures to prevent tax avoidance, including controlled foreign company regulations, mandated disclosure of financial data, and denying foreign aid funds to companies that avoid taxes. The study suggests promoting tax compliance through practical knowledge-based training sessions and community-based engagements, simplifying tax forms, and implementing an attractive and equitable incentive program.

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UNIVERSITY OF THE COMMONWEALTH CARIBBEAN
Fostering Leadership & Innovation

Marketing in the Margins: How Scarcity Mindsets Impact Creative Strategy Among Afro-Caribbean Entrepreneurs,

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Abstract

This paper makes a novel contribution to both marketing effectiveness and entrepreneurship literature by synthesising empirical insights with behavioural economics and advertising theory. Central to its analysis is the concept of scarcity mindset, a psychological framework that explains how systemic deprivation constrains cognitive bandwidth, narrows decision-making, and reshapes strategic behaviour.

The study explores how this mindset influences marketing decisions among AfroCaribbean entrepreneurs in South London, whose practices often diverge from industry best practices. Building on prior empirical research (Jones, 2024), the paper reinterprets quantitative data from 90 survey participants and qualitative interviews with 10 entrepreneurs through this behavioural lens.
Findings reveal that most respondents implemented short-term, single-channel marketing campaigns, a pattern not rooted in strategic deficiency, but in financial constraints and cognitive overload. The paper argues that creativity, when reframed as a cost-effective and cognitively adaptive resource, can act as a strategic equaliser in undercapitalised entrepreneurial contexts.

Keywords: Creative Capital, Scarcity Mindset, Marketing Effectiveness, Afro Caribbean Entrepreneurs, Creative Commitment, Small and Medium Enterprises (SMEs), Design Praxis, Cultural Strategy, Inclusive Marketing, Knowledge Exchange

Introduction

Entrepreneurship has long been recognised as a driver of economic mobility, innovation, and community development, particularly within marginalised groups. However, the ability to sustain and scale a business is closely tied to the visibility, credibility, and consistency that effective marketing provides. Despite the wealth of literature on marketing effectiveness (Binet & Field, 2013; Sharp, 2010; Hurman et al., 2020), little attention has been paid to how these frameworks function or fail to function within undercapitalised entrepreneurial communities. In particular, there is a striking absence of insight into how ethnic minority entrepreneurs, especially those from Afro-Caribbean backgrounds, navigate marketing decisions under structural and psychological constraints.

This paper focuses on a neglected but economically significant population: AfroCaribbean entrepreneurs operating in South London, many function within ecosystems shaped by systemic deprivation, limited access to capital, and exclusion from mainstream marketing infrastructures. Previous research (Jones, 2024) found that these entrepreneurs frequently adopted short-term, digitally narrow marketing strategies that conflicted with industryrecognised best practices. Yet rather than dismissing these behaviours as inefficient or illinformed, this paper applies an alternative lens: the scarcity mindset theory proposed by Mullainathan and Shafir (2013), alongside empirical models of creative marketing effectiveness.

Through this approach, the study aims to explore how financial and cognitive constraints influence marketing behaviours and to assess whether creativity, as evidenced by IPA, WARC, and Cannes Lions effectiveness research,] can serve as a viable lever for business growth. The paper also questions whether current models of marketing education, consultancy, and policy support are adequately equipped to meet the needs of entrepreneurs operating outside of well-resourced corporate contexts.

In doing so, this paper builds on the author's previous empirical research to reframe the conversation about marketing effectiveness in minority-owned businesses. It challenges dominant narratives by asking not simply "what works?" but "what works for whom, and under what conditions?" and proposes that creativity, when strategically deployed, may be the most cost-effective and culturally resonant asset available to under-resourced entrepreneurs.

This paper contributes to academic theory, entrepreneurial practice, public policy, and business education by positioning marketing effectiveness through the lens of a scarcity mindset.

Specifically:

- **76% of participants reported campaign durations of six months or less,**
- **2. 50% indicated durations between 1–4 weeks,**
- **51% identified social media as their primary communication channel.**

This was due mainly to financial constraints. These practices placed ACE (Afro-Caribbean Entrepreneur) campaigns at the lowest level of the Creative Effectiveness Ladder, resulting in a Creative Commitment score of 4, which is considered poor (a score of 3–5 is regarded as low performance). The primary rationale cited for these marketing decisions was resource constraint, particularly financial limitations. However, when asked what they would use if money were not a barrier, most participants expressed a preference for traditional media, including television and radio.

The paper repositions these insights through the lens of scarcity mindset theory

(Mullainathan & Shafir, 2013), and creative effectiveness frameworks (Binet & Field, 2013; Hurman et al., 2020), proposing that creativity is a powerful, cost-effective lever for driving marketing success and brand equity in under-resourced entrepreneurial environments

Methodological Positioning

This paper is grounded in the author's prior empirical research entitled Black Magic

Marketing, Myth or Material? An Examination of Marketing Effectiveness within the Afro Caribbean Entrepreneurial Community in the South of London (Jones, 2024). That original study employed a mixed-methods approach, combining quantitative survey data from 90 Afro-Caribbean entrepreneurs with 10 in-depth qualitative interviews conducted across several London boroughs. The research explored how marketing strategies were shaped by environmental pressures, access to capital, and cultural frameworks of entrepreneurship.

No new data has been collected for this paper. Instead, the original findings have been critically reinterpreted through a behavioural economics lens, particularly drawing on scarcity mindset theory (Mullainathan & Shafir, 2013), systemic deprivation models (Joseph Rowntree Foundation, 2023), and empirical marketing effectiveness frameworks such as the Creative Commitment Index and the Creative Effectiveness Ladder (Hurman, Field & Binet, 2020).

This analytical repositioning enables the paper to contribute novel insights into how resource scarcity and psychological constraint influence marketing behaviour among undercapitalised entrepreneurs. It also explores the extent to which creative marketing could serve as a strategic equaliser for entrepreneurs who are otherwise excluded from high-investment branding and media ecosystems.

Theoretical Framework and contextualised Literature review - Reinterpreted Findings from Jones (2024)

This section synthesises original empirical insights from Black Magic Marketing, Myth or

Material? (Jones, 2024) and reinterprets them using the theoretical lenses outlined above. The analysis draws on mixed-methods data collected from 90 Afro-Caribbean entrepreneurs operating across South London, supported by 10 in-depth qualitative interviews.

Short-Termism in Campaign Execution

The data revealed a compelling pattern of marketing short-termism among Afro Caribbean entrepreneurs: 76% of participants reported campaign durations of six months or less, with 50% indicating durations between just one and four weeks. These abbreviated timeframes stand in stark contrast to well-established marketing effectiveness principles, which consistently emphasise the importance of long-duration campaigns in building mental availability, emotional resonance, and long-term brand equity (Binet & Field, 2013; Sharp, 2010; Sharp & Romaniuk, 2016).

From a strategic marketing lens, such short bursts of activity limit the ability to create cumulative brand memory structures and undermine the potential for brand salience both of which are vital for improving share of mind and category entry point recall. Binet and

Field's work has shown that the most profitable and effective campaigns often run for three years or more, especially when they focus on emotional storytelling and mass reach. In contrast, the marketing behaviours observed in this study are consistent with a promotional rather than brand-building mindset, where marketing is treated as an ad hoc tool to drive immediate sales or event attendance rather than as a long-term strategic investment.

Viewed through the lens of scarcity mindset theory (Mullainathan & Shafir, 2013), this short-term orientation can be understood not simply as a strategic flaw; but as a cognitive consequence of operating under persistent resource constraints. When financial capital, time, and organisational bandwidth are limited, entrepreneurs often prioritise activities that offer the most visible or immediate payoff. This creates a cognitive tunnel in which longterm investment becomes psychologically and practically inaccessible, even when the long-term gains are established in the literature.

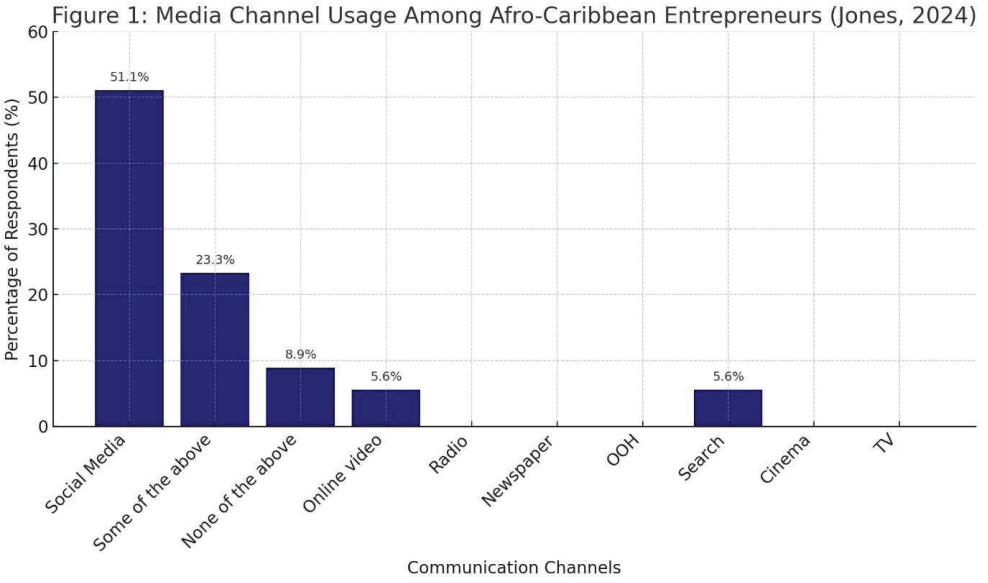
This mindset is further reinforced by the lack of institutional marketing support and limited exposure to industry frameworks such as the Creative Effectiveness Ladder or the 60/40 brand vs activation rule. In this vacuum, entrepreneurs may equate marketing success with short bursts of promotional activity, especially on platforms like social media, which offer immediate feedback and low entry costs but rarely deliver sustainable growth outcomes in isolation.

Consequently, the prevalence of short-duration campaigns should not be dismissed as poor strategic judgment but rather recognised as the rational response of entrepreneurs navigating systemic deprivation, cognitive overload, and a lack of creative capital. Addressing short-termism in this context will require interventions that not only build awareness of effectiveness principles but also mitigate the psychological and structural triggers that produce such behaviours in the first place

Over-Reliance on Low-Cost Digital Channels

As shown in Figure 1, 51% of participants in the original study reported using social media as their primary or only marketing channel. In contrast, none of the respondents used television,

radio, or print channels widely recognised in effectiveness literature as delivering the most substantial long-term returns (Challier et al, 2018).



This skewed channel selection aligns with the scarcity mindset framework (Mullainathan & Shafir, 2013), where limited resources drive short-term, low-risk decisions, even if they result in lower performance outcomes.

As shown in Figure 2, television, while often more expensive, accounts for over 70% of total advertising-generated profit despite not being used by a single respondent. This striking contrast illustrates how resource deprivation suppresses strategic creativity, and how Afro-Caribbean entrepreneurs are effectively priced out of the most commercially impactful media strategies.

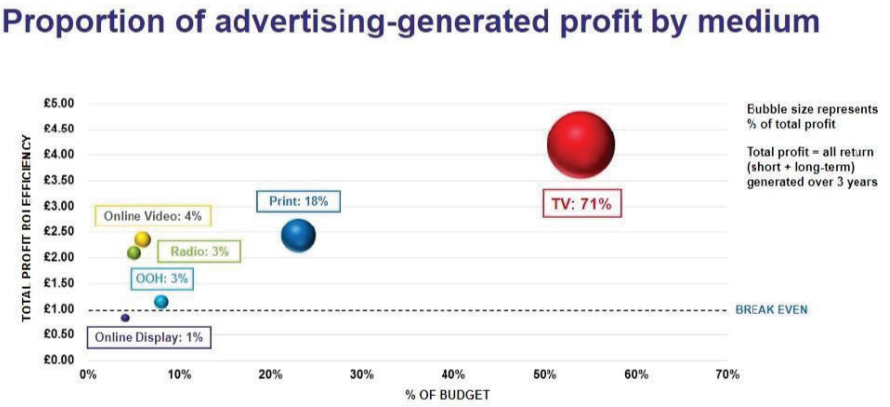
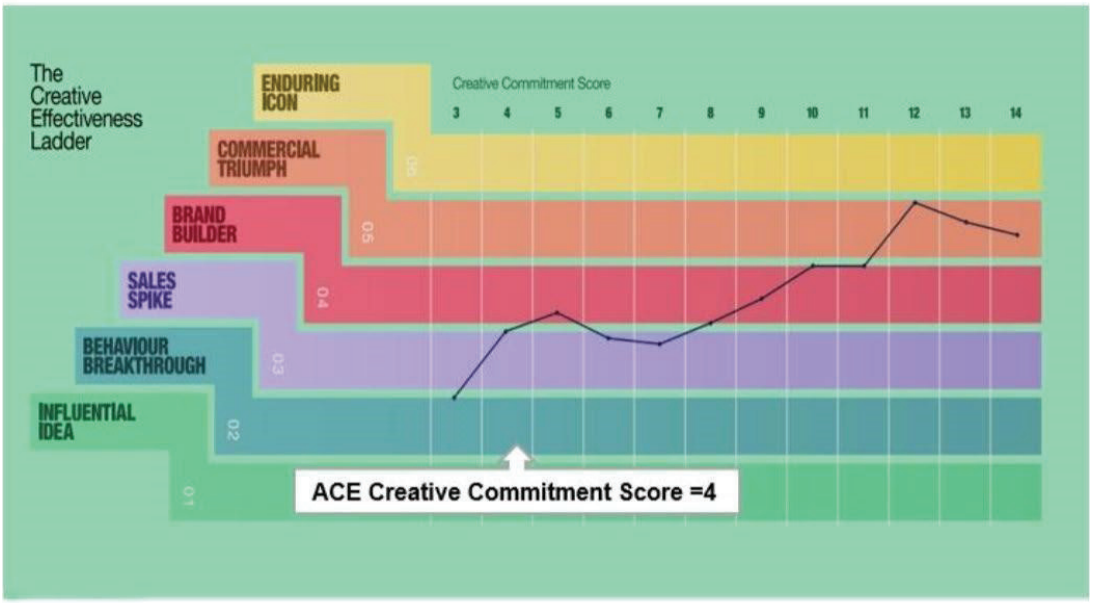


Figure 2: Profit generated by Media
Source: Challier et al, 2018

Creative Underinvestment and Effectiveness Scoring

In Figure 3 below ACE's Campaigns were assessed against the Creative Effectiveness Ladder, a framework developed by WARC and Cannes Lions to classify marketing impact. Their average campaign received a Creative Commitment score of 4, placing it in the lower performance bracket of influential Idea (scores of 3–5 is considered poor). This correlates with campaign characteristics such as limited duration, low media spend, and lack of strategic objectives all typical of scarcity-influenced marketing behaviour.



Modified Creative Commitment. Source: Author

Figure 3. ACE Creative Commitment Score positioned on the Creative Effectiveness Ladder (Source: adapted from Hurman et al., 2020)

Figure below 4 further illustrates the ACE's approximate position on the Creative Effectiveness Ladder, a framework developed by the IPA and leading marketing effectiveness researchers (Hurman, Field, & Binet, 2020). This model classifies campaigns into six tiers, from Influential Idea to Enduring Icon, based on their level of creative commitment and resulting commercial impact.

Figure 4. ACE's Approximate Position on the Creative Effectiveness Ladder (Jones, 2023)

ACE campaigns is again due to their short durations, limited media reach, and constrained budgets sit squarely at Level 1, the lowest tier. This suggests that while creative intention exists, it is not resourced or activated at a level capable of delivering long-term brand or financial return.

Strategic Awareness, Suppressed by Constraint

Qualitative interviews revealed a strong awareness of best practices among participants. Many expressed a desire to build brand equity, diversify their marketing channels, and engage in storytelling-driven campaigns. However, these ambitions were often shelved in favour of what one respondent described as "just keeping the lights on." This suggests that the knowledge gap is not one of ignorance, but of practical inaccessibility. Entrepreneurs

are cognitively aware of what "good marketing" looks like, but the combination of financial pressure and systemic exclusion steers them toward short-term tactics.

Summary

These reinterpretations of the original findings recast the observed behaviours of Afro Caribbean entrepreneurs not as evidence of poor strategic acumen, but as rational, adaptive responses to enduring structural deprivation and psychological scarcity. Rather than pathologising short-term campaign planning or single-channel media use, this paper recognises these choices as shaped by limited access to capital, systemic exclusion from marketing networks, and the cognitive burdens imposed by scarcity (Mullainathan & Shafir, 2013; Jones, 2024). When seen through the dual lenses of scarcity mindset theory and marketing effectiveness literature, the decisions made by these entrepreneurs emerge as both resourceful and constrained demonstrating ingenuity within boundaries that are often invisible in traditional marketing discourse.

This perspective challenges the prevailing assumption that marketing effectiveness is primarily a function of budget, expertise, or ambition. Instead, it foregrounds the role of context, ecosystem, and identity, recognising that minoritised entrepreneurs operate in an entirely separate set of marketing realities. As a result, there is a compelling need to develop and disseminate creative-led, evidence-based marketing frameworks that are inclusive, scalable, and accessible capable of supporting sustainable brand growth in resource-scarce environments where traditional marketing logic often falls short.

This synthesis of theory and practice reinforces a central insight: Creativity, when strategically deployed, can act as both a commercial multiplier and a mechanism for social and economic resilience among underrepresented business communities.

Implications and Recommendations

The reinterpretation of Jones (2024) through the intersecting lenses of scarcity mindset theory (Mullainathan & Shafir, 2013) and marketing effectiveness frameworks (Binet & Field, 2013; Hurman et al., 2020) surfaces not only new theoretical insights, but also pressing implications for practice, education, and policy. These findings illuminate a deep disconnect between mainstream marketing norms and the lived realities of undercapitalised, minoritised entrepreneurs especially those within the Afro-Caribbean business community.

Far from being disengaged or disinterested in effectiveness, Afro-Caribbean entrepreneurs demonstrate an intense pragmatism shaped by financial constraints, cognitive load, and systemic deprivation (Joseph Rowntree Foundation, 2023; British Business Bank, 2022). Their marketing behaviours short campaign durations, reliance on a single communication channel, and minimal strategic planning are not failures in capability, but adaptive responses to structural barriers. This reframing demands not just critique, but actionable support.

Key Recommendations: For Entrepreneurs:

- Reframe creativity as a business tool, not a luxury. Evidence shows that creativityled campaigns generate higher ROI even on smaller budgets.
- Adopt simplified frameworks like the Creative Effectiveness Ladder and Creative Commitment Score to plan and evaluate campaigns.
- Prioritise brand-building strategies that focus on mental availability, not just direct response.

For Educators & Trainers:

- Redesign marketing curricula to centre SME realities, not corporate blueprints
- Integrate inclusive case studies, particularly those showcasing creative impact in minoritised communities.
- Embed evidence-based tools (e.g., IPA Effectiveness Ladder, How Brands Grow principles) into community enterprise, further education, and university-level courses.

For Policymakers & Ecosystem Builders:

Fund access to creative capital including design, media production, and brand development for small businesses and minoritised founders.

- Encourage platforms like IPA, Cannes Lions, and WARC to feature success stories from underrepresented entrepreneurs, and to democratise access to effectiveness training.
- Develop grant schemes and accelerator programmes that explicitly reward creativity, cultural insight, and community engagement, not just financial projections.

These recommendations are rooted in a central truth:

Marketing effectiveness cannot be decontextualised from socioeconomic reality. As long as frameworks remain inaccessible or irrelevant to those operating in the margins, the gap between theory and impact will persist.

This paper calls for a new paradigm one in which creative strategy is recognised as a lever of economic equity, not just brand differentiation. Only by bridging the structural gaps in knowledge, access, and support can marketing serve as a genuine vehicle for inclusive entrepreneurship and sustainable growth.

Creativity as a Strategic Equaliser

The empirical evidence from leading effectiveness research is unequivocal: creatively awarded advertising campaigns generate disproportionately higher returns on investment

than non-awarded campaigns, even when budgets are significantly smaller (Binet & Field, 2013; Hurman, Field & Binet, 2020). The IPA Effectiveness Databank shows that the most creatively awarded campaigns are, on average, 11 times more efficient than their noncreative counterparts (IPA, 2020). This underscores the fact that creativity is not an aesthetic embellishment; it is a commercial multiplier.

For resource-constrained entrepreneurs, particularly those in underserved and undercapitalised communities, creativity functions as a scalable strategic asset. It enables brands to cut through noise, build emotional resonance, and generate memorability, even when operating without access to high-budget media planning or large-scale production. In saturated marketplaces where product differentiation is minimal and media spend is limited, creativity can level the playing field, allowing small businesses to build salience and customer engagement with far fewer resources.

This is particularly relevant for Afro-Caribbean entrepreneurs, as evidenced in Jones (2024), whose campaigns scored poorly on creative commitment not due to a lack of ideas or ambition, but due to a lack of access to creative capital, training, and support networks. Framing creativity as a strategic equaliser, therefore, is not just theoretically valid but economically essential. It suggests that targeted interventions in creative capacity building such as mentorship, subsidised design tools, or access to culturally relevant case studies could yield disproportionate returns for marginalised business owners.

Consequently, creativity must be repositioned within entrepreneurship policy, marketing pedagogy, and SME support frameworks. It should no longer be viewed as an optional extra or branding exercise, but as a core component of sustainable commercial strategy, especially for those operating under constraints. In this regard, creativity is not a luxury it is a necessity

Bridging the Resource Knowledge Gap

Participants in the original study demonstrated clear awareness of strategic marketing principles but were functionally blocked from applying them due to resource scarcity. This suggests the need for targeted interventions, including:

- Accessible creative support through incubators, accelerators, or local enterprise hubs
- Microgrants or media subsidies to enable diversified channel use

Peer-learning communities where marketing effectiveness frameworks (e.g., the Creative

Commitment Index or Effectiveness Ladder) are taught using SME-relevant case studies These could help move entrepreneurs from reactive tactics to proactive brand building, increasing campaign effectiveness and long-term sustainability.

Rethinking Marketing Education and Training

Contemporary business and marketing education, whether delivered in university classrooms or through community enterprise initiatives, remains overwhelmingly anchored in the logic of big-brand marketing. The case studies most often cited (e.g., Nike, CocaCola, Unilever) and the campaign strategies that dominate curricula are those built on large budgets, mass-market reach, and established infrastructure. This pedagogical approach reinforces the false equivalence between marketing spend and effectiveness, thereby marginalising entrepreneurs from deprived or minoritised contexts who lack access to such resources.

As shown in Jones (2024), Afro-Caribbean entrepreneurs while creative and resilient rarely engage with traditional marketing effectiveness frameworks. Not because they lack ambition, but because such models are often inaccessible, inapplicable, or invisible within the entrepreneurial training they receive. This reflects a broader failure in marketing education: it has not adapted to serve the needs of the 99% of businesses that are SMEs, particularly those operating in resource-constrained environments (British Business Bank, 2022; Ram et al., 2017).

What is urgently needed is a pluralistic, inclusive, and context-sensitive model of marketing education one that recognises and responds to the structural inequalities faced by minoritised entrepreneurs and embeds resourcefulness and creativity at its core. This involves more than diversifying case studies; it requires a fundamental shift in how marketing is taught and to whom.

A reimagined curriculum should:

- Showcase evidence-based case studies of SME success, especially from underrepresented communities.
- Teach "resourceful creativity" how to generate cut through, salience, and emotional impact with limited budgets.
- Embed tools for low-cost, high-impact marketing planning and measurement, including frameworks like the IPA Effectiveness Ladder, Creative Commitment Score, and mental vs. physical availability metrics (Hurman et al., 2020; Binet & Field, 2013).
- Empower learners to challenge dominant marketing narratives, by offering tools to build brands with community capital, cultural resonance, and creativity rather than just capital expenditure.

By integrating such frameworks into community enterprise programs, incubators, and inclusive MBA modules, we can equip entrepreneurs not only with tactical marketing skills but with a strategic mindset grounded in effectiveness, equity, and impact. Crucially, this ensures that marketing education itself does not become a barrier but a bridge to opportunity, visibility, and sustainable growth.

Policy and Ecosystem Implications

The findings of this study have significant implications for both policy makers and ecosystem stakeholders involved in supporting minority and small business entrepreneurship. The current policy discourse around entrepreneurial support tends to prioritise access to finance, technical upskilling, and business literacy. While these are essential, they are not sufficient. This research underscores the need to reconceptualise "support" to include creative and communicative capital as core components of SME resilience and long-term growth.

The evidence suggests that underinvestment in creativity, driven by both perceived and real scarcity, is undermining the marketing effectiveness of Afro-Caribbean entrepreneurs. Consequently, policymakers must expand beyond traditional funding and education schemes to explicitly promote creative strategy development, subsidised access to media and marketing tools, and mentorship in evidence-based advertising planning. Public and private sector collaboration could fund incubator programs that include marketing design studios, campaign planning workshops, and cross-sector media partnerships that centre minoritised voices.

In tandem, industry-standard platforms such as the IPA, Cannes Lions, and WARC which produce global benchmarks of effectiveness must evolve their inclusivity mandates. These institutions should not only spotlight best-in-class campaigns from Fortune 500 brands but also showcase creative work from marginalised entrepreneurs operating under resource constraints. This would help build a richer and more equitable global marketing knowledge base, highlighting the power of emotionally resonant, strategically disciplined marketing even at micro-enterprise scale.

To ensure accessibility, these organisations could create free toolkits, simplified diagnostics, and regional creative effectiveness awards that amplify grassroots case studies. Furthermore, ecosystem actors such as universities, accelerators, and creative agencies should co-design marketing labs for underserved communities grounded in behavioural science and best-practice effectiveness research that help reframe creativity as a lever of economic inclusion, not a luxury.

In sum, marketing support must be reframed as a strategic necessity, not a secondary concern. As this paper illustrates, resource scarcity affects not only what entrepreneurs can afford to do, but also how they perceive what's worth doing. Effective policy must therefore address both the structural and psychological barriers to creative growth by embedding marketing strategy within the very definition of business support for minoritised entrepreneurs.

Conclusion and Contribution to Knowledge

This paper has reinterpreted existing empirical research (Jones, 2024) through the lenses of scarcity mindset theory (Mullainathan & Shafir, 2013) and marketing effectiveness frameworks (Binet & Field, 2013; Hurman et al., 2020) to examine how undercapitalised

Afro-Caribbean entrepreneurs in South London approach marketing decision-making. Rather than attributing short-termism or creative underinvestment to lack of knowledge or ambition, this study reveals these behaviours as rational adaptations to systemic deprivation.

The findings contribute to academic and practitioner debates in four keyways:

1. **Reframing Entrepreneurial Behaviour:**
   It introduces the idea that marketing inefficiency in deprived communities is not simply a knowledge gap but a scarcity-induced behavioural response, shaped by both structural and cognitive constraints

2. **Extending Marketing Effectiveness Theory:**
   The study applies marketing effectiveness metrics such as the Creative Commitment Index and Effectiveness Ladder in a non-traditional SME context, showing their relevance outside corporate and agency environments.

3. **Positioning Creativity as a Survival Tool:**
   Creativity, often positioned as a premium asset for large brands, is reframed here as a growth enabler and commercial equaliser for small businesses, particularly those operating under resource scarcity.

4. **Implications for Education and Policy:**
   The paper calls for urgent changes in how marketing is taught, measured, and supported urging more inclusive and accessible frameworks that address the real-world challenges of minoritised entrepreneurs.

This paper has critically reinterpreted existing empirical research (Jones, 2024) through the theoretical frameworks of scarcity mindset and creative marketing effectiveness to better understand how Afro-Caribbean entrepreneurs navigate marketing under conditions of systemic deprivation. By integrating behavioural economics with effectiveness research, it presents a fresh, multidisciplinary perspective on how constrained environments shape not just entrepreneurial decisions but also the creative potential and strategic choices available to those operating in the margins of the mainstream economy.

What sets this paper apart is not only its conceptual synthesis but also its empirical foundation. Research on marketing effectiveness remains disproportionately focused on large brands and well-resourced marketing departments. Despite the centrality of SMEs to the global economy and the particular structural inequalities facing minoritised entrepreneurs there remains a staggering lack of literature exploring how these business owners understand, deploy, or are excluded from dominant marketing paradigms.

This paper, building on the author's doctoral research, represents what may be one of the very few if not the only studies to examine marketing effectiveness within an Afro Caribbean entrepreneurial context in the UK. Its originality lies not only in its focus, but in its interdisciplinary framing: blending cultural insight, behavioural science, and advertising effectiveness models to offer a culturally specific, psychologically informed, and commercially relevant lens.

By foregrounding the lived experiences of Black entrepreneurs and critically examining their marketing behaviours through the lens of constraint and creativity, this research challenges the dominance of high-budget, corporate-centric marketing models. It calls on scholars, educators, policymakers, and practitioners to rethink what effective marketing looks like who defines it, who is included in that definition, and what tools are available to those operating outside the mainstream.

This paper asserts that creativity, when reimagined as a strategic equaliser rather than a luxury, has the power to shift outcomes and expand inclusion in the field of marketing. It positions minoritised entrepreneurs not as exceptions to marketing science but as crucial contributors to its future, offering insights that are both timely and transformative for how we define, teach, and measure marketing effectiveness in the 21st century. Table 1 below shows this research's contributions to the field.

***Table 1**: Distinct Contributions of "Marketing in the Margins: How Scarcity Mindsets Impact* **Creative Strategy Among Afro-Caribbean Entrepreneurs".**

Domain	Contribution to Theory	Contribution to Practice	Contribution to Policy	Contribution to Education
Conceptual Insight	Introduces scarcity mindset as a lens to explain able marketing behaviours in minoritised SMEs.	Demonstrates how creative-led campaigns can generate ROI even under budget constraints.	Advocates for Creative Capital (not just financial capital) as part of inclusive entrepreneurship policy.	Challenges marketing curricula to include SMErelevant, creativity focused frameworks and minoritised success stories.
Framework Adaptation	Extends Creative Commitment Index and Effectiveness Ladder to resource constrained, ethnic minority settings.	Highlights how undercapitalised entrepreneurs make real-world marketing tradeoffs that diverge from bigbrand logic.	Recommends that policymakers adopt inclusive effectiveness metrics tailored to small and minoritised businesses.	Promotes community-led, culturally relevant marketing education using alternative success metrics.
Interdiscipli nary Integration	Bridges behavioural	Shows that marketing	Positions marketing	Encourages educators to teach
	economics, cognitive psychology, and marketing effectiveness theory in new contexts.	behaviours reflect adaptive decisionmaking under structural and psychological constraint.	capability as infrastructure within small business development policy, not an addon.	resourceful creativity and constraint-based strategy to entrepreneurship students.

Domain	Contribution to Theory	Contribution to Practice	Contribution to Policy	Contribution to Education
Creative Capital Expenditure (CCE)	Introduces CCE as an original analytic tool to evaluate how entrepreneurs "spend" cultural and emotional insight in marketing.	Offers a new model for understanding non-monetary marketing investment through symbolic, cultural, and emotional inputs.	Proposes that CCE be recognised as part of grant criteria and support schemes for undercapitalised enterprises.	Supports the development of a CCE-aligned curriculum that includes diagnostic tools, cultural storytelling, and design praxis.

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UNIVERSITY OF THE COMMONWEALTH CARIBBEAN
Fostering Leadership & Innovation

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Abstract

Women Entrepreneurship has made meaningful contributions to economic development worldwide. It creates job opportunities, drives innovation, increases productivity and enhances a better standard of living. Several countries have identified a positive relationship between women's entrepreneurship and the growth of gross domestic product (CAPRI,

2020). However, women's entrepreneurship has not been as impactful when compared to its male counterpart due to numerous social and cultural barriers. The research sought to identify barriers and success factors to women's entrepreneurship in Jamaica and to make recommendations to policy makers, financial institutions and other stakeholders for a more gender sensitive inclusive programs and policies to improve success of women entrepreneurs in Jamaica. The significance of the research is to foster an inclusive entrepreneurial environment for women and promote economic development.

The research methodology used was qualitative and was phenomenological in design. The data was collected through individual interviews and the participants were selected from the parishes of Kingston and St. Catherine. The data was analysed using thematic analysis and the Braun and Clarke Six-step process was the analytical tool. (Clarke and Braum, 2016)

The findings revealed several key barriers such as classism, limited access to funding, stereotype and biases, work-life balances issues and oversaturation and fierce competition in the industry. Key factors that enabled the success of women's businesses were their faith and resilience, leveraging of technology such as the social media platforms, networking and engaging strategies and decision making. Areas in which the government and stakeholders can assist women entrepreneurs are the removal of bureaucratic barriers, more gender sensitive policies and programs, greater access to funding and public education of the significance of women's entrepreneurship contribution to the growth of the economy.

Keywords: women's entrepreneurship, gender equality, barriers, increased productivity, poverty reduction and success factors

Introduction

Women's entrepreneurship has significant influence on both the economy and societal dynamics in Jamaica. Women entrepreneurs produce jobs, generate revenue, and contribute to innovations, all of which are valuable economic assets (CAPRI, 2024). However, regardless of their relevance, women's entrepreneurship faced various challenges that impede the development of their businesses. According to the ILO, 2021 study, both women and men operate in the same business environment in Jamaica, yet their experiences were different as women owned businesses were largely smaller than that of men, they employed less persons, they were more likely to be unregistered, and their businesses were mostly concentrated in the retail, wholesale or service industries. The prevalence of the barriers women faced in entrepreneurship, outweighed their opportunities. Therefore, understanding the barriers, potential solutions, associated theories, and the first-hand experiences of women entrepreneurs is crucial for developing more effective strategies in addressing the problem (Saner and Yiu, 2019).

Globally, women entrepreneurs are crucial drivers of economic growth, innovation, and job creation. However, in many countries, women face unique challenges that hinder their ability to begin and sustain successful businesses. Jamaica is no exception, as women entrepreneurs encounter a range of obstacles, including limited access to financing, cultural biases, and a lack of supportive networks and policies (Williams et al, 2020). These challenges often stemmed from deep-rooted gender inequalities that affect women's ability to access resources, training, and mentorship necessary for business success (Jones & Samuels, 2019).

Despite these obstacles, women entrepreneurs in Jamaica have demonstrated resilience and adaptability, contributing significantly to the nation's economy. According to the Global Entrepreneurship Monitor (GEM) report, Jamaica ranks among the top countries with a high level of female entrepreneurship activity, indicating that women are actively participating in business ventures (GEM, 2021). However, while many women started businesses, fewer

were able to scale and sustain their businesses compared to their male counterparts, primarily due to structural barriers and unequal access to resources (Henry-Lee & Rhule, 2018).

Literature Review

The International Labour Organisation defined a woman entrepreneur as a woman who engaged in entrepreneurial activities, such as starting, growing, and managing a business, and possessed the knowledge, assets, and ability to make decisions necessary for economic success (ILO, 2021). According to Giglio (2020), a female entrepreneur was the manager of a company that took the initiative to start a new firm, accepted the associated risks, financial, administrative and social responsibilities and managed the company's daily activities. Ahmetaj et al. (2023) viewed a woman entrepreneur as a person who started and ran her business, demonstrating her potential as an entrepreneur, employer, and economic actor, especially in the context of developing countries like Albania.

Choudhary and Sengura (2022) defined women entrepreneurs as those who substantially contribute to the progress of the economy via financial, economic, and supportive capacities that benefit the community. Furthermore, females pursue entrepreneurship for independence, flexibility, and personal choice, as well as to shift from family caretaker to breadwinner; in other words, to meet their self-actualisation and self-fulfilment needs (Choudhary and Sengura, 2022).

Boshmaf (2023) was of the view that women entrepreneurs should be recognised as a distinct group from the masculine-dominated stereotypical view of entrepreneurship and that their experiences, motivations, and challenges differ from those of male entrepreneurs. Strawser et al (2021) did not provide an explicit definition of women entrepreneurs but characterised it such as an under-representation in entrepreneurship, the tendency to start necessity-driven businesses in local service sectors, and more likely to start businesses as a second or third profession compared to men.

Barriers to Women's Entrepreneurship

Women in entrepreneurial fields in various industries and countries across the world experience tendencies of bias against their gender as well as disparities because of their differences from the male parallels. Ogundana et al (2021) drew reference to male customers avoiding the services of women entrepreneurs, particularly mothers, due to perceived inferiority or doubts about the quality of their work because of their gender, revealing a form of gender bias in male chauvinism. According to Saner and Yiu (2019), men were paid and hired more than women; the 2022 World Economic Forum report on the gender wage gap indicates that in Jamaica, women earn 61 cents for every dollar earned by males, and men could make 22-176 percent more for equivalent jobs in urban regions and up to 163 per cent more in rural areas. A 2019 study found women in Jamaica women received 17% less than men of comparable age, education, worked type, and number of children (CAPRI, 2023).

In countries across the Caribbean, women tended to be over-represented in lower-level positions and under-represented in higher-level ones (Saner and Yiu, 2019). In Jamaica, biases in giving preference to male family members to inherit property and biases in lending, offering affordable interest rates, and favourable timeframes for repayment restricted women's economic opportunities. Financial institutions were also risk-averse towards women in entrepreneurship due to perceived higher risks or biases (Giglio, 2020). This could have further limited women's access to capital and hindered their ability to grow their businesses.

Women often faced unique challenges in entrepreneurship, such as limited access to funding and gender biases, which could hinder their development (Lashley & Smith, 2019). In comparison to men, they usually had lowered entrepreneurial intentions due to familial responsibilities, leading to them establishing mostly necessity-driven businesses (Strawser et al, 2021; Ahmetaj et al, 2023). These businesses often closed at a higher rate than men's, which were more opportunity-driven businesses, making them less likely to operate highgrowth firms or employ others intending for global outreach. The responsibilities women had in the home limited their skills, networks, and access to finance. This limitation contributes to the gender gap in entrepreneurship and success rates. Studies suggested women lack an enabling environment, such as access to mentorship and support networks, leading to a gender gap in entrepreneurship and success rates (Saner and Yiu, 2019; Ahmetaj et al, 2023).

Furthermore, in contrast with their male counterparts, firms led by female managers were more concentrated in labour-intensive industries, paid lower salaries, were generally smaller when considering revenue and staff count, and had a lesser prospective for growth. The

Caribbean countries' norms reflect the masculine conception of an entrepreneur (Bue et al., 2024; Lashley and Smith, 2019) facilitating their limited growth and potential for success (Bue et al, 2024).

Gender inequality and discrimination were proclaimed as barriers to women's

entrepreneurship throughout the academic literature. This was seen in the lack of research, gaps in wages, perceptions of women, and limited access to resources and opportunities for marginalised groups, among others. In the developing country Albania, women in entrepreneurship faced challenges due to unequal access to research and resources.

Women saw this as discrimination and a hindrance to opportunities (Ahmetaj et al, 2023).

This issue was not limited to et al Albania but is a global concern.

Gender inequality was evident in the workforce through significant gender pay gaps. For instance, women earn approximately 12.5 per cent less than men for the same positions, irrespective of their roles as employees or employers (Saner and Yiu, 2019). Although women in Jamaica had higher academic qualifications, they experienced the highest unemployment rate, leaving them vulnerable to exploitation. In contrast, men had better employment prospects and economic stability (Saner and Yiu, 2019; Duncan et al, 2021). Although more women attend school than men, they face a shortage of entrepreneurial opportunities. This discrepancy warrants further examination to understand the underlying factors contributing to the gender disparity in employment (Duncan et al., 2021).

According to Ogundana et al (2021), male customers in female-owned businesses in West Africa exploit power dynamics by seeking personal relationships with women entrepreneurs, creating an unfair advantage and perpetuating gender discrimination in business environments. Women's response was then to eschew male customers as their behaviour perpetuated inequality in the form of sexual assault, especially when they assumed that women were less capable or skilled than men, contributing to the cycle of gender-based discrimination as not all men behave the same (Ogundana, 2021). Judging other businesses because they were women-owned was discriminatory.

Researched by Bue et al. (2024) revealed that within the Caribbean region, female-managed firms in the services sector were approximately 18% less productive than their malemanaged counterparts. The productivity gap was attributed to business constraints, such as limited access to finance, an unfavourable political climate, and restricted electricity access, which disproportionately affect female-led firms compared to their male-led counterparts. In the study by Ahmetaj et al. (2023), women attempting to establish their enterprises encountered various discriminatory practices, such as difficulties in renting space or submitting necessary documents, highlighting the challenges they faced in the entrepreneurial process. These women were often forced to seek the support of male family members, who then acted on their behalf to circumvent gender-specific discrimination as women are not taken seriously in various worked industries like farming (Saner and Yiu, 2019; Duncan et al, 2021; JBDC, 2022). In Jamaica, some discriminatory practices are used when granting loans, with lending officers preferring to lend to females based on their socioeconomic status and favouring wealthy over poorer clients (Saner and Yiu, 2019).

The pandemic exacerbated gender inequities, leading to worsened access to loans and financing (Duncan et al., 2021). As a result, many female entrepreneurs struggled to find working capital solutions to cope with liquidity shocks; however, men were given preferential treatment for loans, leaving women defenceless, missing work, reduced efficiency, diminished wages and incomes, and omitted promotions, to name a few (Duncan et al., 2021). Gender discriminatory attitudes during COVID-19 enhanced the power differential between men and women, compromising many women's health, wellness, and financial possibilities, including those of female entrepreneurs (Duncan et al, 2021). A testimonial of discrimination in Jamaica was in August 2020. After one woman entrepreneur made a business plan presentation to seek a loan, she was told by a banking officer that "the bank's risk department was all men, so the next time you came to present, don't wear a dress, wear a skirt." (Duncan et al., 2021).

According to Rashid and Ratten (2020), "every region has its own social and cultural challenges affecting different women entrepreneurs" (Ahmetaj, 2023; Introduction section, para. 1). Women had had inadequate access to economic development tools due to social and cultural restrictions and conventional legal systems. Discrimination against women was more prevalent when society, religion, and cultural norms imposed conventional gender roles (Giglio, 2020). The role of family members, especially fathers and husbands, in discouraging women from pursuing business ventures was evident in many cultures, including African

family systems (Sagara, 2021; Ogundana et al, 2021). Cultural beliefs often dictate that women were subordinate to men, impacting their entrepreneurial opportunities (Sagara, 2021; Ogundana et al, 2021). In countries such as Jamaica, Nigeria, and Nicaragua, efforts were being made to improve the space for women entrepreneurs, but patriarchal views and a lack of support still prevail (Saner and Yiu, 2019; Ogundanda et al., 2021; Sagara, 2020). In Albania, a lack of support in terms of entrepreneurial feats was revealed from the interviews, with statements like "Females did not have leadership and management skills," "Females should stay at home with the children/work until they have children," and "Females should not lead male employees" (Ahmetaj, 2023). In countries in West Africa, women faced laws mandating married women to obey their husbands, all of which affect entrepreneurship opportunities for females and their ability to succeed (Ogundana, 2021). This patriarchal attitude held that women should be modest and stay domiciled, while males should work outside the house. Therefore, women are primarily responsible for looking after the family and children, which has a bearing on their entrepreneurial endeavours (Ahmetaj, 2023).

Saner and Yiu (2019) identified Jamaica's economic conditions and female domestic carer roles as significant challenges women faced in the labour force. Female entrepreneurs often had a more economic and commercial education than men and yet still were often assigned roles such as teaching, sales, and administration in business activities (Giglio, 2020). Additionally, women faced social barriers, unequal property rights (Ogundana, 2021), and overburdening childcare and household responsibilities, affecting their ability to engage in business and impeding their social networking opportunities (Sagara, 2021; Ahmetaj, 2023). Female entrepreneurs encountered challenges in defying social expectations, establishing a support system, balancing business and family life, and struggling to be taken seriously in the labour force (JBDC, 2022). These factors underline the intricate relationship between culture, gender, and entrepreneurship.

In Jamaica, women entrepreneurs encounter significant hurdles in accessing capital, including gender bias in loan approval processes and a lack of investor support, especially in industries dominated by men (JBDC, 2022). There was systemic lack of access to capital, credit, land, or essential financial products like business loans or property ownership that prevented women from starting a company (JBDC, 2022). There were barriers to loans provided to women-owned firms, especially concerning women-owned venture capital sources (Strawser, 2021; Sagara, 2021). This imbalance favours men by restricting women's access to financing opportunities and inhibiting the development of robust professional networks (Lashley and Smith, 2019). This ultimately perpetuates gender disparities in entrepreneurship (Strawser, 2021). When women entrepreneurs requested access to credit, they encountered various obstacles such as stringent loan approval processes, gender stereotypes in financial institutions, challenges related to traditional gender roles, and difficulties in proving the viability of their businesses (Giglio, 2020; Bue, 2024).

Motherhood, the meso-environment, and the macro-environment all significantly impede women entrepreneurs' business development. These negative sociocultural norms and

socioeconomic conditions restricted women's access to financial resources (Ogundana, 2021), affecting their prominence, market scalability, and their impressions of success, especially here in Jamaica (Esnard, 2022).

According to the International Labour Organisation (ILO, 2024), in Jamaica, women faced challenges due to a lack of specialised business skills, limited access to and under-utilisation of Business Development Services (BDS), and restricted access to affordable credit and finance to both start and grow their businesses. Consequently, some women resorted to microfinance institutions that offered convenient access to unsecured loans but imposed high interest rates without substantial evidence of higher risk (Giglio, 2020), resulting in increased operational expenses and financial strain. According to Giglio (2020), this discouraged women from seeking capital from banks and relying on personal possessions or friends and relatives. The Women's Entrepreneurship Development (WED) Assessment for Jamaica revealed that 76% of respondents struggled to secure financing for starting businesses, with 78% relying on personal savings for start-up capital (Sagara, 2021). Only 17% attempted a business loan in the past year, with 43% succeeding with commercial banks and 69% with microfinance institutions (Sagara, 2021). According to extensive research, female-led businesses had an even harder time obtaining bank finance, limiting their investment opportunities. Several studies indicate that banks' credit requirements tended to favour male businesses over female ones due to lenders' differing perceptions of entrepreneurs' potential. Furthermore, significant evidence suggests that female entrepreneurs were more inclined to avoid applying for credit due to anticipated denials in an increasingly concentrated credit market (Giglio, 2020).

Enhancing financial literacy and promoting effective record-keeping practices among women entrepreneurs was crucial as it alleviates lender scepticism, which also serves as a significant barrier to accessing adequate financing for women entrepreneurs (ILO, 2021).

Opportunities for Women's Entrepreneurship

The Strawser (2021) study did not offer many opportunities that could be leveraged for women's entrepreneurship; however, the study revealed that there was significant room for growth as women were under-represented in entrepreneurship compared to men, particularly in developing nations. According to the author, women-owned enterprises could create successful, sustainable, and socially conscious companies that could contribute to the achievement of the Sustainable Development Goals (SDGs) of the UN, improve well-being, and promote equitable income distribution.

Cheema et al.'s (2022) study revealed that there was an opportunity to leverage digital technology and e-commerce to improve women's access to wider product markets and enhance their earnings. The authors believed that if constraints such as the lack of capital, training, and skills, restricted mobility, and social norms to women's entrepreneurship could be eliminated, they would be able to establish and grow more successful enterprises.

The study by Ahmetaj, Kruja, and Hysa (2023) highlighted that the key opportunities for women entrepreneurship in Albania included: boosting entrepreneurial activities, enhancing economic positioning, recognising their innovative and economical role, and receiving government support through networking platforms, business competitions, and genderresponsive education and training. Giglio (2020) highlighted that women's entrepreneurship was a rapidly growing phenomenon globally, with women-owned businesses contributing significantly to innovation, employment, and wealth creation. Giglio (2020), provides examples of the increasing prominence of women entrepreneurs in different countries, suggesting that women were taking on more active roles in the economy and contributing to social transformation. The study overall paints a picture of growing opportunities and recognition for women's entrepreneurship around the world. CAPRI (2020) highlighted that promoting women's entrepreneurship would be important to Jamaica's UN SDA development agenda; it could lead to increased innovation, job creation, and economic growth.

Saner and Yiu (2019) identified four key opportunities for women's entrepreneurship development in Jamaica. The initiative aimed to boost women's entrepreneurship through capacity building, training programs, and service-orientated markets like tourism. Additional initiatives include digital literacy, e-commerce, technology, and favourable credit schemes.

These initiatives were directed to foster the expansion of women-led MSMEs.

Accordingly, Jamaica's Ministry of Industry, Investment and Commerce, in collaboration with the Bureau of Gender Affairs (BGA), held a Women Entrepreneurship Support (WES) project for the capacity enhancement, technical aid, and financial support of women in Micro, Small and Medium Enterprises. There were also plans for the amendment in MSME's policy, which features a whole chapter on women entrepreneurs, all to formalise their engagements, boost their scalability, and extend their business prospects (MIIC, 2024).

Raman et al.'s (2022) research highlighted the opportunity to empower women entrepreneurs through training in ICT, digitisation, and e-commerce and to utilise the UN Sustainable Development Goals (SDGs) as a tool to develop women's entrepreneurship. The authors suggested future research on enabling and measuring the contributions of women's entrepreneurship to sustainable development to include capital investments.

In Jamaica, as in other regions of the world, women entrepreneurs encountered numerous challenges and drawbacks. These barriers include limited access to funding, deeply embedded cultural expectations, and widespread gender discrimination. Nonetheless, robust and tenacious women in Jamaica had overcome these challenges and emerged as trailblazers in critical sectors such as agriculture, tourism, and technology. Gonzales (2020) delved into the historical context of women's entrepreneurial pursuits, noting a rise in female entrepreneurship during the 1970s. Despite this progress, Jamaican women still encounter various challenges, including restricted access to financial resources, a lack of business expertise, and slower business growth compared to men. In addition to this, he emphasised the significance of comprehending these constraints to facilitate the achievement of business success by female entrepreneurs and the ways in which gender-specific features may influence men and women differently in their pursuit of entrepreneurial endeavours.

Gonzales (2020) also discussed prejudices that characterise women as being less tolerant of risk, having lesser confidence, and having less willingness to lead than males. These stereotypes could discourage some women from selecting entrepreneurial pathways and from being content with the decisions they make. It gave the impression that cultural beliefs and expectations might affect the degree to which women participate in entrepreneurial initiatives.

Esnard (2022) suggested that a collaborative governance approach was essential to reshape public policies, effectively tackle the hurdles confronting female entrepreneurs, and foster equity in Jamaica's entrepreneurial sphere. The author underscored the importance of inclusivity, cooperation, and consultation during policy development.

Impact of Women's Entrepreneurship

Entrepreneurship among women has a profound impact not only on the economy but also on societal dynamics (Raj, 2023). Women entrepreneurs contributed to job creation, revenue generation, and innovation, all of which are vital economic assets (Raj, 2023). According to Raj et al. (2021), recent studies indicated that companies led by women CEOs exhibited improved profitability and sustainability in the long run. Beyond financial factors, women entrepreneurs served as catalysts for empowering other women, challenging traditional gender norms, and fostering progress (Emon et al., 2024). By nurturing an environment encouraging female entrepreneurship, societies could advance towards greater gender equality and economic prosperity (ILO, 2023).

Female entrepreneurs in Jamaica and globally were pivotal agents propelling economic advancement, igniting social progress, and birthing ground-breaking ideas. By removing barriers, providing tailored support, and fostering an inclusive environment, we could unlock the full potential of women entrepreneurs and pave the way for a more equitable society that promotes nation-building (Odinga-Svanteson, 2024)

Research Objectives

The objectives of the study were outlined as follows:

1 Identify the challenges and opportunities experienced by women entrepreneurs.
2 Identify strategies used by successful women entrepreneurs in overcoming barriers and achieving sustainable business growth.
3 Make recommendations to support gender-sensitive policies and programs to enhance women entrepreneurship.

Research Methodology

A qualitative research method was utilized to carry out the research. This is a non-numerical data collection of experiences, perceptions and behaviour to gather insight in a phenomenon

(Tenny et al., 2022). The qualitative method allowed the research to focus on participants with the characteristics and attributes directly linked to the study. It also allowed in-depth gathering of various perspectives and experiences of women participants in the beauty and wellness industry. Also, it offered flexibility and adaptability in the data collected. It was used to provide data that identified new theories in the research (Ogundana et al., 2021).

This study employed a qualitative approach, and the sampling methods was purposive sampling, a non-random sampling method, to select participants with specific knowledge and characteristics relevant to the researched objectives (Ogundana, 2021). Purposive sampling allowed for intentionally selecting women entrepreneurs based on the characteristics and attributes directly linked to the study. The method allowed for a flexible, quick and efficient selection of the participants.

The participants in the study were women from the beauty and wellness industry with at least three (3) entrepreneurial experiences in Jamaica. The participants were selected from the parishes of Kingston and St. Catherine. These parishes were chosen as they are in the metropolitan area that has a good concentration of beauty and wellness businesses. The participants consisted of cosmetologists specializing in hair, nails, skin or any of these areas.

It also included owners of stores in the retail industry selling beauty and wellness products.

The targeted sample size was fifteen (15) female entrepreneurs from the parish of Kingston and St. Catherine. However, the final sample size was fourteen (14) which was determined through data saturation which is the point when no new information, themes or patterns were coming from the data set (Guest et al., 2006). Details of Respondents are in Table 1.

Table 1 Demographics of the Participants

PARTICIPANT'S ID	OCCUPATION	YEARS AS AN ENTREPRENEUR	LOCATION
HH01	Hairdresser	3	St. Catherine
CB01	Nail Technician	17	St. Catherine
AS01	Beauty Salon Owner	7	St. Catherine
DS01	Lash technician	7	Kingston
HH02	Hairdresser	30	St. Catherine
CB02	Hairdresser	10	St. Catherine
AS02	Cosmetologist	10	Kingston
DS02	Beauty Supply and Haberdashery owner	18	St. Catherine
HH03	Nail technician	19	Kingston
CB03	Cosmetologist	9	Kingston

PARTICIPANT'S ID	OCCUPATION	YEARS AS AN ENTREPRENEUR	LOCATION
AS03	Hairdresser and Nail technician	8	Kingston
DS03	Cosmetic Company Owner	3	Kingston
CB04	Hairdresser	3	Kingston
DS04	Hairdresser	20	St. Catherine

The primary data collection method was via interviews in the form of a semi-structured questionnaire to capture qualitative insights (Appendix 2). It was designed based on a comprehensive review of the literature. The questionnaire was administered both online and in person to increase accessibility to the participants. The questionnaire consisted of 15 openended questions that were designed by the researchers. The average time allotted to complete each interview was thirty (30) minutes. The collection period lasted for four (4) weeks; this allowed sufficient response time and follow-ups.

It should be noted that we encountered significant obstacles during the data collection, these included the unwillingness of some participants to engage in the research, particularly in them being recorded and signing the consent forms. These resulted in some participants withdrawing from the research. These challenges were overcome by extending invitations to more persons than initially intended and working with participants who agreed to be recorded and sign the consent forms while guaranteeing them that the research was purely for academic purposes.

The collection of the data was analysed by thematic analysis, a systemic process of identifying, analysing and interpreting patterns and themes in the data set (Dawadi, 2020),the Braun and Clarke six-step process was the tool used to analyse the data set (Clarke and Braum, 2016). The Braun and Clarke six step method involved firstly for the researchers to transcribe the recorded interviews using Turboscribe, and reading the data repeatedly until the researchers became very knowledgeable with its content. Secondly, initial codes were generated. This involved the arrangement of the data in a systematic way, that is, breaking down the large volume of data based on perspectives and the research questions and then applying initial codes respectively. Thirdly, the researchers search for themes among the respective coded data. Themes are patterns of interesting and/or significant information about the data or the research questions. Fourthly, the preliminary themes were reviewed, modified, developed and codes incorporated into the themes. The researchers ensured that the themes were coherent and made sense. Fifthly, a final review was conducted to redefine the themes and to assign them specific names. The sixth and final step involved the production of the report of the study (Maguire & Delahunt, 2017).

Informed consent was secured from all participants, clearly explaining the study's purpose, the rights of the participants, and how their data would be utilised. To maintain anonymity and confidentiality, personal identifiers were omitted from the data and were replaced with

codes. To ensure confidentiality and data protection, all collected data were securely stored. Interview recordings were encrypted and kept on a cloud platform. Access to the data was restricted to the researcher. From the outset of the research, measures for ethical standards were adhered to. It was explicitly stated that all participants had autonomy and the right to participate or decline without feeling pressured to ensure voluntary participation.

Researchers preserved the privacy of these women by anonymising data and securing any sensitive information given. Since these sessions were real-time interactions, participants had the capacity to cancel or exclude something from what they had stated. There was no disclosure of personal information that could potentially jeopardise the respondents' enterprises.

Findings and discussion

The analysis of findings is presented, using themes, in tandem with the research objective and topic of Women's Entrepreneurship in Jamaica, with a primary focus on small and medium businesspersons in the Beauty and Wellness industries.

The key themes that emerged following the data analysis:

Barriers to women entrepreneurs (sub themes: Gender-related challenges, Socio-cultural challenges and Economic challenges).

*Success Factors and Overcoming Barriers (*sub-themes: faith and resilience, engagement with customers, networking and mentorship, careful targeting*)*.

Stakeholder assistance (sub-themes: Government Initiatives, Suggested Policies and the Role of Stakeholders in female entrepreneurship).

Barriers to Women Entrepreneurs

The first challenge identified in the findings was gender-related issues. It was not the most reoccurring problem among respondents. Still, five women could share gender differences and the discrimination or inequality they have endured. Entrepreneurs had difficulty in being taken seriously as business owners compared to their male counterparts. Scholars concurred women struggled to be taken seriously in the labour force as they are sometimes assumed to be less capable or skilled than they were (JBDC, 2022; Ogundana et al, 2021). For reasons like this AS03 had to work twice as much trying to build her name. Another act of discrimination uncovered was sexism and safety concerns for women. Researchers have found men seek romantic relationships with women entrepreneurs in business environments (Ogundana et al, 2021). The likeliness of this happening was demonstrated in the findings, participants having "unwanted advances from men" in a business setting that perpetuates inequality for women.

The final gender-related challenges, work-life, or work-family balance, also have social and cultural dimensions. In existing research, familial responsibilities like motherhood women have had in the home limited their skills, networks, and access to finance (Strawser, 2019; Ahmetaj, 2023; Ogundana et al , 2021). Consistent with the research, multiple participants mentioned challenges they face in performing their duties as a parent and self-employed, stressing that it is "demanding" and adds hefty "pressure trying to juggle" it all. Familial obligations, whether as the biological mother or playing the role of mother for siblings, challenged participants working yet being "present full-time" as a parent.

Furthermore, the findings presented different social and cultural issues overlooked in previous research. They were classism in location discrimination and lack of peer support. Downtown participants agree that hindrances to their business came from the classism in customers' minds. They mentioned customers judge their ability to produce quality output based on the location of their establishments. AS03 stated, "Uptown clients underestimate the quality of our services compared to bigger salons in their area." Then, due to a lack of peer support in the sector, the climate among female entrepreneurs was tense rather than conducive to professional networking. Researchers added women lack an enabling environment, such as access to mentorship and support networks, leading to a gender gap in entrepreneurship and success rates (JBDC, 2022; Saner and Yiu, 2019; Ahmetaj, 2023). Discrimination and limited support could undermine their perceived control, triggering reduced entrepreneurial efforts, particularly among women, who may feel less capable of managing and growing their enterprises.

The results then revealed economic problems were the most common struggle encountered by female entrepreneurs. Researchers agreed a systemic lack of access to capital, credit, land, or essential financial products like business loans or property ownership prevented women from launching a company (JBDC, 2022). Most participants' answers were consistent with the research in that they have difficulty finding start-up capital, with the majority resorting to savings and the others through familial assistance. Many stated they did not have substantial requirements: "I didn't have the collateral to take a bank loan." Financial institutions were also risk-averse towards women in entrepreneurship due to perceived higher risks or biases (ILO, 2021; Giglio, 2020). When women entrepreneurs sought loans, they experienced various obstacles, including strict approval processes (Giglio, 2020; Bue, 2024). CB02 complements this statement through their response; "The financial institutions are asking for several things. Plus, your business has to be registered before you can get a loan, and my business is not registered."

The research found limited funding and access to funding to be reoccurring problems across the literature; this means that businesspeople have had barriers to innovation endeavours.

The literature mentioned women's financial restraints as a barrier for women entrepreneurs. More than 15 researchers and participants, such as HH03 and AS01, agree, "There's limited access to affordable funding" for women in business.

According to Giglio (2020), high interest rates set by microfinance institutions caused increased operational expenses, and financial strain discouraged women from seeking capital from banks and relying on personal possessions or friends and relatives. Accordingly, prohibitive costs presented an issue for women. AS03 said, "Honestly, managing finances is tough. Prices for supplies and equipment keep changing, taxes are high, and competition is strong." And "There's limited access to affordable funding. Again, that is a point, and the high taxes and utility costs," declared AS01.

Another economic issue was the matter of oversaturation and fierce competition. This issue added perspective to the challenges women face; in addition to a lack of unification and harmony among women entrepreneurs in the industry, there is oversaturation. This situation may impact sector growth, as business owners' attitudes become so locked in on bringing in more consumers for themselves that they do not consider the sustainability of the overall sector, which consists of more unregistered than registered businesses, leading to division.

CB03 said, "I feel like the business is oversaturated. There are so many women doing hair..." "Competition from other businesses, especially unregistered businesses, because as a registered person, sometimes it is hard as the unregistered ones may offer even a cheaper rate and stuff like that," as participant AS01 mentioned.

Success Factors for Women Entrepreneurship

All the respondents have had to adjust to their roles as business owners. Through this, they have emphasised what they believe to be the key factors of achievement for their business's success and the approaches they employed to overcome barriers to contribute to their success. One of fifteen interviewees stated that their faith was their key source of success: "I pray over my business…" More than one respondent suggested that resilience was vital for business prosperity. Participant HH01 said, "Stick to your worth if the customer disagrees with your price." When faced with overwhelming competition, DS03 focuses more on competing against herself, and DS02 stated that "being a strong-willed person and a nonsense person" helped thwart unwanted advances from men. CS02 said that in the face of envy, "I don't focus on people; I just power through," and when AS02 was not being taken seriously and she had to "work twice as hard to be seen," she responded with determination and "extra effort to prove" herself. As a result, faith and resilience emerge as the most essential characteristics for success, particularly among female business owners. The faith and resilience of these business owners were positive attitudes and outlooks on the problems they confronted, which impacted on their motivation, persistence, and the survival of their businesses, per TPB.

The findings reflected that a positive business environment, good skills, and authentic customer engagement are the great triad of nurturing client connections. This customerdriven approach, particularly in customer engagement, was a success element and a riskcontrol method. Hence, HH01 cultivates a good atmosphere through playing "African movies and talk and have a good vibe," which she states brings customers back as well as informing

them about important decisions like price increases "long before it is applied" as it prevented "bombshells," which could ruin morale and reputation the women entrepreneurs work to build before since.

Similarly, another means of engagement with customers was through social media. Employing and actively using it to sell the business to customers has been deemed an effective way to build customer relationships. There were success opportunities in ICT, digital technology, and e-commerce that women could leverage to start and grow their businesses (Raman et al., 2022). In many cases, women entrepreneurs use social media as the first point of contact for customers, displaying their work and developing an online presence to attract customers and build a public portfolio that will make them trust their work before they meet. CB01 stated, "I post my work because a lot of people use social media, and my work brings clients." This attitude follows the principles of TPB. More than one participant listed "Instagram, TikTok, and FaceBook," and even "WhatsApp" as social tools they use to reach a broader audience.

The second end of building relationships through engagement and authenticity for the success of a business was networking and mentorship. Women entrepreneurs often benefit from robust support systems such as mentorship programs and networking opportunities; networking platforms provide key opportunities for women entrepreneurs (Nziku and Henry, 2020; Ahmetaj et al., 2023). "I surround myself with entrepreneurs already in the field...

Mentorship is a big thing for me," said contributor AS01.

Another success factor for women entrepreneurs was proper decision-making and strategising. Women entrepreneurs have given reason to believe that quality services and resource utilisation have been necessary for the growth of their businesses. They believe quality purchases contribute to their clients coming back and income streaming in, they become more inclined to purchase quality products or become loyal to a specific brand, product, or equipment. "I am very picky about tools and using quality products. Quality products, good results… Yeah, it definitely contributes to people coming back," said HH01. Respondent DS02 added that "I try to find resources to make products better." And HH02 said, "Because I invest in good tools, I enjoy it… In the beginning, I just buy industrial stuff… I prefer to just buy good things and go." This showed that the quality of the equipment and its ability to enhance their services affects their buyer behaviours.

Other decisions that bring success are careful targeting, time management and professionalism. One participant mentioned the importance of targeting market segments, which drove steady business. If owners believed their best target audience was the "middle and working classes as well as students," then their marketing efforts and even pricing were based on these groups. Additionally, if owners perceive that strong time management and scheduling helped them and demonstrate professionalism while building customer morale, they will be more inclined to continue.

Businesswomen have also attributed their success to the strategies used to overcome hindrances. Such methods were actions taken to enhance their knowledge and skills. According

to Saner and Yiu (2019), capacity building was one way to boost female entrepreneurship and present an opportunity for development in the proliferation of womenled medium and small businesses in Jamaica. First, adaptability and innovations were crucial to prevail over setbacks. Respondent CB03 mentioned how when she goes on the road, she takes time to query everyday people about their skin issues so that she could create new products to address them. Researchers implied that innovation involves seizing opportunities for development provided by female entrepreneurship advocates, highlighting how approaches like CB03 could harness new ideas and solutions. It was particularly relevant for fostering women-led enterprises, which align with the UN's Sustainable Development Goals (SDGs) and Jamaica's development agenda (Strawser, 2021; Giglio, 2020). The findings also showed adaptability skills are necessary to solve problems and navigate during change, like in the instance of DS04, who at one point had to improvise by opening a makeshift workplace on her veranda when she could no longer work in her salon.

Assistance from stakeholders provided to female entrepreneurs.

The interviews with women entrepreneurs in the beauty and wellness sector revealed a lack of substantial support from key stakeholders, including policymakers, government entities, and the private sector, such as banks and investors. Overall, there was insufficient assistance available for women in this industry.

The data indicates that government initiatives in the beauty and wellness industry are largely ineffective. Participant HH02 highlights that business owners feel abandoned, "we are left alone," as eleven out of the interviewed participants reported no significant government assistance or initiatives benefiting their businesses. Only two participants expressed uncertainty about government efforts to help, suggesting that most women entrepreneurs in this sector feel unsupported by the government. Instead of being able to identify the help of the government or even financial institutions, women entrepreneurs provide suggestions for policies to enact to ensure the growth of their businesses. Through their experience as business owners, they stated that rather than making strenuous processes that the government requires, they should "streamline the processes." They explain how to acquire one thing, they are sent to too many places, tax offices, banks, and other places; moreover, they have to wait to receive that item. Another suggestion was to quell irrelevancy, such as requiring a food handler's permit to work as a registered lash technician. Additionally, financial policy proposals such as accessible funding, more grants and tax incentives, enhance the growth of women's enterprises in the industry.

Jamaica's government has been supporting various initiatives for the development of entrepreneurship island wide, such as trying to create an environment that enables risktaking by reducing risk impediments, having training programs, employing favourable credit schemes, and instilling public policy programs for the growth of women-owned businesses (Saner & Yiu, 2019). The United Nations Sustainable Development Goals

(SDGs) and Jamaica's UN SDA development agenda would also involve initiatives for economic growth, job creation, and innovation for business owners, including women-led ones (CAPRI, 2020; Raman et al., 2022). However, only a few respondents have witnessed the government's supportive efforts; one such entrepreneur is contributor AS01, who mentioned, "The Small Business Development Centre has provided valuable training and funding opportunities for my business." Nonetheless, most respondents opposed the existence of government efforts, suggesting it may be as participant HH02 stated: the initiatives just "never appealed." Whether that means women entrepreneurs are not interested in current support or they need better promotion. These responses highlight a disconnect between available programs and the women who could benefit from them. There is a need for more inclusive policies and programs that cater to the specific needs of women entrepreneurs, such as improved access to financial services, training opportunities, and mentorship networks (Saner & Yiu, 2019)

The findings revealed another discrepancy between existing government initiatives and respondents' experiences. Stakeholders and beauty and wellness businesswomen agree that financial support, training programs, and promoting women's entrepreneurship are all roles of stakeholders. However, there was a disconnect between stakeholders' acclaimed actions and the participants' experiences. For instance, according to MIIC (2024), the

Ministry of Industry, Investment, and Commerce has several initiatives under the Women's Entrepreneurship Support (WES) Project, but the participants could not, even with uncertainty, identify the ministry as a support organisation for women entrepreneurs.

Conclusions

The existing literature acknowledges women entrepreneurs face barriers in Jamaica and internationally, and the research findings solidify that. Women entrepreneurs in Jamaica face several setbacks, including limited access to formal business networks and financing and the dual responsibilities of work and family care, to say the least (Saner & Yiu, 2019). This research was significant as it highlighted the inadequacies needing improvement to empower success in women's entrepreneurship and enhance the business atmosphere for women. Understanding the hindrances women entrepreneurs have experienced was essential, as these obstacles differ significantly from those encountered by men. Recognizing these challenges helps future female business owners grasp why their enterprises may not perform as well. It also highlighted to policymakers, financial institutions, and private sector groups the substantial number of women entrepreneurs who remain underserved by current initiatives, emphasizing the need for broader outreach and support to improve the business environment for women.

Economically, without effectively addressing the obstacles, it could lead to reduced economic participation from women, limiting their engagement in entrepreneurial feats and even slower business growth (Gonzales, 2020). However, if more women decide to become

entrepreneurs and they would have to face the same unlevelled environment that existed years before them, it would reflect negatively on Jamaica as an economy. Socially, these barriers also reduce community development since when they cause fewer women to join the MSE, there is less reinvestment in the community.

Methodically, the study highlights the importance of qualitative research in capturing the essence of experiential perspectives, which may differ from the perceptions and focuses of those conducting the study. The findings added to the research on primarily gender-related and lack of funding issues, new understandings of social and cultural, financial, and pandemic issues, as well as success factors that previous mixed-method or quantitative research may not have considered or discovered as issues concerning women entrepreneurship. Moreover, women entrepreneurs could serve to improve professional practice in terms of resilience, effective interactions with customers and networks, making good decisions, and overcoming barriers through enhancing knowledge of the market and their work to enhance their skills and services. Practical implications of the finding were that stakeholders should consider building more on what women say are success factors boosting their opportunity to connect with customers and networks in the industry to curb the "lack of unity."

Stakeholder assistance is also necessary for women entrepreneurs to thrive, as the literature suggests; without it, women would struggle to scale and expand to contribute to the economy and create employment opportunities in their communities, which may exacerbate the unemployment rate. Inadequate financial support could severely impact businesses, leading to closures and increased hardship for women, particularly single mothers who struggle to support their families. Women play a crucial role in driving innovation; without adequate backing from stakeholders, their ideas and perspectives will be stifled, limiting their market potential and overall contributions to the economy including GDP. This aligns with existing literature that underscored the need for enhanced support for women entrepreneurs to bolster economic growth.

The findings highlight the necessity for a lockdown on policy development to facilitate business deliverables for stakeholders. Additionally, there is a pressing need to enforce ethical policies for female entrepreneurs who correspond with men throughout the distribution channel.

By considering these implications, businesswomen and stakeholders would be able to understand the impact the current atmosphere has on women and make further efforts to employ the effective breaking down of barriers that prevent female entrepreneurship growth, enhancing their success factors and opportunities whilst improving the stakeholders' initiatives and policies to promote female entrepreneurs.

Recommendations

This recommendation includes several proposals to help women entrepreneurs in the beauty and wellness sector overcome challenges. First, establishing community programs that

provide childcare support and promoting flexible work arrangements could help female business owners achieve a better work-life balance. Training in workplace professionalism, especially in gender sensitivity, is essential for fostering a respectful environment. It is crucial to establish clear reporting protocols for harassment, emphasising heavier penalties for those who commit offences even if they are not directly part of the victim's team and are a distributor.

Additionally, raising awareness about the value of services from businesses in less affluent areas could combat classism and incentivise local support through loyalty programs. Networking events and workshops should be organised and advertised better to promote mentorship and collaboration among women in the industry, fostering a supportive community rather than competitive dynamics.

Encouraging micro-financing initiatives that acknowledge non-traditional collateral and enhancing financial literacy programs could bolster start-up capital access. Furthermore, advocating for tailored loan products for unregistered businesses and supporting women in the registration process could facilitate their access to funding.

Finally, government policies should be encouraged to focus on funding women-led businesses and ensuring gender equality in entrepreneurship. This includes tax incentives for inclusive hiring practices and community engagement, ultimately aiming to dismantle existing barriers to success for women entrepreneurs in this sector.

Appendix 1

Interview Questions on Women Entrepreneurship in Jamaica

This interview is designed to gather comprehensive insights into the experiences, challenges, and successes of women entrepreneurs in Jamaica. It aims to explore the multifaceted aspects of women's entrepreneurship, including personal experiences, systemic barriers, and policy implications. Do you agree to take the interview?

1. What kind of business do you operate, and how long have you been in business?
2. What inspired you to become an entrepreneur?
3. What gender-related challenges have you encountered in your entrepreneurial journey?
4. How do you think these challenges affected your business operations and growth?
5. What economic challenges have you faced as a female entrepreneur in Jamaica?
6. How do you navigate these economic and regulatory barriers?
7. How have you accessed funding for your business?
8. What challenges did you face in this process?
9. What resources have been critical to your business success?
10. How were these resources obtained?
11. What strategies have you used to overcome challenges you've faced as a woman entrepreneur?

12. Can you share any initiatives or government assistance programs that enhanced the growth of your business?
13. What other policies do you think are necessary to support women entrepreneurs in Jamaica?
14. What role do you think the government and private sectors can play in promoting women's entrepreneurship?
15. Is there anything else you would like to share about your experiences as a female entrepreneur in Jamaica?

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UNIVERSITY OF THE COMMONWEALTH CARIBBEAN
Fostering Leadership & Innovation

From Shareholder Focus to Stakeholder Focus: An Enterprise Risk Management Paradigm Shift in the Jamaican Banking Sector, Dr Natasha Grant

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Abstract

Jamaica's banking sector has evolved over the years, reflecting the country's economic, social and political transitions. Over the past two decades, the Jamaican banking sector has experienced significant fluctuations. From external shocks such as the Financial Crisis of 2007, and more recently, the mounting uncertainties brought about by the COVID-19 pandemic in 2020 - these events, among others, have marked pivotal periods for the sector. Despite these challenges, however, numerous opportunities emerged, which saw major digital transformations, to include smarter and more efficient banking solutions. Notwithstanding, the Inter-American Development Bank (IDB) expresses concern that although Jamaica has made significant progress in economic stabilization, debt reduction and structural reform, the development and accessibility of its financial sector remain below that of comparable nations. Further, the IDB is concerned that development-related indicators remain relatively unchanged over the past several decades. This includes statistics such as poverty rates, income equality, economic informality and the vibrancy of the private sector.

This article aims to highlight the major risks and key challenges faced by the Jamaican

Banking Sector and to discuss how a renewed perspective on Enterprise Risk Management (ERM) as a strategic systematic management tool may help to alleviate the impact of some of these challenges. The Value-driven Stakeholder-focused ERM framework, which was conceptualized and developed by the researcher herein is put forward as a chief enabling tool to facilitate the paradigm shift within the Jamaican Banking Sector. The said framework is founded on the basic tenets of the ISO31000 framework and the pillars of the Stakeholder Theory, which promote reciprocal value creation, sustainability and resilience. This research is underpinned by a pragmatist philosophy, which allows for appropriate fluidity to design the research based on a relational epistemological stance. Consequently, a qualitative method was rationalized to be the most suitable to guide the successful execution of this research and to practically meet the research objectives.

Key Words: Contemporary Risk Management; Enterprise Risk Management; Banking Sector; Value Creation; Stakeholder Theory; Financial System; Cyber risk management

Introduction

Overview of the Jamaican Banking Sector

Formal banking in Jamaica dates back to the 19th century, with the establishment of the first commercial banks by British stakeholders. Jamaica's banking sector has evolved over the years, reflecting the country's economic, social and political transitions. The last two decades, however, have been like a roller coaster ride for the Jamaican Banking Sector. From exogenous shocks such as the Financial Crises of 2007, to more recently, the grave uncertainties spurred on by the COVID-19 pandemic in 2020, the Jamaican banking sector has faced some phenomenally pivotal years. Despite these challenges, numerous opportunities emerged, which saw major digital transformations, to include smarter and more efficient banking solutions. According to Team Enrichest (2023), technological advancements have transformed the banking industry, with for example, innovative solutions such as online payment systems and mobile banking. Further, Team Enrichest (2023) argue that this enhanced the convenience of banking and contributed to the overall development of the sector.

Composition of the Jamaican Banking Sector

The Jamaican banking sector comprises three main types of financial institutions, each contributing uniquely to the country's economic growth and development. The three categories are commercial banks, building societies and credit unions. Each of these

institutions operates under specific regulatory frameworks and caters to different segments of the population. Table One shows the type and number of financial institutions within Jamaican's Banking Sector.

Table One: Composition of Jamaica's Banking Sector

Type of Financial Institution	Total
Commercial banks	8
Building societies	2
Credit unions	25

Source: Author developed

Commercial banks are the primary institutions within Jamaica's Banking Sector. They provide an extensive array of services, encompassing savings and checking accounts, loans, mortgages, foreign currency exchange and investment products. Among the leading commercial banks in Jamaica are the National Commercial Bank and the Bank of Nova Scotia. Building societies in Jamaica primarily provide mortgage financing for homebuyers.

They also offer savings accounts and other financial products with competitive interest rates. The Jamaica National Building Society (JNBS), now part of the JN Group, is the most prominent and has significantly promoted homeownership in Jamaica. Credit unions are member-owned financial cooperatives that provide savings, loans, and other financial services to their members. Unlike banks, credit unions are non-profit organizations; and their primary focus is on serving the financial needs of their members rather than maximizing profits.

Regulatory Oversight

The Bank of Jamaica [(BOJ, the Bank)] has regulatory and supervisory oversight of Jamaica's commercial banks and other licensed deposit-taking institutions. According to the BOJ (n.d.) this ensures that such institutions are compliant with all the applicable legislation and regulations, ensuring the highest level of prudence and integrity in their management. In addition, the BOJ (n.d.) advises that it supports financial stability through micro and macro prudential assessments, which are informed by early warning systems and risk models. The Financial Services Commission (FSC) and the Jamaica Deposit Insurance Corporation (JDIC) are two key stakeholders that the Bank collaborates with in the fulfillment of its regulatory role and supervisory oversight of Jamaica's financial system. This predominantly occurs through two statutory committees, namely, the Financial System Stability Committee

(FSSC) and the Financial Regulatory Committee (FRC).

According to the BOJ (n.d.):

> The law specifies that the functions of the Bank include, (a) to formulate and implement monetary policy; (b) the implementation of prudential and macro-prudential policies; (c) to issue and redeem notes and coins; (d) to hold and manage the external reserves of Jamaica; (e) to foster the development of money and capital markets in Jamaica; (f) to act as banker and financial agent of the Government; and (g) to act as banker to deposit taking institutions.

The Jamaica Co-operative Credit Union League (JCCUL) has immediate oversight for credit unions in Jamaica. In February 2023, the Ministry of Finance and Public Service (MOFP) declared that the Bank of Jamaica would assume responsibility for the micro-prudential supervision of deposit-taking institutions and non-bank financial entities, while the (FSC) would oversee market conduct regulation. Following legislative changes, according to Collinder (2023), a new regulatory model, namely, "twin peaks" will be introduced in 2025. This new regulatory model will result in the BOJ having an oversight of securities dealers, insurance companies and pension funds, which were originally managed by the FSC. Collinder (2023) reports that this expands the reporting system, which now covers commercial banks, merchant banks and building societies, with credit unions also included.

Major Risks Faced by the Jamaican Banking Sector

According to the most recent International Narcotics Control Strategy Report (INCSR) from the US State Department, Jamaica's initiatives to combat money laundering are being hindered by significant resource limitations and systemic corruption. The Inter-American Development Bank [(IDB, 2018)] reports that although Jamaica has made significant progress in economic stabilization, debt reduction and structural reform, the development and accessibility of its financial sector remain below that of comparable nations. Further, the IDB (2018) reports that development-related indicators have remained relatively unchanged over the past several decades. This includes statistics such as poverty rates, income equality, economic informality, and the vibrancy of the private sector. In this context, a combination of economic and policy-related factors, along with geographic, social and demographic issues, have all played a role in shaping the development of Jamaica's financial sector. Notwithstanding, improvements in institutional capacity, policy discipline and structural initiatives indicate a significant potential to expedite financial sector development and enhance access and inclusion.

The Jamaican Banking Sector, like others, has been plagued by cyberattacks over the past decade. According to the Caribbean News Weekly (2025), the BOJ reports an 890% surge in internet banking fraud since 2020. This is the equivalent to JMD$330.6 million dollars. As detailed in the BOJ's recent Financial Stability Report for 2024, the rise in cyberattacks has emerged as a major threat to the stability of the Jamaica Banking Sector. The BOJ (2023)

further posits that cyberattacks are not only increasing in frequency but are also advancing in complexity and sophistication. Left alone, a successful cyberattack could severely impact a

Deposit Taking Institution (DTI), resulting in significant financial or operational repercussions. The BOJ (2023) reports that cyber risks such as those from malware, hacking, phishing, as well as those from insider threats can have significant financial loss, reputational damage and loss of sensitive information. These losses, whether individually or collectively negatively impact customers, employees, shareholders, suppliers and ultimately threatens the stability of the financial system and the wider economy. It is therefore incumbent for DTIs to identify, assess and manage their cyber risk exposures in order to protect their information assets and others, as well as their overall operations. This is necessary to build stakeholder trust and confidence, which are two of the most important attributes of a financial sector.

Access to credit continues to be a major eye sore in the financial system- this was exacerbated by the effects of the COVID-19 pandemic. The IADB (2022) recommends that both the public and private sectors in Jamaica prioritize eliminating any existing barriers to credit access. Additionally, the IADB (2022) recommends that this process should involve close coordination between financial sector operators and the government. This is to ensure that economic policies align with economic stability, the business sector, and that financial regulations do not hinder investment and the entry of new capital sources. It is important to ensure also that external resources can be mobilized to meet the funding needs of local entrepreneurs and businesses.

Summary of Main Objectives and Expected Outcomes

This article aims to highlight the major risks and key challenges faced by the Jamaican Banking Sector and to discuss how a renewed perspective on Enterprise Risk Management (ERM) as a strategic management tool may help to alleviate some of these challenges. The main question being asked herein is: How can a renewed perspective/ paradigm shift on Enterprise Risk Management and its practice help to alleviate some of the key challenges within the Jamaican Banking Sector? Notwithstanding its particular focus on the Jamaican Banking Sector, it is anticipated that banks and other financial institutions in other jurisdictions within the Caribbean region and others, may benefit from the discussions and practical recommendations made herein.

Literature Review

Understanding ERM: An Exploration of its Definition and Key Components

Enterprise Risk Management is the discipline through which an organization in any industry identifies, evaluates, controls, finances, and monitors risks across all categories (Grant, 2023). This approach aims to enhance the organization's short-term and long-term value for

its stakeholders [Casualty Actuarial Society (CAS) – ERM Committee, 2003]. According to Grant (2023), ERM is essentially an emerging approach to monitor and manage risks holistically. Grant (2023) further argued that there are a myriad of paradigms regarding this "risk" that organizations are encouraged to manage and monitor. Segal (2011), an ardent thought leader on ERM defines risk as any deviation from what is expected. Risk is classified as uncertainty, encompassing both positive and negative volatility, categorized by their source. The discipline of ERM is widely discussed; however, the extant literature indicates that despite the prevalence of discourse on ERM, only a subset of organizations across various industries fully comprehend the core of its underlying principles ERM. According to Bromiley et al. (2015), the ERM concept implies a thorough and consistent handling of all risks that an organization faces, as opposed to the individualistic traditional approach where risks are treated separately (as cited in Grant, 2023). It is this concept of enterprise risk management that eludes many corporations- the very fact that *all risks* should be treated consistently and coherently creates an almost elusive grasp of the concept (Grant, 2023).

The notion of comprehensiveness and cohesiveness is integral in ensuring that the firm has a holistic purview of its enterprise risk exposure. Essentially, all parts of a successful ERM programme are held in tandem by the pillars of integration; and are anchored on the foundation of an enterprise-wide focus. According to Arena et al. (2010), influential institutions and bodies such as ratings agencies, professional associations, legislative bodies, regulators and stock exchanges strongly encourage firms to adopt and practice ERM (as cited in Grant, 2023). However, despite ERM being promoted as the most efficient way to manage risk, Bromiley et al. (2015) further argue that academic research on ERM is still in its infancy stage; and where the literature exists, it is heavily dominated in accounting and finance journals. The concern that Bromiley et al. (2015) maintain is that discussions are not backed by adequate and relevant research on the management of risk, strategy management, organizational change and other relevant topics (as cited in Grant, 2023).

The Evolution of ERM[1]

Over the years, ERM has evolved to include a more rounded and integrated perspective on risk management. According to Simona-Lulia (2014) enterprise risk management is a new concept that revolutionizes the traditional approach to risk management. This relatively new approach to managing risk does not only adequately and appropriately consider upside and downside risks; but aims to ensure that the organization's business model, objectives and policies are strategically aligned such that they allow value creation, while balancing risk and return. Since the mid-1990's ERM has emerged as a concept and as a management function within organizations (Dickinson, 2001). Dickinson further argues that its emergence can be traced to two main causes. Firstly, he posits that following a number of high-profile company

1 Adopted from Grant, N. (2023). *Is the Jamaican Tourism Industry Ready to Adopt Enterprise Risk Management (ERM): a Case Study of the Jamaican Reality.* Doctoral thesis, University of Sunderland

failures and preventable large losses, the scope of corporate governance has widened to embrace the risks that an organization takes. He further explains that as a consequence, directors are now required to report on their risk management control systems. Examples of disclosure avenues include voluntary codes such as the "Turnbull Guidelines, 1977" in the

U.K.; or by legislation, as in Germany through the "Control and Transparency in Entities, 1998" law. Secondly, he argues that value-added models[2] are playing a greater role in strategic planning.

ERM has evolved from traditional risk insurance management (pure risk management) and financial risk management (speculative risk management) to include broader and more encompassing categories of risks as shown in Figures 1 and 2.

Figure 1: Typical 3-Risk Category

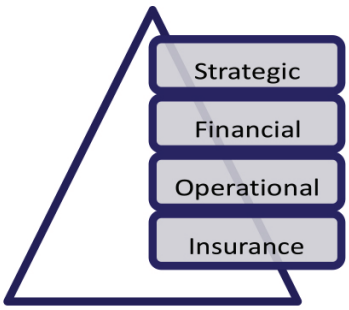


Figure 2: Typical 4-Risk Category

Source: Fig. 1 and 2 adopted from Grant, N. (2023). *Is the Jamaican Tourism Industry Ready to Adopt Enterprise Risk Management (ERM): a Case Study of the Jamaican Reality.* **Doctoral thesis, University of Sunderland**

St. Maryam et al. (2020) in their research indicate that over a decade, the practice of risk management has changed significantly; and that this change is seen particularly in the financial sector. These significant changes are highlighted by St. Maryam et al. (2020) as follows: the increased relevance placed on the management of non-financial risks, the emergence of stress testing as a significant compliance method and the active involvement of organizations in

2 Models like Cash-Flow-at-Risk (CFaR) are gaining greater visibility; rather than the use of the traditional financial models such as Value-at-Risk (VaR).

maintaining their risk environments. James Lam, who is often regarded as "the father" of risk management emphasized that ERM would eventually gain major traction on a global scale. This phenomenon is now being realized in contemporary financial services practices.

The Stakeholder Theory: a Paradigm Shift on Value Creation in ERM

The literature in ERM theory suggests that much attention is usually given to the internal stakeholders; and in particular, shareholders (Grant, 2023). Consequently, many resources are deployed in creating value for this category of stakeholders. According to Grant (2023), the gap in theory comes to the fore where the external stakeholders are concerned. In this regard, questions to be asked by an organization should include, but not limited to: what is the impact of operations on the community in which it operates and inherently, the community's stakeholders; and how is value being created for or being passed on to these stakeholders. Also, what should be considered is how the socio-economic challenges faced by external stakeholders are impacting the organization's mandate. This is arguably the epicenter of the gap- how is value being created for these stakeholders; and by extension the people, firms, agencies, inter alia, with whom they themselves interact. Consequently, ERM should be embedded in a culture of equally creating value for both the internal and external stakeholders of the banking sector. It is therefore postulated by the researcher herein that this should be the general focus of ERM – a discipline and a systematic process employed by management and others to proactively identify, evaluate, treat and report on risks that affect the organization and its stakeholders. This drives the pertinent notion of the concept of interconnectedness and integration, which form one of the undergirding pillars of the Stakeholder Theory, which is the theoretical underpinning for this research.

Methodology

A pragmatist approach was employed, which allowed for the appropriate fluidity to collect data through a rich and robust review of literature, administrative and statistical reports particularly from the Inter-American Development Bank (IDB) and the Bank of Jamaica (BOJ). Discussions on the main research question stated in sub-section 1.5 were also held with a diverse cadre of experienced risk management practitioners, banking professionals and an economist, which contributed to the data collection process. The data collected were analyzed through a thematic approach.

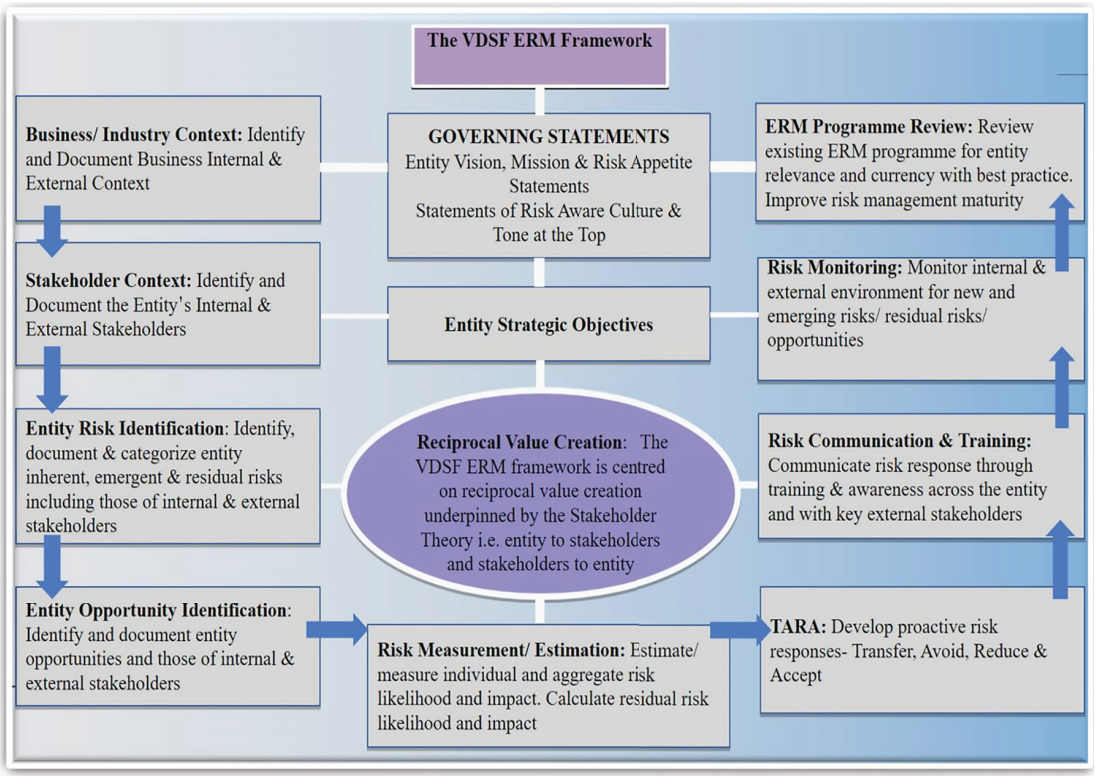
Discussion and Results

The Value-driven Stakeholder-focused (VDSF) ERM Framework

It is challenging for organizations to refute the benefits, whether tangible or intangible, associated with the effective implementation of ERM (Grant, 2023). St. Maryam et al. (2020) assert that risk management, which generates value, is fundamentally an essential

component of an organization's operations. Corporate entities, individuals, governments, and entire societies have all experienced positive outcomes from various aspects of ERM (Grant, 2023). However, the degree to which each individual, corporate entity, or body has benefited may vary based on their perception of benefit, the industry in which the entity operates, the maturity of the ERM program, and the overall organizational commitment to ERM principles and standards. The banking sector, due to its regulatory framework, particularly benefits from the practice of ERM. Notwithstanding, a new perspective on ERM can significantly benefit the Jamaican Banking Sector by helping to address some of its unique challenges and enhancing its overall resilience. Consequently, a Value-driven Stakeholder-focused (VDSF) Enterprise Risk Management (ERM) framework is put forward as a robust, systematic and integrated enabling tool in this regard. Illustration 1 provides a pictorial representation of the various components of the VDSF ERM.

Illustration 1: The Value-driven Stakeholder-focused (VDSF) ERM Framework[3]



3 The VDSF ERM Framework is created and designed by Natasha Kasheba Grant, author of this research paper. All rights reserved © 2022.

Benefits of the VDSF ERM Framework to the Jamaican Banking Sector Holistic Risk Management

The VDSF ERM framework encourages a comprehensive approach to managing risks, rather than treating them individually. This holistic view ensures that all risks are consistently and coherently managed; and this approach is particularly crucial for the banking sector, including the Jamaican Banking Sector. By adopting holistic risk management, the Jamaican Banking Sector can enhance its ability to manage risks effectively, create value for stakeholders and ensure regulatory compliance. This approach helps in building a resilient and stable banking sector that can withstand various challenges and uncertainties through:

Comprehensive Risk Identification: The VDSF ERM framework encourages organizations to identify all potential risks, including financial, operational, strategic, and compliance risks. This comprehensive identification helps in understanding the full spectrum and scope of risks that the organization faces, providing an aggregated view.

Consistent Risk Evaluation: Once risks are identified, they are evaluated consistently across the organization. The VDSF ERM framework promotes the use of standardized criteria and metrics to assess the likelihood and impact of each risk and to manage residual risk exposures, keeping them within the entity's risk appetite and tolerance.

Integrated Risk Control: The VDSF ERM framework promotes the integration of risk control measures across different departments, functions and even business lines/ segments. This ensures that risk mitigation strategies are aligned and coordinated, reducing the chances of gaps or inefficient overlaps in risk management efforts for the organization's internal and external stakeholders.

Continuous Monitoring: Holistic risk management involves continuous monitoring of risks and the effectiveness of risk control measures. The VDSF ERM framework promotes consistent environmental scans as an ongoing process in identifying new/ emerging risks and adjusting and/ or refining strategies as needed. Early warning systems are crucial components of the framework that will help organizations identify potential risks before they escalate into significant issues.

Enterprise-wide Focus: The VDSF ERM framework is anchored on the foundation of an enterprise-wide focus, meaning that all parts of the organization are involved in risk management. This ensures that risk management is not siloed but is a collective effort across the entire organization and its business lines/ segments.

Improved Value Creation

The VDSF ERM framework aims to align an organization's business model, objectives, and policies strategically to balance risk and return, thereby creating value. This is particularly beneficial for the Jamaican Banking Sector, which faces various economic and policyrelated challenges. With a shift from shareholder to stakeholder focus, the VDSF ERM Framework can help banks create value for both internal and external stakeholders. This includes considering the impact of operations on the community and ensuring that value is passed on to all stakeholders. This concept will also help banks to proactively identify and make provisions for some of the nuances faced when they are engaged by external stakeholders, for example in developing improved policies for account opening. By proactively assessing these issues, among others, at the stakeholder level, financial institutions may be able to utilize evidence-based decision making through data-driven insights to craft smarter, more efficient and accessible banking solutions, meeting stakeholders' needs.

Improved Regulatory Compliance and Reputational Risk Management

Generally, ERM helps the banking sector to comply with regulatory requirements by providing a structured and proactive approach, thereby avoiding penalties and enhancing their reputation. This helps to boost stakeholder confidence and is essential for maintaining financial stability and integrity in the Jamaican Banking Sector. The VDSF ERM Framework promotes adherence to regulatory requirements and ethical standards, safeguarding public trust. Trust is a crucial factor in encouraging individuals to engage with banking services. To this end, key risk management mechanisms include, but are not limited to Anti-Money Laundering (AML) policies and Know Your Customer (KYC) protocols. These are necessary to improve overall regulatory compliance, promote secure transactions and prevent fraud. In addition, the VDSF ERM framework promotes transparent and clear communication regarding, for example, fees, policies and product terms, which help to build confidence among new and existing customers.

Cyber Risk Management

The literature and statistical reports indicate that the banking industry faces continuous threats from cybercriminals employing increasingly sophisticated methods to perpetrate fraud and launch cyber threats. As financial transactions increasingly move to digital platforms, the banking sector needs to utilize advanced security measures to safeguard customer data and prevent financial losses. According to Cyberproof Research Team (2025), traditional fraud detection systems use rule-based methods that may not adapt well to new threats. The VDSF ERM promotes the use of contemporary high-tech solutions to address both fraud and emerging cyber threats. Contemporary high-tech solutions, for example, deep

learning models and predictive analytics models, Automated Risk Scoring and Decision-Making models and Natural Language Processing (NLP) in Fraud Detection have created a revolution in fraud detection and prevention by analyzing, inter alia, large amounts of transaction data in real time. The Cyberproof Research Team (2025) found that machine learning, behavioral biometrics, and predictive analytics enable financial institutions to detect and prevent threats early. Further, they postulate that AI-powered real-time data protection services are revolutionizing the fight against financial fraud.

Improved Access to Credit

The VDSF ERM framework promotes better coordination between financial sector operators and the government to eliminate barriers to credit access, which is a significant issue in Jamaica. Expanding access to banking, especially for marginalized communities, requires addressing key barriers such as affordability, geographical reach, and financial literacy. ERM plays a pivotal role in overcoming these barriers by enabling banks to innovate, adapt, and manage risks effectively. This adaptability is essential for maintaining accessibility, especially under challenging circumstances such as economic downturns or natural disasters, which Jamaica is predominantly exposed to. According to the National Financial Inclusion Council of Jamaica [(NFICJ,2019)], the Government of Jamaica (GOJ) in support of the Vision 2030 - National Development Plan, and in recognition of its commitment to the Alliance for Financial Inclusion, puts forward a National Financial Inclusion Strategy (NFIS), which sets out to create the conditions in which Jamaicans, particularly those who were previously underserved by the domestic financial system, are able to save safely and fortify resilience against financial shocks. In this regard, firms are able to invest, grow and generate greater levels of wealth. The GOJ is of the view that this goal is optimally attained by leveraging the combined resources of the public sector, the private sector and civil society to coordinate the design and implementation of the NFIS.

Operational risks, such as inefficiencies in processes or disruptions in service delivery, often limit access to banking. ERM equips the banking sector with tools to streamline operations, enhance service quality, and ensure reliable access to financial services. Some examples include, but are not limited to:

Branch Optimization: By analyzing data on customer demographics and geographic needs, The VDSF ERM framework can guide financial institutions to strategically place branches or ATMs in underserved areas, ensuring accessibility.

Mobile Banking Solutions: Risk assessments can help the banking sector to adopt secure and scalable digital platforms, reducing reliance on physical branches and increasing access in remote regions.

The VDSF ERM framework can further enable the Jamaican Banking Sector to assess credit risks accurately, allowing them to offer risk-based pricing for loans and financial products. By leveraging advanced analytics and data-driven insights, banks, credit unions, building societies and the like can extend credit to individuals who lack traditional credit history profiles, fostering inclusivity. This can be achieved particularly through the use of alternative data sources, such as utility payments and mobile phone usage, to evaluate creditworthiness and through developing pointed microloan products that are tailored to the needs of small businesses and low-income consumers, which are among the most vulnerable stakeholders in credit access. By adopting a new perspective on ERM, the Jamaican Banking Sector can enhance its ability to manage risks effectively, create value for stakeholders and ensure regulatory compliance, ultimately contributing to its stability and growth.

Conclusion

There is no doubt that the Jamaican Banking Sector is a significant and largely impacting contributor to Jamaica's growth and development. Preponderant to this truth, however, is the notion that the Jamaican Banking Sector continues to grapple with challenges that exist both in the internal and external environments that do contend for their growth, sustainability and resilience. The research indicates that these challenges, which herein have been regarded as "threats" and "risks" require a contemporary, systematic and integrated approach to be managed effectively. While the banking sector has benefited from the practice of ERM, the nature, frequency and severity of the kinds of phenomena facing the sector, and by extension the Jamaican economy, require a paradigm shift- a new world view in the risk management philosophy and approach.

The Value-Driven Stakeholder-Focused (VDSF) ERM Framework is far more than a defensive strategy; it is a transformative tool that can revolutionize access to banking. By mitigating risks, fostering innovation, and ensuring compliance, the framework may empower banks and other Deposit Taking Institutions to serve a broader population, including those who have historically been excluded from the financial system. As the banking sector continues to embrace ERM principles, they not only safeguard their own future, but also contribute to the greater goal of financial inclusion globally. With the successful implementation of a stakeholder-focused ERM strategy, the 2030 GOJ vision of accessible banking for all can become a reality.

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UNIVERSITY OF THE COMMONWEALTH CARIBBEAN
Fostering Leadership & Innovation

Managing 'Academic Tourism': an emerging niche culture in business travel, Prof Jessica Lichy,

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Abstract

International mobility is a proven methodology that has been leveraged to promote international learning and engagement. The pandemic has sparked renewed commitment across higher education institutions (HEIs) to foster global awareness and develop the intercultural skills needed to live and work successfully in a globally interconnected world. Yet, the existing studies offer only a partial understanding of factors that encourage and discourage international mobility, particularly for teaching purposes. Using a four-stage exploratory qualitative approach, this paper provides novel insights into managing teaching mobility. It contributes to the current literature by focusing on staff mobility rather than student mobility. Photo-elicitation is used to identify five typologies of internationally mobile academics: pragmatic learners, evaders, workcationers, philanthropic knowledge-seekers and researchinspired innovators. This paper also offers management recommendations regarding factors that inspire or deter academic mobility. The findings suggest that a number of theories from leisure tourism can be adapted to explain the motivations of this unique community of business travellers.

Keywords: Managing international academic mobility, motivation theory, niche culture travel & tourism

Introduction

The internationalisation of higher education is being driven by growth in international mobility (Guillaume & Pochic, 2010; Nerlich, 2013), generating new research concepts,

knowledge and understanding (Agence Erasmus, 2020) and also raising standards in academic publications (Fernandes, 2006). This paper focuses on identifying emerging trends in international mobility of academics who travel to teach abroad, develop student mobility (Robertson & Dale, 2015) and foster an international perspective within education (De Meyer, 2012). Existing literature has largely overlooked this form of travel (Pearce, 2015). The paper contributes to existing knowledge by recapitulating the findings of research undertaken to deepen our understanding of: (i) the factors that motivate staff to embark upon international mobility, (ii) the obstacles that they face, and (iii) classify the different types of internationally mobile academics that exist.

An increasing number of academic staff undertake work beyond national borders (Zhong, 2013) for periods of anywhere between a few days and a year, mostly between partner institutions in different countries (Rodríguez, Martínez-Roget & Pawlowska (2013). International mobility differs from other forms of academic travel such as sabbatical leave (Reynolds, 1990), transitional travel (Huang & Cai, 2011), humanitarian intervention (Ludwig, 2010) or attending international conferences (Van Dijk and Maier, 2006). While there is little consensus about what motivates academics to travel internationally (Singh, 2022), it is likely that they are driven by intrinsic factors – including a desire for knowledge by learning from others in a different cultural environment, the opportunity to acquire new skills by experiencing an unfamiliar way of life, learning to speak a foreign language, developing new ways of communicating and adapting to the work methods of a 'host' institution. Academic mobility beyond borders may also be driven by the strategic vision of an institution to develop an international dimension. However, the existing literature provides an incomplete picture of the processes and implications of international staff mobility – i.e., the movement of academic staff members such as professors and researchers between different countries for professional purposes.

Expansion of higher education services beyond borders is increasing the volume of academic mobility and changing the market of education (Bedenlier, 2018), raising awareness of the need to understand new trends. Although academic mobility is central to the work of international organisations like *Erasmus+* and *Fulbright Teacher Exchange*, there is a lack of information concerning what motivates academics to participate. When abroad, academics engage in more than 'conventional' tourism since they transfer knowledge and gain first-hand insights into different teaching approaches and research environments (Kriesky & Cote, 2003; Taillon, 2014). Various benefits arise from experiencing new places and new situations even temporarily, while free from the constraints of work or normal patterns of daily life at home

(Ryan, 1991). Both the 'home' and 'host' institutions benefit from the knowledge transfer and intercultural exchange. International mobility can strengthen market positioning, increase international rankings and enhance accreditation (Adler and Harzing, 2009; Dickmann, 2012; Ernst & Young, 2014). Academics act as 'channels' by transforming themselves and their interlocutors. Consequently, international academic mobility can generate important

leads for international expansion, collaborative research projects and scholarly publications (Evans et al., 2008; Groves, López & Carvalho, 2018). Many academics, however, overlook opportunities to engage with international mobility (Goetz, Jaritz & Oser, 2011; Pearce & Quan, 2015). An objective of this paper, therefore, is to better understand the barriers and enablers of international mobility for teaching in higher education institutions (HEI), as opposed to student mobility.

The context (Johns, 2006) of international mobility is dynamic and nuanced. Academics will volunteer (or accept) to teach abroad on the understanding that their trip is partly financed by a funding body and partly by the sending institution; there is an understanding that their international experience will enhance career progression (Thorn, 2009; Dickmann, 2012), lifelong learning (Falck et al., 2010), employability (Bonnard, Calmand & Giret, 2017), research output (Mamiseishvili & Rosser, 2010; Webber & Yang, 2014; Groves et al., 2018) and international collaboration (McLeay, Lichy & Asaad, 2020). These academics travel for business but are different from the corporate business traveller (Beaverstock et al. 2009) in terms of their motivations. As international mobility is a performance indicator for many HEI, it is important that managers within education and tourism gain an understanding of this form of travel, so as to address the needs of academic travellers. The existing literature largely overlooks this aspect; theories of motivation have not been applied in the context of academic tourism and academic travel motivation. This lack of insight reflects the complexity of the context and the diverse interpretations of international academic mobility motivations within higher education.

To this end, the following research question is formulated:
"what are the factors that drive engagement in international academic mobility and the difficulties encountered?"

The aim is therefore to identify the issues that encourage and discourage international teaching mobility, and the different types of internationally mobile academics that exist. Existing studies in this field are mostly quantitative (Riffe, Lacy, & Fico, 2005), based on numerical data and a methodology of positivism and deductivism (Kremelberg, 2011). However, research can also be based on "words, pictures, signs, symbols, film and images" (Stokes & Wall, 2014:186) to capture the complexity of the issues being studied. Stanczak (2007) advocates photo elicitation for illustrating the visual nuances of data; it is a particularly useful technique for researching international mobility as it can trigger memory and evoke an emotional many-layered response from participants (Samuels, 2004). Thus, this study uses a mixed-methods approach to gather qualitative data (words and pictures) to provide insights into international mobility.

The objectives are to:
1. provide an overview of international teaching mobility to give context to this study;
2. define benefits that arise from international mobility together with barriers that might inhibit staff engaging in teaching mobility;

3. critically review relevant tourism motivation theory;
4. use photo elicitation to, first, identify the factors that motivate/hinder staff to participate in international mobility for teaching, and second, to develop typologies of internationally mobile academics
5. describe the implications of the findings for researchers, academics, managers and policy makers.

The paper continues with a review of relevant literature, then presents the methodological approach, followed by the findings, discussion and concluding comments, along with implications and areas for future research.

Literature review

The literature is divided into three sections to explain (i) why HEI are internationalising, (ii) theories of motivation, and (iii) the rationale for using photo-elicitation in this study.

The internationalisation of higher education

Institutions are investing in developing an international perspective to showcase their transnational focus (Knight, 2008; De Wit, 2011). "Over the last two decades, the concept of the internationalization of higher education has moved from the fringe of institutional interest to the very core" (Brandenburg and de Wit, 2011:15). Global accreditation bodies such as EPAS, EQUIS and AACSB require institutions to have a robust international presence, in order to claim excellence and argue that they are *'world class'* (Thomas *et al.*, 2014; EPAS, 2015). Levels of international mobility within HEI are a reasonable gauge of the strategic priorities of an institution to support the international dimension (Leask, 2007). International mobility reflects the openness and ability of both an institution and an individual to work with different cultures and linguistic communities (Ministère des Affaires étrangères et du Développement International, 2013). Acknowledging that mobility varies from one socio-economic context to another (Hardy and Tolhurst, 2014), Rodríguez et al. (2013) distinguish between domestic mobility (i.e., teaching within national borders) and international mobility (i.e., teaching abroad). This study addresses the latter, focusing on two popular teaching mobility programmes:

Erasmus+ and 'Study Abroad' (Directorate-General for Internal Policies, 2015), as opposed to other programmes such as Turing, Nordplus and Fulbright.

The Erasmus+ programme enables lecturers, teachers, trainers, administrators and youth workers to undertake work outside their 'home' country and has succeeded in producing a generation of academics who have a broader experience and deeper awareness of modernday Europe than their peers who stayed in their home country (Cornuel, 2007; Sigalas, 2010;

Bryła, 2015). Academic mobility is becoming increasingly popular; over 4 million Europeans to study, train, gain work experience and volunteer beyond borders – but research into Study Abroad tends to focus more on the learner perspective than on the teacher perspective of international mobility (Behnke, Seo & Miller, 2014; Daly, 2011). Studies suggest that individuals who have participated in Study Abroad will develop an improved understanding of foreign cultures and different people, and are more open-minded, tolerant and confident (Praetzel and Cucio, 1996; McLeay et al., 2020). In this respect, engaging in Study Abroad can provide transformational education experience (Hunter, 2008; Clapp-Smith & Wernsing, 2014; Greischel, Noack & Neyer, 2018) by exposing individuals, *even for a short period*, to unfamiliar practices including differences in people, environment, culture, language, lifestyle and work-life balance.

Fewer studies have explored the driving forces that encourage academics to engage in international mobility, the experience gained while teaching abroad, or the value added in the knowledge transfer while teaching abroad and upon return – areas that this study will address. Previous studies of international academic mobility (see Appelt et al., 2015) have overlooked the teacher in favour of focusing on the researcher (Veugelers and Bouwel, 2015), such as attending international conferences (Van Dijk and Maier, 2006) and research mobility (Neumann, 2002). While these aspects are *fundamental* for disseminating research, and can be interpreted as a form of academic mobility, they do not address teaching mobility.

Theories of motivation for international academic travel

Motivations are forces within individuals that cause them to fulfil a psychological desire or act in a specific goal-directed manner (Kurtzman and Zauhaur, 2005). The impetus is linked with the desire to engage with like-minded people in social settings (Hoye and Lillis, 2008) and to discover a different culture (Saltmarsh and Swirski, 2010). Understanding travel motivations is complex owing to the ambiguity of psychological factors, difficulties in measuring unobservable parameters and the lack of well-developed theory for travel motivation (Kluin & Letho, 2012). Despite recent publications and ongoing debate regarding tourist motivation, many frequently cited theories of motivation can be criticised for being outdated and no longer applicable in a global world (cf., Chen, Mak & McKercher, 2011; Zhang et al., 2014; Whag et al., 2015; Leong et al., 2015). More specifically, there is a lack of underpinning theory that explains what motivates academics to teach internationally.

Prior research has examined motivations to better understand traveller behaviour (Prebensen et al., 2012). Motivation predisposes a tourist towards a certain activity. As such, motivation has often been the focus of studies seeking to understand the consumer experience of travel and tourism services. Various concepts have been put forward to explain why people visit a destination (Zhang & Peng, 2014; Prebensen et al., 2014) or attend a 'Festival of Interest' centred on popular tradition (López-Bonilla et al., 2010; Funk et al.,

2012). In the last decade, shopping tourism has become established component of the travel experience, either as a prime motivation or as part of the major activities undertaken by tourists at their destinations (Teller & Elms, 2012; Buttner et al., 2013). These concepts may explain some latent motivations of internationally mobile academics.

Researchers have explored traveller motives in diverse contexts including student tourists (Varasteh et al. 2015); sports tourists (Gibson & Pennington-Gray, 2008; Chia-Chen, 2010);

'slow travel' (Lumsdon and McGrath, 2011); ethical/sustainable travel (Minvielle & Minvielle, 2010) and volunteer tourism (Palacios, 2010; Lo and Lee, 2011; Pan, 2012). These studies provide insights into academic tourism motives, but the idiosyncratic nature of teaching mobility means there are likely to be different motivations for working abroad than those identified in the existing literature. One contribution of this study is to identify these different motives.

Research exploring the volunteer tourist experience bears a resemblance to academic mobility. Pan (2012) identifies a number of push factors including the pursuit of challenge, validating personal perceptions of a place, getting to know the local vicinity and experiencing life in a foreign culture. Push factors also include escaping the daily routine, looking for new ways of living and self-exploration. Altruism and selflessness act as drivers for volunteer tourists (Wang, 2004; Ralston, Downward & Limsdon, 2004). Alexander et al. (2015) used seven motivational factors to identify sports-event volunteer typologies for the 2012 London Olympic Games; three segments identified in volunteer tourism (the obligated, the enthusiastic, and the semi-enthusiastic) can be applied to international mobility – since academics usually volunteer to undertake overseas teaching, but limited places and funding will restrict the number of academics that can take part.

The push-pull framework (Crompton, 1979; Li and Bray, 2007) is often used in studies of motivations for travel and tourism (cf., Leong et al., 2015). This theory suggests that tourists will travel as a result of being pushed by internal factors and/or pulled by a set of destination attributes (Correia et al., 2013; Yoon & Uysal, 2005). More specifically, "push motivations are related with the emotional and internal desires such as self-actualization, rest, leisure or social interaction. In contrast, pull motivations are related with external and cognitive factors such as landscape, climate, hostility and facilities" (Correia et al., 2013: 413). In the context of academic tourism, socio-psychological motives (e.g., relaxation and escapism) may be pertinent – however, cultural motives (e.g., novelty and discovery) may be less relevant since academics are usually offered a limited choice of destinations$ (Lichy & McLeay, 2018).

Other frequently cited theoretical frameworks include Dann's anomie and ego-enhancement theory (Dann, 1977); Iso-Ahola's escaping and seeking theory (1982); the travel career ladder (Pearce, 1988; Pearce and Lee, 2005) and Plog's travel personality theory (Plog, 1974). These theories vary according to their epistemologies and the ability to measure

change over time (Chen et al., 2011). They offer a snapshot of travel motivations in various contexts, but they fail to explain international academic travel.

While money is often a motivator (Oleson, 2004), for the academic *per se* there is rarely any financial gain to be made from undertaking international academic mobility (teachers receive the same salary whether they working in the 'home' or 'host' institution). Yet, international academic mobility is interpreted in various ways by colleagues. Some construe international mobility as a jet-set 'jolly', an international shopping trip', a working holiday or an opportunity for sightseeing, implying that the *academic tourist* is quite literally a 'vacationer' rather than an academic travelling abroad to teach. Management (mis)perception and lack of employee engagement (Andresen and Biemann, 2013) can also be an issue. Language and culture often act as a barrier (Feely and Harzing, 2003). Some teachers perceive international academic mobility as an additional workload, a burden on family commitments or a chore that lies outside their cultural comfort zone. As many travel budgets have been drastically reduced, fraudulent travel and expense claims are not unusual (Kessler, 2007). There are also questionable pretexts for international academic mobility, exacerbated by anecdotal evidence stemming from photos and comments posted on various social networks (Marwick & Boyd, 2011; Vu et al*.,* 2015).

The motivation to undertake international mobility is often driven by tangible and intangible outcomes. In conventional tourism, tangible aspects refer to transportation means, sites visited, and activities planned; intangible aspects include the availability of quality time for introspection, the opportunity to meet interesting people and to learn about other civilizations (Moal-Ulvoas & Taylor, 2014; Lemelin, Koster & Youroukos, 2015). For academic travellers, tangible outcomes would typically include language certification, obtaining bid funding, coproducing pedagogical materials. Intangible outcomes may include the opportunity to observe wisdom and experience, being appreciated by others, discovering how other cultures celebrate important life rituals, enjoying the spiritual benefits of travel, and so on. A number of similarities exist between academic tourists and conventional tourists – including their quest for personal escape, self-seeking, interpersonal escape and interpersonal seeking (Iso-Ahola, 1982; Snepenger et al., 2006); their desire to escape (Pine & Gilmore, 1999); their pursuit of escapism or freedom (Dann, 1977); their motivation to take a break from the routine, to explore and evaluate self, relax, prestige, regression, enhancement of kinship relationships, facilitate social interaction, novelty and education (Crompton, 1979); escaping and relaxing (Pearce and Lee, 2005). Similarly, motives to undertake international mobility can also be explained by

Stebbin's (1982) concept of 'serious leisure' that results in acquiring skills and knowledge; Pine and Glimore's (1999) education experience realm; and Pearce and Lee's (2005) notion of selfdevelopment. The existing literature offers a selection of fragmented theories divided by various disciplinary boundaries (Massey et al., 2006) to explain motivations for engaging in international mobility (Lichy & McLeay, 2018) – but it overlooks international *academic* mobility and the different typologies.

Rationale for using photo-elicitation

Photo-elicitation has been used in social, cultural and historical research (Prosser and Loxley (2008). Using photos to prompt discussion, reflection and recollection with the participants, researchers can explore the subjective meanings that are attached to the photos (Johnson & Weller, 2002; Harper, 2002; Coulson et al., 2014). The aim of using photo-elicitation is to promote more direct involvement of the informants in the research process, and to encourage and stimulate the collection of quantitatively and qualitatively different information compared with information obtained in conventional interviews (Croghan et al., 2008). Photo-elicitation can act as a trigger to memory and evoke a more emotional many-layered response from participants (Samuels, 2004).

Previous studies of tourist motivation and academic mobility have commonly used interviews, focus groups, analysis of tourism metrics or quantitative analysis of primary survey data to develop results. Academics have been hesitant to embark upon visual research projects, manifesting a preference for verbatim-based text within the social sciences (Feighey, 2003) and an insistent bias against visual methods (Heisley, 2001; Hall et al., 2014). Most published research has been embedded within the leading cultures of management-oriented tourism departments (Hollinshead, 2004). However, it can be argued that photo-elicitation should be adopted by travel and tourism researchers as a creative and multisensory alternative to conventional interview approaches (Matteucci, 2013). In line with copyright issues, researchers can use "photographs of people, places or cultural events to interpret people's identity, experiences, motivation, sense of place and meanings" (Matteucci, 2013: 191). Personal photographs (including social media content) can provide rich insights into the motivations of academics undertaking international mobility – and enable typologies to be identified.

Methodology

In view of the subjective and contemporary nature of the research, an inductive approach was considered appropriate to allow themes to emerge rather than ascribe data to existing theoretical frameworks (Thomas, 2006). A four-stage exploratory multi-method qualitative research approach (Waddington, 2005; Morse and Niehaus, 2009) was designed, as follows:

Stage 1. Semi-structured personal interviews conducted with academic tourists at the author's home and host institutions using 3 purposely-broad questions that encompassed pre-defined themes of international mobility drawn from the literature:

(i) Explain what motivates you to undertake international mobility to teach at another institution,
(ii) Describe the opportunities, barriers and difficulties that you encounter,
(iii) Tell me about the different types of 'academic tourist' you meet in your teaching activities (here and abroad).

During the interviews, emphasis was given to probing for further details on international mobility using photos. Taking inspiration from Pink (2007), the participants were asked to email photos or images prior to the interviews that were reflective of their international mobility motivators. The choice was also given for the participants to bring to the interview photos or images that depict motivations (Koc and Boz, 2014). The participants were then asked to discuss their photos using the following three prompts:

(i) Please look at these photos and tell me which photo(s) best represents your motivation to undertake international mobility for teaching? And why?
(ii) To what extent can you relate to the content of the photo?
(iii) What motivation is expressed in these photos at that particular moment?

The photos and images were shared with the researcher via social media *prior to* the interviews.

Stage 2. The findings of Stage 1 were presented to senior managers who were asked to comment on the motivations, opportunities, barriers and difficulties that had been identified by the participants. They were then asked to reflect on the pictures and use them as a basis for identifying different types of academic tourists. In the absence of an appropriate photo, they were asked to describe an image of the missing typology of academic tourists. To reduce bias, views were subsequently gathered from personnel at different hierarchical levels (Eisenhardt and Graebner, 2007).

Stage 3. Next, the results from Stage 1 and 2 were presented to focus groups in order to cross-validate and triangulate the findings (Kruger & Casey, 2000; Farquhar, 2012). Triangulation helped to reduce the possibility of interviewer bias and respondent bias that is sometimes associated with qualitative interviews, and to increase the validity and reliability of the results (Saunders, Lewis & Thornhill, 2012). This approach allowed for a more in-depth exploration and the emergence of new concepts not previously found in academic literature (Saunders, Lyon & Möllering, 2015).

Stage 4. Finally, the data was shared with the initial interviewees to elicit validation or rectification. Given that travellers behave in unique and varied ways, the intention was to avoid over-generalisation.

Data collection and Analysis

A snowball sampling technique was used to collect data. Initially, five academics (known to the researcher) were asked to identify other appropriate academics to participate in the study, providing that they had engaged in international mobility within the past year for teaching a business-related module. Consequently, twelve academics (with over 3 years' experience of international mobility) were identified and invited by email to participate in a personal interview. Copies of the interview questions (see Stage 1 above) were offered to the

participants prior to the interviews. A summary of the profiles of the interviewees for Stage 1 is presented in table 1. Data collection took over 4 months; the interviews lasted from 45 to 90 minutes, with an average of 56 minutes per interview.

Table 1: Stage 1 interviewee profiles

Profile	Country of residence	Countries visited over the last year	Gender	Generation
1	UK	European Union & USA	Female	Baby boomer
2	Germany	France	Male	Baby boomer
3	France	Iceland	Male	Baby boomer
4	UK	Bhutan & China	Female	Baby boomer
5	Belgium	Poland & Czech Republic	Female	Baby boomer
6	France	South Africa	Male	Gen X
7	Australia	Spain & Italy	Male	Gen X
8	Belorussia	Estonia, Poland & Finland	Female	Gen X
9	Eire	Mozambique & France	Female	Gen X
10	Guadeloupe	France & Belgium	Male	Gen X
11	UK	Finland & France	Female	Gen X
12	Germany	Finland & Russia	Male	Gen Y

In stage 2, six senior managers were interviewed at a business school in France and an offshore campus in the British Isles: two programme leaders and the director of international mobility from each institution. The programme leaders are responsible for integrating over 500 Erasmus and international students each year into courses alongside the 'home' students; the directors are responsible for the recruitment of international students, international business development and accreditation. A summary of the profiles of the senior managers for Stage 2 is shown in table 2. Data collection took 2 months; the interviews lasted from one hour to 90 minutes.

Table 2: Stage 2 interviewee profiles of senior managers

Profile	Country of residence	Countries visited over the previous 12 months	Gender	Generation
Programme leader	Hong Kong	Asia & European Union	Male	Baby Boomer
Programme leader	France	European Union & Middle East	Female	Gen X
Director of international mobility	France	N & S America, European Union & Asia	Female	Gen Y

Profile	Country of residence	Countries visited over the previous 12 months	Gender	Generation
Programme leader	UK	European Union and USA	Male	Gen X
Programme leader	UK	Australasia & European Union	Female	Gen Y
Director of international mobility	Eire	USA, European Union, India, China, Australia, Dubai	Female	Gen X

In line with Polit and Beck (2003), after data collection and paying particular attention to the participants' emotions and behaviour, it is necessary to be immersed in the data in order to obtain the sense of the whole, through reading and rereading. Vaismoradi (2013) draws attention to the lack of consistency and the absence of a clear boundary between thematic analysis and qualitative content analysis; many researchers use the wrong term or they describe an approach for data gathering but avoid citing a particular method.

The interviews were manually transcribed and sorted thematically using Template Analysis (King, 2004a,b; King & Horrocks, 2010), to generate a number of major themes and subthemes (Braun & Clarke, 2006). Full and *equal* attention was paid to each data item in order to identify interesting aspects in the data items that formed the basis of repeated patterns or themes. Multi-coloured highlighter pens were used to make notes on each transcript being analysed and indicate as many potential patterns or themes of data as possible, paying attention to surrounding data in order to avoid losing context (Bryman, 2001). Two additional academics were invited to analyse the transcripts independently, to reduce interviewer bias while developing the themes (Barbour, 2001). Consensus was reached on a number of dominant themes, relating to three areas: factors that motivate academics to engage in teaching activities abroad, barriers/difficulties, and different types of academics who engage in international mobility.

For Stage 3, using the same HEIs, the initial results (of Stage 1 and Stage 2) were presented to 4 focus groups, each consisting of 6 research-active teachers (2 focus groups in each country): a total of 12 men and 12 women aged between 21 and 59 years old. To ensure consistency, the focus groups took place in the same conference room at each institution and lasted almost two hours.

The interviews and focus groups were digitally recorded, manually transcribed then, *where relevant*, translated from French to English by the author. The transcription and analysis of the interview data enabled the identification of a number of key motivators and barriers for international mobility – from which it was possible to reveal distinct segments (typologies) of academics. Selected excerpts from the interviewees are included to illustrate key analytical themes. Details of the individual participants and the HEIs where they work are anonymised.

Discussion of the results

The results show the extent to which international academic mobility is a multifarious and evolving field of research, capturing the nuanced scope and subtle context of international mobility. As the following interview comments show, a number of issues discussed in the literature are relevant to furthering our understanding of international academic mobility – namely benefits, motivators, barriers and typologies.

Benefits associated with international mobility and academic tourism:

The benefits of international academic mobility are transversal, sometimes tangible and other times intangible. Confirming the work of Evans et al. (2008) and Adler & Harzing (2009), the results suggest that when academics travel abroad to teach at a host institution, they are ultimately making a valuable contribution to the positioning, ranking and accreditation of the home institution:

> "The day-to-day lecturing classroom work is fine and dandy but there is more to it; international mobility is essential for building a good working relationship – and that includes project/research collaboration, common-course building, material-sharing, case company sharing, joint funding application, working towards international accreditation and so on … this is where it is all at" (interviewee profile no.7).

While abroad, academics also have the opportunity to build reputation, raise the profile and enhance the credibility of the home institution and, to a certain extent, the host institution (Sweeney 2012):

"International invitations to teach in other institutions can be construed as an honoured indication or benchmark of an international reputation" (interviewee profile no.6).

During a period of study abroad, students find international mobility to be transformational (Hunter, 2008; Clapp-Smith & Wernsing, 2014; Greischel, Noack & Neyer, 2018); similarly, findings suggest that academics also find international mobility to be enriching and inspiring even when exposed for a short period of time to unfamiliar practices – whether that be different people, environments, culture, language, food or lifestyle.

Factors that motivate academics to engage in international mobility:

Career development motives within the literature on international mobility identifies adventure, professional development and culture as motivators (Thorn, 2009; Dickmann, 2012; Bonnard et al., 2017; Bedenlier, 2018). In line with Alexander et al. (2015) who identify a link between volunteering and altruism, it is clear that some academic travellers behave philanthropically when they undertake self-initiated international teaching activities that would not normally be required of them. Furthermore, there is a certain commonality

between the motives of academic travellers and the motives of volunteers for major events that Wang (2004) expresses as 5 constructs: altruistic, personal development, community concern, ego enhancement and social adjustment. The philanthropic predisposition of academic travellers bears a strong resemblance to the volunteer motives put forward by Ralston, Downward and Limston (2004).

The interview data supports and develops the existing literature by revealing eight factors that motivate academics to engage in international mobility: making contacts, diversion, research funding collaboration, leisure/recreation, developing new skills and competencies, sociocultural discovery, self-enhancement, philanthropy. Drawing from the literature, 'push' motives can be used to describe the desire to travel whereas 'pull' motives can explain the choice of destination (Crompton, 1979). In addition, certain socio-cultural aspects motivate travellers to return to a destination (Oom do Valle et al., 2008). However, the motivations of academic tourists will differ somewhat from the conventional tourism motivation theories that are grounded in research focusing on travelling for vacation. International mobility has an element of contractual obligation, opportunity or recompense (Lichy & McLeay, 2018).

Volunteer tourism overlaps with academic tourism in terms of the volunteer typologies (Alexander et al., 2015) – i.e., the obligated, the enthusiastic, and the semi-enthusiastic. In the same way that conference attendees are often inspired by choice of destination (Mair, 2010), academics can choose when and where to travel – unlike other business travellers. Volunteer tourists (Alexander et al., 2015) have similar characteristics in the depth of their engagement and willingness. Other motives for undertaking international mobility include networking (Mair, 2010), self-enhancement and professional development (Bedenlier, 2018). There are similarities between academic tourism and conference attendance, especially educational benefits, networking and cultural discovery (Saltmarsh and Swirski, 2010) but also social bonding, relationship building and self-esteem (Severt et al., 2007; Buckley, 2010). These studies explain a number of factors that motivate academics to engage in international mobility.

Factors that act as barriers to engaging in international mobility:

The interview data reveals four key factors that obstruct or complicate international mobility: lack of funding, management myopia/ lack of information, personal circumstances, and timetable constraints.

As identified by Souto-Otero et al. (2013), financial constraints are often the main reason for not undertaking international mobility. There is usually no financial incentive to teach abroad:

"The *per diem* is very low for some countries and that doesn't encourage teachers to go because they don't want to pay from their pocket" (interviewee profile no.5).

"Personally I wouldn't go abroad to teach or attend a conference unless all the cost was reimbursed. If there was no funding mechanism like Erasmus for international mobility,

universities wouldn't pay the cost – because they can't see the benefits of building an international dimension" (interviewee profile no.10).

"A few lucky people always get funding to go where and when they want for conferences and for teaching, but other people never have their request validated.

There is a lot of favouritism" (interviewee profile no.12).

The programme leaders confirm the issue of financial constraints:

"Budget restrictions limit the number of individuals that can be sent to teach abroad and the number of visiting professors that can be invited by the institution. Too much is calculated as a *cost* and not as an *investment*… international mobility needs to be a systematic priority in higher education – bit it remains extremely costly and difficult to coordinate" (programme leaders in France).

"Sources of funding for international teaching mobility are slow to be decided and equally slow to trickle down to the relevant departments; we're practically blocked for a semester while we wait to hear how much funding we're going to get and who can apply for it" (programme leaders in the UK).

Adding support to the notion that management perception and lack of employee engagement may also be an issue (Andresen and Biemann, 2013), the interviewees commented on management myopia and lack of communication regarding international mobility:

"Some managers consider that the funding agencies for international academic mobility are just a left-wing namby-pamby activity for time-wasters" (interviewee profile no.9).

"The goals of international collaboration are unclear for management, so they put a stop to international teaching mobility because they don't want to see the benefits it delivers" (interviewee profile no.7).

Many staff feel that the concept of Erasmus teaching mobility and Study Abroad teaching mobility has not been sufficiently communicated or explained to teachers:

"I'm currently facing enormous organisational challenges in so as far as I'm not familiar with the funding rules. It's difficult to know who is in charge of which function for international mobility and how much budget I have, or how I can spend it" (director of international mobility, UK)

Interviewees raised a number of comments relating to non-institutional bureaucratic procedures, especially the complex process of international visa applications and work permits (including the duration and cost of such paperwork):

"A very time-consuming and costly bureaucratic maze of paperwork and procedures, further complicated by constantly shifting regulations and strained geopolitical relations between certain countries" (interviewee profile no.8).

The issue of procedural barriers (for example, institutional paperwork) was an unexpected result, however, since it was not mentioned in the literature.

For non-Anglophones, there is also the perennial problem of language proficiency that can make people reluctant to leave their cultural/linguistic comfort zone:

"Many teachers are mono-lingual, and even mono-cultural, unable to speak a foreign language – so they can't be sent anywhere" (interviewee profile no.8).

"Visiting professors can get the wrong idea about what they are supposed to do; the cultural cues can be confusing, and it discourages colleagues from putting themselves in an unfamiliar, embarrassing or insecure setting" (interviewee profile no.12).

The idiosyncrasies of individual perception and management outlook provide a further obstacle:

"I know teachers who don't see the point of international mobility and they say '*why should I do anything more than teach? I'm paid to teach*'… Ironically, many senior managers in higher education recognise the value of international mobility but they don't – or can't – communicate the importance of developing an international dimension" (director of international mobility, France).

Typologies of academic tourism

Given the multi-faceted context of international mobility for teaching purposes, there is no 'typical' academic tourist. The findings identify five distinct typologies of academics who have different interests, motivations and personal circumstances. As the following typologies will show, the international mobility market can be segmented by the tangible and intangible outcomes pursued by the academic: learning, escaping, workcationers, philanthropic knowledge-seekers, and research-inspired trailblazing. Each typology is illustrated with a photo (supplied by the participants), representing a snapshot of international academic travel and tourism. The photos reflect more of a focus on 'pull' factors than on 'push' factors.

Pragmatic learners :

Pragmatic learners are often 'early career' academics who are looking to broaden their learning and teaching experience. Usually without children or dependents, *pragmatic learners* seek transformational experiences and opportunities to acquire new knowledge. For example:

> *"*I get a kick out of trying to work out what will work in a new teaching environment and what won't … it's about emotional intelligence and reading the situation. Sometimes improvising and sometimes going with the flow to fit in*"* (interviewee profile no.1)

The international mobility literature highlights the importance of learning, suggesting that mobility is a prime mechanism for spreading ideas (Golding et al 2011) – and that learners undertaking international mobility are seeking a transformational experience (Clapp-Smith and Wernsing, 2014; Stone and Petrick, 2013). In the educational tourism literature, learning is recognised as an important aspect of travel (Ritchie et al. 2003; Werry, 2008). In contrast

to other travellers, learning is the primary motive for *Pragmatic learners*. This typology has parallels with: Stebbin's (1982) concept of 'serious leisure', Pine and Glimore's (1999) education experience realm, and Pearce and Lee's (2005) notion of self-development. Major areas of learning associated with travel – including *Episteme* (Scientific Knowledge), *Techné* (Skill and crafts) and *Phronesis* (Wisdom) (Pyszka & Flak, 2012) – facilitate personal development. Other positive outcomes include the evolution in an academic's "angle of work by enabling lecturers to question their own methods of work when confronted by different teaching styles in a new international environment (Programme Leader, France)". Indeed, Falk et al. (2012) highlight how learning is an important yet neglected area of travel research, as travellers increasingly search for personal development, transformative experiences and cultural engagement.

Developing or enhancing cultural awareness is equally important for *Pragmatic learners*:

> *"*For me, personally, it's about developing my 'inter-cultural competences' – and these skills can only be fully acquired by undertaking regular teaching experiences abroad, in other words through 'total immersion'… not by reading a book as a substitute for experiencing it*"* (interviewee profile no.3).

In a similar manner to the opportunities identified by Liping et al. (2015) for developing skills and cultural awareness through international academic mobility, the results confirm that academics are attracted by socio-cultural discovery. This finding is in line with Finley, Taylor and Warren (2007) who suggest that cultural competence and critical thinking is enhanced by international travel. Cultural enrichment is an integral aspect of travel and learning (Falk et al., 2012) and a primary motive for vacation travel (Crompton, 1979; Pearce and Lee, 2005).

Figure 1 illustrates intangible elements that motivate *Pragmatic learners* – described as:

> "Exchanging ideas in the staff canteen with new colleagues to discover different approaches to teaching, research and transnational communication… it's very constructive and feeds back into the job at home – it's about being agile, flexible and adaptable" (Director of International Mobility, France)

Fig. 1. The *Pragmatic learner:* In a social setting within a new culture (China), academics from partner institutions (France, UK and Brazil) exchange information with the visiting professor.

Evaders

Within tourism literature, the concept of traveling to evade the routine is chronicled in leading studies such as Iso-Ahola's escaping and seeking theory (1982); Pine and Gilmore's (1999) escape experience realm; and Crompton's (1979) escape from the perceived mundane routine. Pearce and Lee (2005) identify escape and relaxation as major factors that influence travel motivations in their travel career ladder. *Evaders include* academics who feel "I get bored if I stay at home too long" (interviewee profile no.11) and think that "travelling is always a great opportunity to break free" (interviewee profile no.8). The notion that tourists volunteer to escape from their everyday lives (Lo and Lee, 2011) is also relevant for evaders:

"There is always excitement with international mobility that most individuals would enjoy – you're off campus and away from the hum-drum routine… you get to meet other people in a different place with different perspectives" (Programme Leader, France).

Evaders often seek independence, identified by Pearce and Lee (2005) as a motivator for vacationers. In the same way that students are attracted by Study Abroad opportunities to escape, develop self-identity and gain autonomy from parents (Liping et al. 2015), academics are motivated by the opportunity to seek autonomy from a manager, spouse/partner, children or colleagues:

"When I'm teaching abroad, I'm taking a break from juggling my work-life balance. International mobility gives me precious free time to do sport or visit museums … which I would never do at home" (interviewee profile no.4).

Fig. 2. An *evader* and colleagues at a host institution enjoying an evening excursion to discover local food in Casablanca (Morocco).

Workcationers

The findings suggest that academics are frequently stereotyped as holidaymakers, motivated by the leisure factors that have been described in the travel literature (see for example Chen et al., 2011; Pearce and Lee, 2005; Crompton, 1979). For all but one typology, taking a vacation while teaching abroad is not a top priority; *workcationers* actively combine the opportunities of international mobility with social activities in line with professional obligations:

"When people see photos of academics abroad, they think we're having fun but in reality, we're working hard, juggling work and leisure" (interviewee profile no.9).

"I like to combine my mobility with sport, but I still work incredibly hard while I'm there" (interviewee profile no.10).

Workcationers are often "mobile teachers who want to travel… to work, have fun and enjoy themselves" (Director of International Mobility, France). Our findings suggest that *Workcationers* can be characterised by both tangible and intangible outcomes in their "work hard, play hard approach to academic tourism" (director of international mobility, UK). Tangible outcomes include "a measured increase in skills acquisition such as a foreign language qualification"; intangible outcomes include "increased awareness and experience of the worklife balance in a different culture" (interviewee profile no.7). The various activities undertaken by *Workcationers* can lead to misunderstandings regarding having "an easy life of sightseeing, partying and using up the *per diem* in fancy restaurants" (programme leader, UK). However, *Workcationers* are conscious that being away from home:

"isn't all beer and skittles… it can be entertaining, of course… but it can be exhausting when you have to get out of bed at 2am to catch a flight on a Sunday morning in subzero temperatures, and living out of a suitcase for a week – without family, friends or home comforts" (programme leader, France).

Fig. 3. A typical example of *Workcationers* – accustomed to achieving a healthy work-life balance during international mobility.

Philanthropic knowledge-seekers

Philanthropic knowledge-seekers are often senior academics, keen to share knowledge and to travel. They are usually end-of-career academics who no longer have a heavy teaching workload at their home institution, fewer home commitments and obligations. *Philanthropic knowledge-seekers* enjoy sharing their life's experience. Their satisfaction stems from the opportunity to tell students about their research and international exploits. Some of the motivations for these academics – such as altruism, engagement and willingness – are described in the volunteer tourism literature (Wang, 2004; Ralston, Downward and Limsdon, 2004; Pan, 2012; Alexander et al., 2015) but in a different context. *Philanthropic knowledgeseekers* are at the higher end of Pearce and Lee's (2005) travel career ladder which describes a hierarchy of travel motivations; they have reached a stage of self-actualisation and fulfilment. Although the travel career ladder was originally developed to understand the behaviour of leisure travellers, it has resonance for academics.

Fig. 4. The *Philanthropic knowledge-seeker* uses story-telling to engage adult learners and disseminate knowledge

The desire for the *Philanthropic knowledge-seeker* to share knowledge is echoed in the comments raised:

> "Some guest lecturers have a desire to share their knowledge and experience for the pure pleasure of teaching and exchanging ideas… they're passionate and really want to teach, they want to share something and make a difference… they make the effort to go somewhere new to broaden the minds of the people around them" (programme leader, France).

Research-inspired Innovators

Research-inspired Innovators are "career-building academics, looking for professional advancement through publishing research in ranked journals" (Programme Leader, UK). Although teaching activities are undertaken and provide funding for their visit abroad, research output is also a tangible outcome (Groves et al., 2018). During teaching mobility, these academics use their spare time to intensively network and collaborate, targeting opportunities for high quality publications and research bids. Such motivations have been shown to be of considerable importance in the international mobility and career development literature (e.g., Veugelers & Bouwel, 2015; Bedenlier, 2018). For *Research-inspired Innovators*, international teaching mobility is a means to an end, since it can produce tangible outcomes that may be materially rewarding, professionally productive or extremely lucrative:

> "Teaching at partner institutions can lead to research collaboration and publishing opportunities, and that's what we have to do … I've made many international contacts which have resulted in profitable research ventures and business collaboration" (interviewee profile no.6).

Research-inspired innovators are inspired to teach abroad mainly to enhance their reputation and academic CV by building an international profile through teaching. A key stimulus to teach abroad stems from the aspiration to develop a track record of international research and funding collaborations:

> "Undertaking teaching at a foreign institution may seem glitzy as international travel is often glamorised, however invitations to teach at international partners can be construed as an indicator of international reputation" (director of international mobility, UK).

Some *Research-inspired Innovators* are "CV-builders who want to work with a host institution that has a better reputation than the home institution" (interviewee profile no.8). Their focus on self-esteem and development has links with the fourth stage of Pearce and Lee's 2005) travel career ladder. Networking, as described in the travel and tourism literature focusing on conference attendees (Mair, 2010), is a key motivator for *Research-inspired Innovators*. Generally, these academics focus on travelling to teach abroad for personal and business reasons rather than for pleasure/leisure – a dimension of tourism that is particularly understudied in the vacation travel theory (see for example Crompton, 1979; Pearce & Lee, 2005). *Research-inspired Innovators* stand out from other academics in their enthusiasm to achieve self-imposed goals stemming from personal and professional ambition; thus, in addition to contractual obligations, a *Research-inspired Innovator* will be involved in the wider academic community, in extra-curricular activities and in institutional life.

Fig. 5. Crossing languages and cultures, *Research-inspired Innovators* meet together to discuss co-creating innovative pedagogy and developing research projects.

A particular mind-set characterises this community of academic tourist:

> "this type of academic will go abroad teach but never stop looking for networking opportunities, research collaboration, forging projects with industry, bringing home leads… they're quite rare" (director of international mobility, France).

Considering the literature and the findings, it seems that the existing theories of motivation have not been sufficiently applied in the context of motives for engaging in international academic mobility. As higher education is increasingly more global and digital, this niche market will grow as institutions strive to demonstrate their international dimension.

Conclusion

The findings confirm many of the overarching ideas in the tourism literature concerning motivation to travel, especially notions of escaping (Iso-Ahola, 1982; Snepenger et al., 2006); the 'escape' experience (Pine and Gilmore, 1999); the pursuit of freedom (Dann, 1977); a break from the routine, exploring/evaluating self, relaxing, prestige, regression, building relationships, social interaction, novelty and education (Crompton, 1979); escape and relax (Pearce and Lee, 2005). However, many existing theories of motivation can be criticised on the grounds of solely focusing on leisure – and are outdated, no longer relevant in today's world. The literature puts forward fragmented theories divided by various disciplinary boundaries (Massey et al., 2006) that explain motivations for engaging in international mobility – but the existing research overlooks international *academic* mobility and the ensuing typologies.

There are nevertheless three limitations in this study. Snowball sampling was used to identify academic tourists from a relatively small number of academic institutions; therefore care must be taken in generalising the findings to the wider international academic community, since the focus here is on social and psychological factors. The findings were heavily weighted towards understanding teaching mobility in developed economies. As motivation is influenced by cultural as well as by personal and professional drivers, they may not apply in all global settings. Secondly, the data were interpreted through an Anglo-centric lens. Other cultural interpretations would offer a wider understanding. Lastly, the focus was on teaching mobility rather than on other forms of international mobility such as sabbaticals, international conference attendance or training courses. Despite these limitations, what can be claimed from a study of the interview data is the following: the study contributes to existing literature by providing novel insights into staff mobility (rather than student mobility), using photo-elicitation to visually gain a broad understanding of academic mobility and gathering comprehensive information about the thoughts, experiences and behaviours of contemporary academic tourists.

The study explores the factors that motivate academics to undertake international mobility, generating 5 typologies. It reflects the dynamics that motivate or inhibit academic mobility.

On the whole, the findings echo many of the points raised in the literature concerning the broad benefits – whether tangible or intangible (Coulson et al., 2014), the motivators and barriers associated with international mobility (e.g., Praetzel & Cucio, 1996; Hunter, 2008; Clapp-Smith & Wernsing, 2014; Greischel, Noack & Neyer, 2018) and student tourists (Varasteh et al., 2015). Furthermore the findings show that academic mobility is a distinct type of tourism (Rodríguez, Martínez-Roget and Pawlowska, 2012) and that few existing studies describe the travel and tourism motivations of academic's typologies. However, the interview data was interpreted and explained by drawing from different strands of literature and referring to existing theories vis-à-vis recreational tourists, student tourism, international mobility, conference tourism and volunteer literature.

Many tangible and intangible benefits can be gained from undertaking international teaching mobility. For an institution, mobility can be used to showcase the international dimension. Both the sending and receiving institutions benefit from the exchange of knowledge and cultural insight; mobility reinforces an institution's market position, and can increase international ranking and enhances accreditation (Adler & Harzing, 2009; Dickmann, 2012; Ernst & Young, 2014). For the individual, the act of transiently experiencing new places and new situations can be extremely beneficial (Ryan, 1991). Academics are channels of information; they transform themselves and their listeners. Mobility therefore benefits international expansion, collaborative research projects and scholarly publications (Evans et al., 2008).

The findings provide insights into the motivations of academics and have important implications for managers/directors of international programmes, policy makers and tourism service providers. Four key barriers are identified, which *discourage* academics from embarking on international mobility. Given the benefits and profitable outcomes of mobility programmes, the onus is on managers to recognise the barriers and develop strategies for reducing the difficulties caused by funding, management myopia, personal circumstances and time constraints. From this, a number of management implication (below) can be drawn.

Implications for managers

***Funding* difficulties** were identified as a barrier, as many academics are concerned that *per diem* rates do not fully cover the subsistence costs and that hotels are often more expensive than the budget allocated. A solution would be to combine international teaching visits with a research project that could be funded by another budget. Although the sending institution usually pays the full cost of door-to-door transport, accommodation and subsistence, it would be constructive to find a reciprocal arrangement between the home and host institution. For example, the host institution could subsidise or provide accommodation, particularly when the two institutions have a student exchange programme, and the teaching trip can be combined with an opportunity to visit exchange students. Acknowledging the intangible benefits of international mobility, some academics may be willing to partly subsidise the

costs of meals; given that they need to eat, irrespective of whether they are home or away. Academics could also consider replacing starred hotels with more cost-effective alternative such as 'bed and breakfast' and student accommodation in halls of residence. Similarly, public transport should take priority over travel by taxi.

Management myopia is associated with a failure to understand and/or efficiently communicate the opportunities created by international mobility. The myopia could be reduced by developing more integrated and inclusive international mobility communication strategies, thus senior staff and managers who are not involved with international mobility could be educated on the benefits derived. More specifically, they should be informed that academics generally work much longer hours while on an overseas teaching visit and are therefore not 'on a jolly' or 'international shopping trip' as some respondents hinted.

Personal circumstances such as family commitments can complicate as well as balance out academic tourism. Some academics combine work and pleasure by bringing a partner or children with them. There is no 'one-size-fits-all' approach and international mobility may not be suitable for everybody. Some individuals feel unable to participate owing to their fear of being in an unfamiliar setting, or as a result of negative word-of-mouth, personal insecurity or exclusion due to nationality or geopolitical embargo.

Time constraints were a barrier, particularly in the UK institution where the distribution of mobility funding is often not confirmed until the middle of a teaching semester. As a result, opportunities for participating in international mobility programmes are not advertised to staff until after the teaching schedules have been finalised. Any international teaching visits have to fit in with existing timetables and workload commitments, implying that academics can only travel if they find a colleague to cover the teaching and other duties at the home institution. This barrier can be reduced with a more efficient and timely administration of mobility grants. Tracking the distribution of the grant would overcome the perceived problem of grants that 'disappear' before being distributed to the relevant faculties or departments. Greater accountability and agile decision-making would help resolve this barrier. Regarding travel documents and inoculation, managers have a responsibility to inform academics of the bureaucratic procedures, to minimise the time spent gathering official paperwork.

Implications for policy makers

From a policy perspective, it is important for mobility programmes and funding bodies such as Erasmus+ and Study Abroad to keep abreast of trends and evolutions in the benefits, motivations and barriers concerning international staff mobility for teaching. Working in partnership with higher education stakeholders, integrated marketing communication strategies could be specifically developed and targeted to highlight the motivations of each typology and, also, to communicate the benefits of international mobility at every level of the institution.

From one institution to the next, the timescale seems to vary considerably for releasing mobility funding from the mobility programme to the international office of the HEI, then to the individual. There appear to be opportunities for increasing efficiency by improving the timing of funding announcements and simplifying the internal application processes at the HEI. A lot could be learnt from analysing examples of best practice to see how other institutions select channels of communication to disseminate funding information and mobility opportunities.

Implications for tourism service providers

The international dimension of an institution and the level of international staff mobility is now a standard performance indicator for global ranking and accreditation bodies (Thomas et al., 2014; EPAS, 2015). Managers in HEI could benefit from the expert advice and knowledge that tourism service providers could offer. Academic tourists often require specialist travel services such as multiple-entry visa for several destinations during one trip. In today's global world, travel and learning are compatible. Academic tourists therefore need the assistance of tourist service providers in order to be more cost-effective and to have better time-management in their international travel. For this reason, managers in education and tourism need to work together to develop a mutual understanding of this niche market in order to satisfy the needs of specific communities/segments of academic tourists who engage in teaching mobility beyond borders. Lucrative opportunities are available for corporate travel companies that can identify and satisfy the needs of the typologies within this niche market.

Each typology of academics has different motivating factors, often linked with personal circumstances. The development of effective marketing communication strategies to encourage engagement in international mobility and teaching abroad, should involve segmented plans that focus on highlighting the tangible, intangible and push/ pull factors that motivate academics in each typology. To raise awareness of the benefits brought about by international academic mobility, it would be constructive to map the stakeholders (mobility programmes, academic programme managers, directors of international mobility, home and host institutions, corporate travel companies and so on) – with a view to developing a positive outlook and tolerant culture that both embeds and celebrates the ethos of international academic tourism. Above all, commitment is needed top-down and bottom-up to create a sustainable approach.

Future studies

Few studies have fully explored the motivations of international academic tourists. For a more comprehensive understanding and insight into international mobility within higher education, research should also be undertaken to explore and compare the motivations of academics who travel for other communities of mobility, such as training courses, organising

student mobility, sabbatical leave or conference attendance. From a management perspective, it would be particularly interesting to compare the motivations of academics who travel as a result of contractual obligation (push factor) with academics who travel as a result of pull factors.

Building on the existing stream of literature, further research could be undertaken to investigate the mobility '*experience*'. Management practices which focus on making the customer experience central to an organisation's strategic planning, marketing and operations are fundamental (Morgan and Watson, 2009). In addition, quantitative research could be conducted to measure the importance of motivators and barriers, and to cross-validate the typologies identified in this paper. It would also be constructive to do a longitudinal analysis of how motivations change or evolve with time – and if academics move from one typology to another over time. For example, an interesting research question could look at the extent to which *Research-inspired Innovators* transform into *Philanthropic knowledge-seekers* as they get older. Additional comparative research would also be useful to gain awareness into different cultures and languages, using multi-lingual data collection and focusing more on understudied contexts such as developing countries. Finally, useful insights could be provided by doing a more in-depth analysis of the role played by destination or place in influencing the decision of academics to visit a particular location. Indeed, there is an urgent need for mobility in higher education to be a catalyst for 'resilience and renewal' in the wake of the postpandemic recession and in the face of tension caused by right-wing populism.

The present study reflects emerging trends in academic mobility within the context of a sector facing global competition. Academic tourism epitomises the increasingly multi-cultural, multiethnic and multi-lingual scope of contemporary society. Managers within higher education and within tourism would be advised to understand the motivations of these tourists, in order to adapt tourism services for a more recreational and professional market, rather than for the stereotypical 'academic jolly'. Academic tourism can be a lucrative and sustainable activity; in the same way that business travellers can be considered as 'engines of innovation' (Hovhannisyan and Keller, 2015); academics can act as transformational knowledge transmitters and convey examples of best practise in teaching and research. The adage that *'travel broadens the mind'* has never been truer.

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UNIVERSITY OF THE COMMONWEALTH CARIBBEAN
Fostering Leadership & Innovation

The Impact of Argricultural Land Conversion on Farmers The Case of a Community in Jamaica

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Abstract

The redevelopment plans for a group of farmers in Jamaica have resulted in changes in agricultural land use in the community. Within the global sphere, urbanisation and land use changes in developing countries pose significant challenges for farmers, particularly in periurban areas such as, a community of farmers in Jamaica. This research investigates the impact of agricultural land conversion on farmers in this context. Using an exploratory methods research design, 51 randomly selected farmers were surveyed through structured questionnaires. Further in-depth interviews with key stakeholders, including government officials from the Ministry of Agriculture, Fisheries, and Mining were conducted. Descriptive analysis was applied to the questionnaire data, while thematic analysis was employed for the interview transcripts.

The findings reveal that despite the disruptive effects of redevelopment plans on their livelihoods, farmers in the research field demonstrate remarkable resilience. They employed a combination of non-farm and on-farm adaptation strategies to navigate the consequences of urbanisation-induced shifts in agricultural land use. Moreover, our study underscores the farmers' perseverance amid challenges, with a notable portion of the surveyed population continuing to engage in farming despite acknowledging the impact of redevelopment plans.

In light of these findings, it was recommended that municipal authorities, the Ministry of Economic Growth and Job Creation, and the Ministry of Agriculture and Fisheries should develop and implement alternative livelihood support systems to assist affected communities in responding to the challenges of urbanization and agricultural land use change. Such measures are crucial for ensuring the sustainability of rural livelihoods and mitigating the adverse effects of rapid urban expansion on agricultural communities.

Introduction

The mixed methods study aimed to comprehensively understand how converting agricultural land to non-agricultural purposes, such as housing, commercial or industrial development, affected the farmers in the research field in Jamaica. The researchers analyses the varying impacts of land conversion on farmers' well-being and socioeconomic conditions.

Specifically, the study delved into the challenges and opportunities that farmers encounter during stages of the land conversion process while considering the effects of urbanisation and infrastructure development on their established way of life. It provides a holistic portrayal of the dynamic changes experienced by affected farmers and the strategies they employ to adapt to this transformation.

An integral aspect of the research is the identification and analysis of the various challenges farmers face throughout the land conversion process, including the potential loss of agricultural land, shifts in farming practices, and disruptions to established agricultural systems. The findings shed light on developing strategies and interventions farmers implemented to mitigate the negative impacts and support their adaptation to the evolving landscape.

Strategies include exploring alternative livelihood options, facilitating access to essential resources and support services, and advocating for policies that safeguard the rights and interests of affected farmers. This research contributed valuable insights to the ongoing conversation regarding the impacts of agricultural land conversion on farmers within the specific group of farmers in Jamaica. The primary research question was:

What impact does Agricultural Land Conversion have on the farmers in a related group of farmers in Jamaica?

This study has added to existing information by filling a gap in understanding the impact of land conversion on farmers. The findings will hopefully aid in guiding future decision-making processes, allowing for the formulation of long-term strategies that balances urbanisation needs with the preservation and support of local agricultural operations and farmers.

Background to the Study

The challenges posed by population growth and urban expansion in Jamaica underscore the critical need for sustainable development strategies. The current distribution of land usage, with 27% allocated to urban areas, 41% to agriculture, 55% to forestry, and 1% to water, highlights the intricate balance required to accommodate the growing demands on the land (World Bank, 2023). The substantial increase in Jamaica's urban population by 189% compared to a modest 13% rise in rural population from 1961 to 2021, as documented by the UN population division, reflects the ongoing trend of urbanization, Figure 1 below. The projected data from 2012 to 2050 predicts a 30% surge in urban areas and a 38% decline in rural areas, further emphasizing the pressing need for comprehensive and sustainable urban planning to address the evolving demographic landscape.

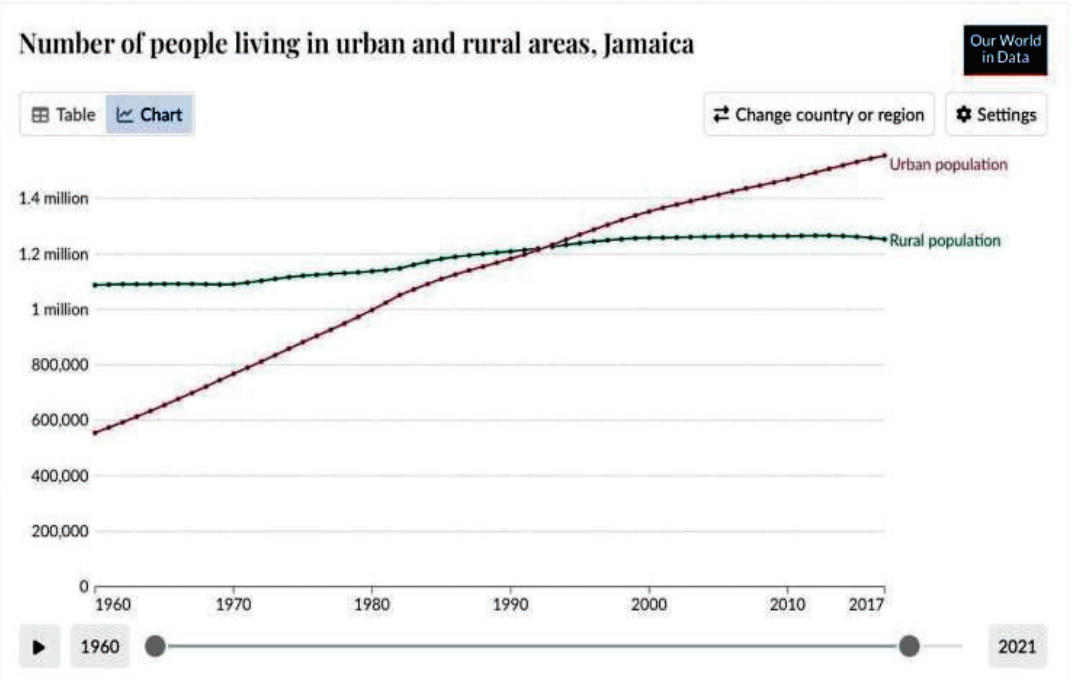

Figure 1 Number of people living in urban and rural populations across Jamaica.

Jamaica has had an incredible shift in the use of arable lands. According to data from the Food and Agriculture Organization and the United Nations (2023), between 1963 and 2020, the available agricultural land per capita plummeted from 0.32 hectares to 0.16 hectares. marking a significant 50% reduction in agricultural land. Similarly, as per the Food and Agriculture Organization (2017), there is a projected decline in agricultural production growth, with a decrease of 1.5% annually until 2030 and a further reduction of 0.9% until 2050 compared to the historical growth rate. This trend indicates a diminishing growth rate in agricultural production since 2000.

According to Isaac et al (2021), Baker (2021) and Haughton & Ivey (2023), farming activities in the Caribbean faces' jeopardy due to various factors, including dwindling arable land availability. Jamaica's agriculture sector, as outlined in the Inter-American Institute for Cooperation on Agriculture IICA country strategy medium-term plan (Dolly 2017), is attributed to the sector's inherent instability characterized by elevated input costs, praedial larceny, and limited embrace of modern technology, ageing farmer population, the loss of agricultural lands due to resulting from population growth, the restructuring undertaken by the Sugar Company of Jamaica, leading to redundancies, and environmental concerns (USAID, 2021; Bjornlund & Van Rooyen, 2020; Avdelas et al, 2021). Nevertheless, there has been a rise in employment within the agricultural sector, experiencing an increase from 15.23% in 2019 to 15.54% in 2021. This growth is credited to the revitalization initiatives by the Ministry of Agriculture, which advocates for agricultural parks to boost local production and food processing by reviving inactive farms, enhancing food security through diversification of local crop output and agriculture technology (Khan, 2021), and reducing reliance on foreign goods even though the arable lands in the research field, is threatened by rural developments (Jamaica Gleaner, 2022).

The swift urbanization and population growth in the Kingston Metropolitan Region (KMR) have generated a need for the creation of sustainable communities to address housing, social, cultural, and employment requirements for the expanding populace. The research field area is deemed particularly suitable for various reasons, primarily due to its proximity to the KMR, encompassing Kingston, urban Saint Andrew, Portmore, and Spanish Town. Among all the parishes (excluding Kingston and Saint Andrew), the research field held the highest potential for urban development.

The research field region, with its historical ties to sugar plantations, has long been a crucial source of sustenance for many Jamaican farmers. This significance is notable in a country where only 19% of the land is arable (United Nations, 2018). Nevertheless, starting in January 2021, the Jamaican government began relocating these farmers to pave the way for various projects to transform agricultural land into residential areas and large-scale farming operations. This action runs counter to the rights of peasants and rural communities as outlined by the United Nations in 2018, and it clashes with national and international pledges toward sustainable development. This development is particularly concerning given the Caribbean's high level of food import dependency and vulnerability, and it runs counter to principles of equity, sustainability, and climate change adaptation as emphasized in the Jamaican Urban Development Plan. Despite the government's intention to implement "new urban planning approaches and innovative strategies to optimize the use of these lands in this area and create a resilient and sustainable community," the displacement of farmers from their previous plots did affect their livelihoods (UN, 2018).

Farmers, in response to land pressure and limited agricultural output, employed various livelihood strategies, including diversified non-farm options; however, these alternatives were not consistently accessible. Therefore, understanding how individuals shaped their

livelihoods amidst changes in agricultural land use at urban fringes was essential for devising strategies to enhance the well-being of farming households. Despite increased attention from researchers in recent years, most of the focus has been on land conversion and its impact on farmers' livelihoods in highly urbanized cities across different regions. Conversely, there has been minimal exploration of cities undergoing urbanization, where the dynamics of land use changes and livelihood options may differ. The current study aims to provide insights into the impact of land use changes and its accompanying transformation on farmers.

According to the Jamaica Gleaner (2019), Audley Shaw, who served as the minister responsible for commerce and agriculture, aimed to enhance the nation's food security, reducing the substantial food-import expenditure, which stood at nearly US$800 million, while fostering employment opportunities within the agriculture and agro-processing domains. The focus was on strengthening the country's self-sufficiency in food production, curbing dependency on external sources, and stimulating economic growth through these strategic agricultural initiatives.

However, in an article (Jamaica Gleaner 2019), the position, the president of Jamaica Agricultural Society, was that a new city was needed in the east, and the research field was the most feasible spot for such a city. With this position to establish a new town, specific parcels of these lands were either purchased or were undergoing transactions with private developers. Consequently, farmers who had leased portions of these lands were displaced and relocated to alternative sections. This reduction in arable land availability is a significant factor contributing to food insecurity, as it limits agricultural production and worsens the nation's ability to feed itself. (Jamaica Gleaner 2019).

The conversion of farming lands into non-agricultural uses was a concerning issue that not only exists in the research field in Jamaica. Agricultural interests have vigorously opposed the planned repurposing of 3,000 acres of prime farmlands in other areas within Jamica, to include over 1,000 acres for the development of housing solutions by investors led by billionaire business mogul Michael Lee-Chin (Jamaica Gleaner, 2024). According to the report, the resistance represents one of the latest episodes of a philosophical tug-of-war between lobbyists keen to preserve arable land for Jamaica's food security and others who believe the housing boom should stretch to the southern corridor, which carries thousands of commuters from St Catherine into the capital (Jamaica Gleaner, 2024).

Urbanisation has led to significant land conversion, impacting the availability of arable land and posing challenges for farmers in the area. This phenomenon has affected farmers from the community as arable lands had been transformed into commercial and housing developments. This affects not only the farmers' access to land but also their livelihood and the livelihood of their family members. The elected vice-president of the farmers in the research field, posited that some farmers had yet to be compensated or offered any redress from the Sugar Company of Jamaica Holdings (SCJH), where their livelihoods are concerned. As a result, farmers were protesting about unfulfilled promises from the start of

the year (Jamaica Observer, 2022). Farmers were affected by the loss or reduction in revenue from selling their products.

In 2020, farmers were evicted from the lands to make way for urban development with a promise from the Government that efforts were being made to relocate and compensate them for their loss of investments (Jamaica Observer, 2022a). These actions would have impacted the farmer's livelihood. SCJ Holdings dispersed an average of $4.5 million in compensation to approximately 142 farmers formally settling on lands at the research field. The Development Plan provided for the creation of a homogeneous community on 5,400 acres of land, of which 3,027 acres or 56.06%, were dedicated to agriculture, 1,225 acres or 22.69% of this land was allocated for seven developers for residential, industrial and commercial development. The remaining 21.26% will be transferred to the National Housing Trust and the Housing Agency of Jamaica (HAJ) at no cost (The Jamaica Gleaner 2020). Approximately 44% of agricultural lands have been converted for non-agricultural purposes.

The lands, renowned for their exceptional fertility and suitability for farming, had transformed urban infrastructure and housing development to see the construction of over 15,000 housing solutions and light industrial activities (Jamaica Information Service July 2021).

The divergent views on the impact of agricultural land conversion prompted the research interest. The mixed method study aimed to comprehensively understand the socioeconomic impact of converting agricultural land to non-agricultural uses on the farmers within the community in Jamaica.

Literature Review

Land use change / Land Conversion is a significant driver of economic progress, and human beings have been altering land use for an extended time (Fang et al., 2023). Agricultural land conversion is recognised as a significant phenomenon in numerous developing nations (Fang et al., 2023). Agricultural land conversion is the principal catalyst for land use change in many countries, mainly where agriculture is the primary economic sector. The conversion of natural landscapes into agricultural fields influences altering the Earth's surface (Billington et al., 1996, as cited in Azadi & Barati, 2013).

A study by Fang et al. (2023), aimed at investigating the harm from ecosystem services according to agricultural land conversion, a meta-analysis was done to analyse the primary impacts of agricultural land conversion from the 19th century onwards across four continents: Africa, Asia, Europe, and America. The meta-regression results showed that spatiotemporal effects had significant influences on some ecosystem service losses, and the maximum spatial impacts were relevant to Asia and Europe. Moreover, the land conversion rate results for agriculture indicated that three large losses of ecosystem services were related to soil erosion, air pollution, and climate change. Therefore, agricultural land conversion should be done sustainably to reduce ecosystem losses. Fang et al. (2023) underscore the significance

of meticulous study and strategic planning in converting agricultural land, emphasising its substantial correlation with economic development. They additionally assert that the proficient agricultural land administration produces valuable non-market commodities and services.

Within the Jamaican environment, The Forestry Department et al. (2021) and the Agriculture Task Force (2009) have conducted specific studies that have provided insights into the main factors influencing changes in land cover and agricultural patterns. The Forestry Department et al. (2021) have identified various factors that significantly impact changes in land cover. These include the expansion of settlements, infrastructure development, bauxite mining, quarrying, charcoal production, and natural disasters. Remarkably, agriculture plays a significant role in driving the alteration of this landscape, as demonstrated by its notable impact on land cover. Both large-scale commercial and smallholder farming significantly influence the modification process. Commercial firms regularly engage in large-scale agricultural activities, which are characterised by removing vegetation in adjacent areas. This phenomenon is commonly attributed to the actions of a single land user. On the other hand, smallholder farming, although it does contribute to land clearance, demonstrates a more diffuse pattern of transformation, marked by minor modifications dispersed across the terrain. Therefore, agriculture, in its several manifestations, emerges as a predominant catalyst for landscape alteration, exerting influence on forest cover dynamics throughout the island.

Hebinck and Bourdillon (2001) introduce the term ‘livelihood’ as a comprehensive concept widely used in research and development planning. It serves as an overarching framework for analysis with two primary objectives. Firstly, it strives to provide a holistic understanding of the myriad approaches through which individuals sustain themselves within their specific environments. This encompasses the diverse strategies rural populations employ to secure their means of living (Hebinck and Bourdillon 2001). Secondly, it acknowledges and examines the external influences and processes that shape these livelihood pursuits. It focuses on the roles played by institutions and individuals external to the local communities being studied. These external factors significantly impact rural livelihoods (Hebinck and Bourdillon 2001).

Access to farmland is fundamental to sustaining agrarian societies; it provides individuals with numerous opportunities for economic growth and is a cornerstone of socio-economic resources for rural populations (Memgesha et al., 2019). However, the issue of agricultural land conversion for infrastructure development and urbanisation poses a significant challenge. Such conversion has led to a sharp decline in farmland sizes, adversely affecting land tenure security and employment opportunities in the agriculture sector (Azadi et al., 2011). This, in turn, has resulted in vulnerable livelihoods for farming households (Van Suu, 2009; Vo et al., 2013).

The story of Jamaica serves as a prime example of the influence of land use policies. Initially, the government planned to lease agricultural land to small farmers to bolster the

local economy (Sugar Industry Authority; Annual Report, 2009). However, subsequent shifts in government plans led to the conversion of arable lands for housing solutions, impacting farmers who had established their economic livelihoods on those lands.

The main objective of the Jamaica Development Master Plan was to effectively manage the increasing population in the Kingston Metropolitan region while simultaneously establishing a sustainable and cohesive township. The particular research field in Jamaica, consisted of 5,397.02 acres, of which 3,027 was designated for agricultural purposes, while the remaining land is allotted for residential and infrastructural usage. The proposed strategy encompasses the augmentation of agricultural leases, the establishment of a novel agricultural subdivision, and the provision of assistance to farmers who have been relocated. Infrastructure development, encompassing developments such as water upgrades and modern utilities, constitutes a noteworthy facet, as seen by the allocation of a $1 billion investment designated for enhancements (Master Plan - A community in Jamaica, 2021).

Land is paramount in agricultural cultivation and economic growth, sustaining rural livelihoods. However, converting agricultural land for various purposes presents formidable challenges, as evidenced by academic and real-world case studies. Recognising the multifaceted factors influencing farmers' economic livelihoods is crucial in addressing these challenges and ensuring sustainable agricultural practices. Moreover, the global dimension of land conversion emphasises the need for comprehensive strategies that balance economic development with food security and environmental sustainability.

Converting agricultural land to other uses, such as industrial or commercial, is common in many parts of the world. This can significantly impact the livelihoods of farmers, who may lose their land and source of income. Asadi et al. (2014) examined the state, the investors, and the farmers; it was determined that when the economic benefits of the three parties were compared, the investors in these projects gained the most significant benefit from converting agricultural land. Previous research also shows that the degree to which farmers can cope and maintain their livelihood is based on various demographics. Nguyen

(2021) stated that the loss of arable land significantly impacted the households' employment, income, assets, and living environment. The study found that the households received compensation for their land, which they used to improve their living conditions. They had access to better infrastructure, such as roads, electricity, and water supply, which improved their quality of life.

Additionally, the households had access to new job opportunities created by the industrial park, which increased their income. On average, each household increased by more than 900 USD than before. They were suggesting the potential positive socioeconomic effects of agricultural land conversion for affected households.

While there has been extensive global research on agricultural land conversion, a notable research gap exists, especially in the North American and Caribbean regions, with a specific emphasis on Jamaica and the broader Caribbean area. This knowledge gap highlights the

need for a more extensive examination of the impact of agricultural land conversion on the lives of farmers residing in this specific geographic area.

The current literature focuses on reducing available farmlands, crop production, and food security. However, more research is needed to explore the intricate relationship between land conversion and the well-being of farmers in this specific region.

This geographical gap in research is of paramount significance. It hampers our capacity to make well-informed decisions regarding agricultural land conversion in North America and the Caribbean. It is imperative to undertake further research and inquiry to address this void in the literature and acquire a more comprehensive understanding of the subject.

In summary, the conversion of agricultural land has profound economic implications for local farmers. While it offers economic benefits like compensation and access to new job opportunities, it also presents significant challenges. Land conversion often results in reduced farmland sizes, disrupted employment, and threats to food security. Many farmers transition from agriculture to other livelihoods, with varying degrees of success based on factors like age and financial capital. This shift also reshapes social connections, focusing more on economic competition.

Future research in this area holds the potential to provide insights that can guide the development of tailored policies and strategies. Implementing such policies and strategies can be tailored to address the unique requirements and obstacles of the region, thereby fostering the adoption of sustainable agriculture methods and bolstering food security.

Methodology

For this study, the researchers utilised two methods to investigate the factors behind the displacement of farmers from agricultural land due to land conversion and the subsequent adoption of livelihood alternatives. The interviews formed an integral part of the research in gathering valuable insights and perspectives from influential individuals within the ministry. Furthermore, the survey instrument incorporated both open- and closed-ended questions, essential for capturing the subtleties and understanding the decisions and livelihood endeavours due to the land change phenomenon. This approach acknowledged the subjective nature of these aspects, recognising that they cannot be exclusively measured or observed via quantitative methods.

The researchers' rationale for adopting this research approach was based on the recognition that land use change, the value of farming equipment, farming/non-farming income, and age can be quantitatively measured. In contrast, opinions and experiences related to land conversion and livelihood options were not readily subject to numerical measurement and observation (Aliyu et al., 2014). Acknowledging the weaknesses inherent in qualitative and quantitative methods, using the pragmatist philosophy minimises flaws and enhances the data's reliability.

An explanatory study design involves a sequential process, commencing with collecting quantitative data, followed by collecting qualitative data. The initial quantitative phase provides a comprehensive yet generalised perspective on the research problem, forming a foundational understanding (Schoonenboom & Johnson, 2017). Subsequently, qualitative data collection refines, extends, or explains the quantitative findings, contributing to a more nuanced exploration of the research problem and providing the additional required scrutiny (Subedi, 2016).

Further, Creswell & Creswell (2017) assert that quantitative results inform the types of participants to be purposefully selected for the qualitative phase and the questions the participants will ask. They opine that interpreting the results involves reporting the quantitative and following it with the qualitative phase results. This sequential design allows for a systematic investigation into the impact of agricultural land use change on livelihoods in the research field. The study gains insights into the broader trends and correlations by establishing a quantitative foundation. The subsequent qualitative phase then delved deeper, providing context, explanations, and a more comprehensive understanding of the intricate relationships between land use change and livelihood patterns.

The sample size was determined by Yamane's (1967) formula of sample size with a margin of error of twelve per cent (12.5%) and a confidence level of ninety-five per cent (95%) was utilised by the research team to calculate the sample size. The interest of the approach is to give a clear representation of the respondents in the study. The formula is given as n = [(1+$N(Ne)2$)] Where n = the sample size, N = the size of the population and e = the margin of error of twelve per cent (12.5%). Given that N = 215 and e = 0.125, the sample size is 51.

According to Rice (2010), the central limit theorem suggests that if a sample size of at least 30 is appropriately chosen and distributed, research results closely approximate reality, mainly when dealing with a limited sample size. From this proposition, the emphasis was on the sample size distribution to ensure that it accurately represents the current situation for the community of A community lodge in Jamaica, where the study was done.

The researchers employed simple random and purposive sampling techniques for this study. As a probability sampling method, simple random sampling guarantees that each individual within the population has an equal probability of being chosen for inclusion in the study (Nzeneri, 2010). Purposive sampling is a non-probability technique in which the researcher intentionally selects participants based on their alignment with the study's objectives, guided by the researcher's discretion (Obilor, 2023). This method relies on the researcher's judgement and contextual knowledge, allowing for a targeted and in-depth exploration of a specific phenomenon.

Commonly employed in qualitative research, purposive sampling is particularly suitable when the goal is to acquire detailed insights rather than to make statistical inferences. It is advantageous when the population is limited and specific, enabling the researcher to filter out irrelevant responses that do not align with the study's context.

Nonetheless, simple random and purposive sampling techniques are likely to be chosen due to simplicity, reliability, accuracy, ease of use, and the scope and budget of this research. The sample size selected and sampling procedures align with the study's objectives, ensuring representativeness, facilitating statistical inference, and well-informed exploration of the impact of agricultural land use change on farmers' livelihoods in Jamaica.

The survey instrument, a questionnaire, was produced and delivered electronically and used in face-to-face interviews with respondents to ensure inclusivity and efficiency in data collection. The online tool, Google Forms, was chosen to maximise accessibility and research efficacy by allowing participants to respond at their leisure while being anonymous.

To encourage participants in the process, the researchers ensured that the study's purpose and benefits were communicated and that the interactions with the respondents were seamless. Additionally, maintaining open communication and expressing appreciation towards respondents for their contribution can enhance engagement, especially since their participation in completing the survey may not be their priority. The researchers periodically send emails and WhatsApp messages to select participants, reminding them to participate in completing the survey instrument. The researchers tried to reduce ambiguity by strategically keeping the survey questions short to minimise the time spent completing the questionnaire. Employing these strategies aided in facilitating and managing the data collection time.

Thematic analysis was also applied to the qualitative data, ensuring a systematic and rigorous exploration of recurring patterns, themes, and narratives about land change's impact on farmers' livelihoods. This qualitative analysis approach is presented through narratives and quotations, providing a rich and contextualised understanding of the livelihood experiences and perspectives of the study's participants.

The chosen data analysis methods align with the study's mixed-method approach, allowing for a comprehensive and integrated exploration of the research questions. The combination of quantitative and qualitative analyses will enhance the depth and breadth of the study's findings, providing a holistic understanding of the complexities surrounding agricultural land use change and its consequences for farmers in a community lodge in Jamaica.

The survey instrument used in this study underwent a preliminary testing phase to ensure its appropriateness for collecting data aligned with the research objectives. A preliminary copy of the questionnaire was submitted to the research supervisor for validation, and valuable insights from the supervisor led to the revision of various items in the questionnaire.

This research adhered to globally accepted ethical standards, underscoring the researchers' commitment to conduct the study with integrity and respect for participants' rights.

Results

The results will consider the background indicating the demographic characteristics and farming practices, following by a consideration of the impact of relocation and compensation.

Background and Farming Practices Demographics

Table 1 illustrates the demographic patterns of the famers

Variable	Category	Percentage
Sex	Male	80.4%
	Female	19.6%
Marital Status	Single	32%
	Married	30%
	Divorced	4%
	Separated	6%
	Widowed	2%
	Common Law	26%
Household Size	1 person	10%
	2-4 people	62%
	5-7 people	26%
	> 8	2 %

Table 1 Demographics

Assessing Agricultural Practices and Land Ownership Land ownership

Firstly, the data revealed that farmers are involved in more than one area of farming practices. Farmers who engaged in farming arable crops accounted for 21.6%, farmers who rear pastoral animals represented 3.9%, 41.2% practised mixed farming, both crops and animals, 3.9% of farmers engaged in subsistence farming (grown for personal use for self and family) and 51% engaged in commercial agriculture. The data further indicates that most farmers are farming to make profits. Hence, that income source becomes non-existent if the land assets are removed or urbanised (Figure 2).

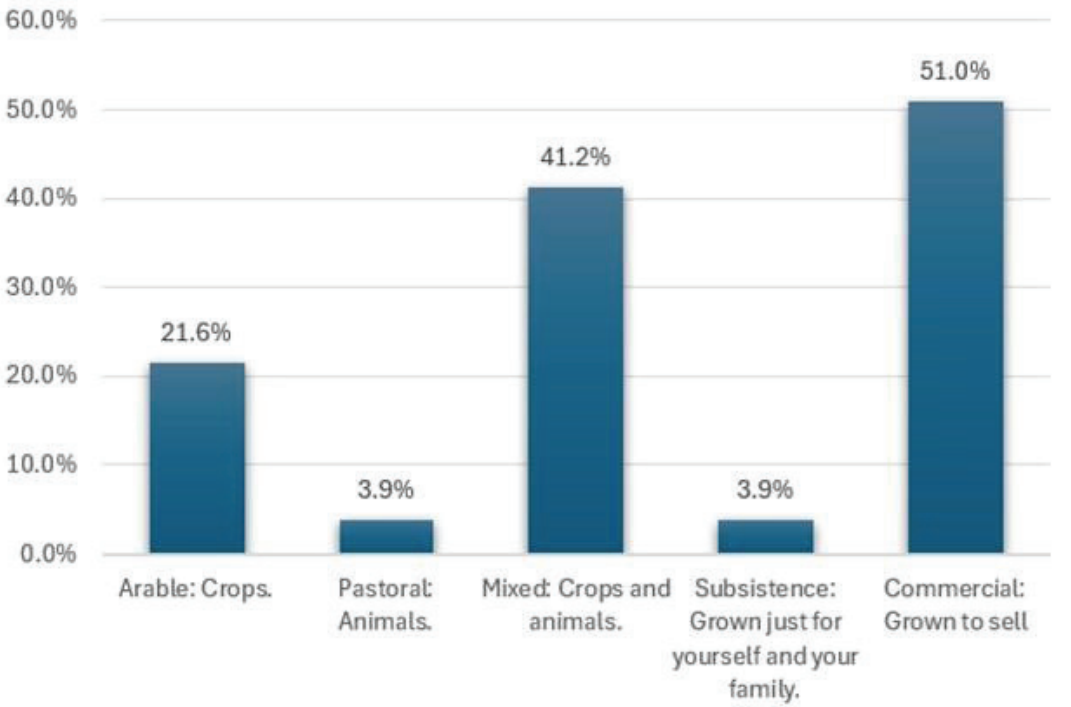

Figure 2 Diagram showing the types of farming practices the farmers from A community lodge in Jamaica engaged in

The analysis revealed that a significant proportion of participants, totalling 96%, are involved in farming activities. The sample of 51 respondents had a diverse spectrum of experience levels. Notably, a considerable portion of individuals have extensive experience, with 25.5% having over 5 years, 31.4% with over 10 years, and 21.6% with over 15 years of farming experience, indicating substantial knowledge in the field. Moreover, 13.7% of respondents have been farming for more than two (2) decades, indicating a concentrated group of highly experienced professionals. Conversely, some participants have shorter farming backgrounds, suggesting they may be newcomers or transitioning into agriculture from other careers. Overall, the data shows that the majority (92.2%) of respondents have been engaged in farming for over five (5) years. A minority (4%) report non-agricultural professions, providing valuable insights into the diversity of occupations within the community (Figure 3).

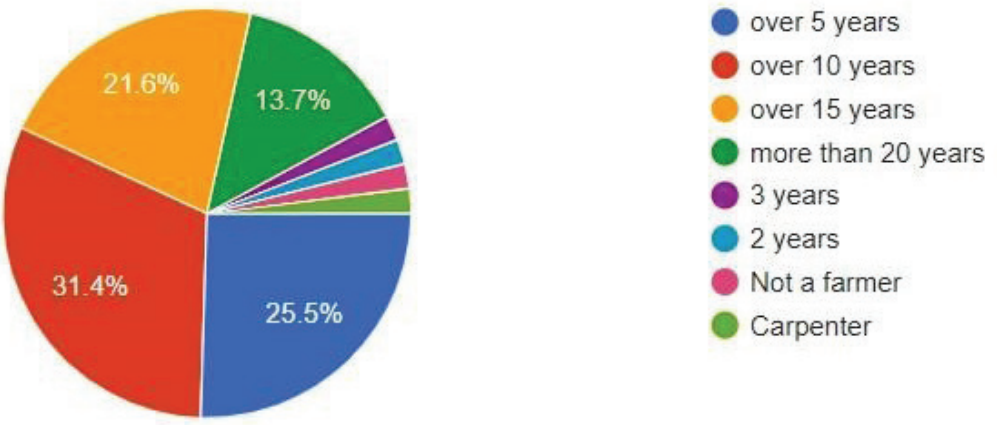

Figure 3 Years of farming experience for farmers within the study.

The data highlights the two (2) primary means by which the respondents could access the lands. Of the 51 participants, 94.1% leased land in the region, including farmers who exclusively lease land (82%) and those who own and lease additional plots (12.1% of the 94.1%). From the total leasing respondents, a substantial proportion (43.8%) of these respondents have leased 5 acres of agricultural land. There appeared to be a preference for moderate-sized plots conducive to various farming activities. Noteworthy, 27.1% of respondents leased 10 acres or more, indicating a substantial demand for larger land parcels, for commercial or industrial agricultural endeavours. Additionally, 8.3% lease 1 acre, reflecting a preference for smaller-scale operations, while 18.8% choose to lease 2 acres, suggesting a balanced interest in mid-sized plots. 2% of the respondents reported leasing less than an acre, highlighting a trend towards larger-scale leasing arrangements due to perceived economic efficiencies associated with bigger land sizes, (Figure 4).

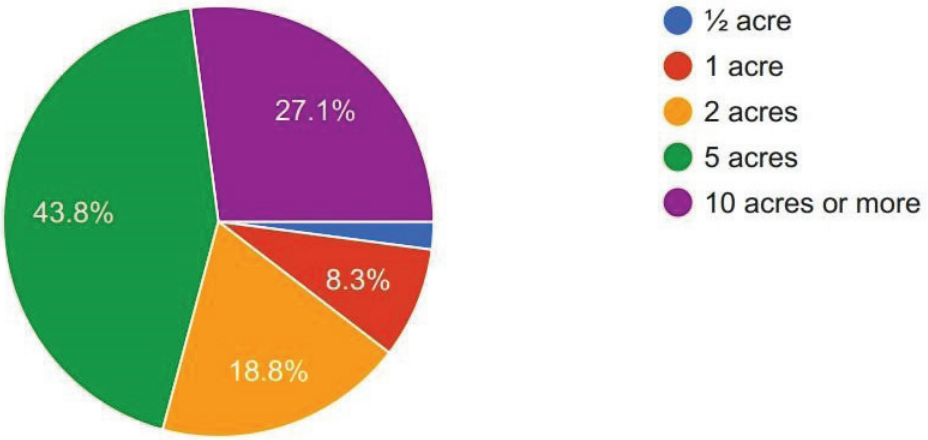

Figure 4 Do you lease agricultural land in the A community lodge in Jamaica area? If yes, how many acres?

On the other hand, of the 51 participants, 18% of respondents solely own agricultural land, highlighting the diverse landscape of ownership arrangements in the A community lodge in Jamaica. Additionally, the acreage distribution among landowners in the community shows significant variation. A minority (11.1%) own one (1) acre of land, indicating smaller-scale farming ventures. Another 11.1% of the respondents who solely own land acquire five (5) acres, representing a moderate-sized landholding suitable for diverse agricultural activities. The majority (66.7%) of respondents own two (2) acres, suggesting a prevalent ownership pattern of medium-sized plots, catering to a mix of subsistence and small-scale commercial farming. Additionally, a notable fraction of 11.1% owns ten (10) acres or more, indicating larger-scale commercial agricultural operations or land investments. See Figure 8 below, which illustrates the percentage owned by the respondents (Figure 5).

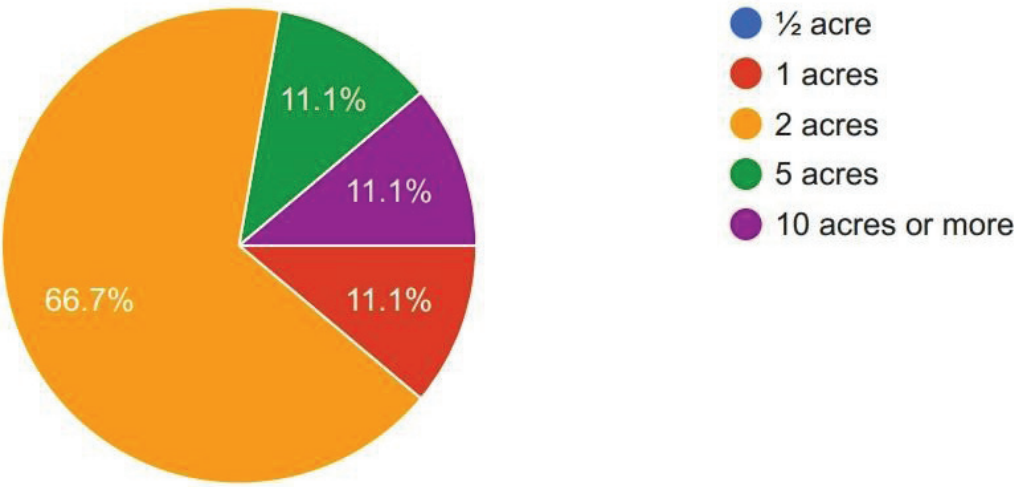

Figure 5 Percentage of Acreage for those who own land within the A community lodge in Jamaica

The statistical breakdown showcases prevalent leasing, particularly for 5-acre and 10acre plots. Among landowners, the majority possess 2-acre plots, indicating a prevalent ownership pattern that caters to a mix of subsistence and small-scale commercial farming. These trends suggest that persons can utilise larger land areas when leasing; however, on average, 2 acres is the range most respondents could afford when the land is owned in smaller areas.

Water Supply

It is interesting to note that the majority of respondents, 84%, reported having irrigation on their farms (Figure 6) below. The farmers voiced concerns regarding the accessibility and quality of the water supply. The researchers found that, unlike their previous locations where they had access to pressurised and potable water supply subsidised by the SCJ (a functional system), the relocated farmers faced challenges with water supply in their new area. They have to rely on multiple sources to access water, which they stated:

"*Infrastructure needs such as proper access to roads, electricity, and water supply were highlighted as crucial for economic development but are currently lacking.*" (Farmer interview, 2024.)

This was a typical comment mentioned by the respondents when they were asked to provide the researchers with additional information regarding the issues they faced.

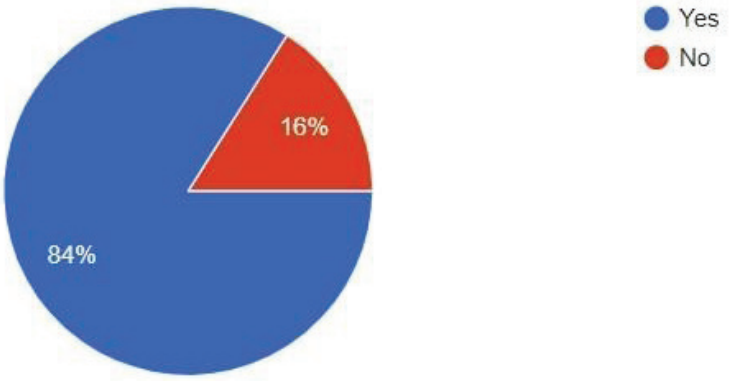

Figure 6 Chart showing the percentage of farmers who have irrigation

Accessing water for farming purposes is critical for the sustainability of crops and animals. In answering the question:

How do you acquire water for your farm?

The following water sources were stated to be utilised by the farmers, most of whom practice irrigation (drip, pressurised and water harvesting) (Figure 7).

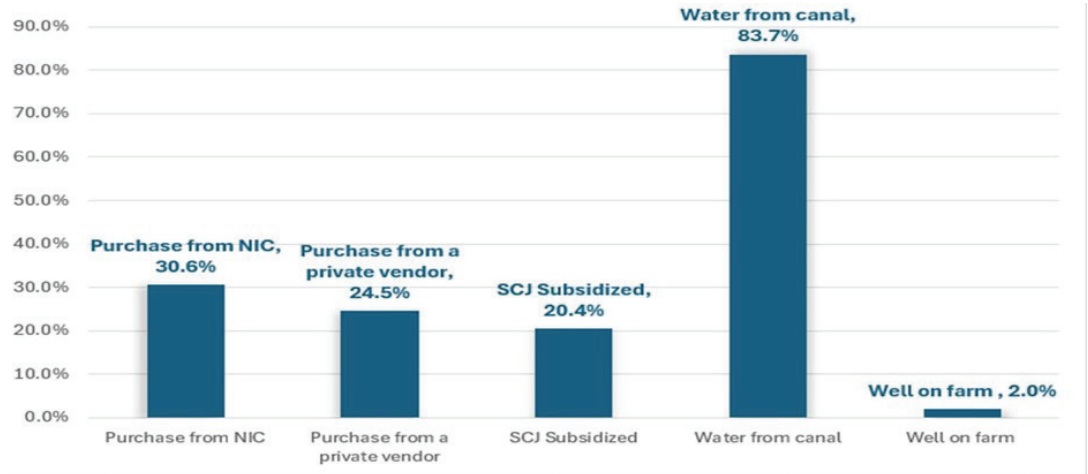

Figure 7 Chart showing the Irrigation Water source for the farmers within the A community lodge in Jamaica

The farmers indicated that they utilised more than one water source. These options are not chosen as one only. Multiple sources are selected depending on the need highlighted.

The data reveals that *canals* are the predominant water source for farms, as approximately 83.7% of respondents reported. This may be due to the accessibility of the different water sources and the associated cost. Based on the percentage used, it can be inferred that the farmers classify canal water as their primary water source for their agricultural needs.

Respondents typically *purchase water* for farms, often from either the National Irrigation Commission (NIC) or private sellers. Of the respondents, 30.6% buy water from NIC, whereas 24.5% buy water from private sellers. This observation highlights the significance of procuring alternate irrigation water sources. It may also point to the water quality needed for whatever specified use. 55.1% of the respondents purchase this potable water for their agricultural needs.

20.4% of respondents highlighted *subsidised programmes*, suggesting that government subsidies facilitate farmers' access to water resources. This implies that subsidised programmes could assist in mitigating the economic strain associated with water procurement for some farmers, thereby bolstering their capacity to maintain agricultural productivity as the farmers will not be required to take on 100% of the cost. On another note, this is a temporary solution to a problem that needs a permanent solution. This solution should assist with alleviating the pressures from the government and enabling a sustainable solution to the issue caused by the land conversion. This low percentage may be significantly attributed to the knowledge of this subsidised programme as well as the accessibility to the water source.

`Regarding water from on-farm wells, only 2.0% of participants indicate that they employ water from wells on their agricultural properties. This finding suggests that using on-farm wells as a primary source of irrigation water is not prevalent throughout the surveyed population. This may be attributed to various variables, including water availability, the well's depth, the groundwater's quality, and factors such as the cost of establishing and maintaining a well and obtaining the necessary permits for well construction, considering that all water resources require a license.

Examining water acquisition techniques for agricultural purposes yields significant findings regarding farmers' water sources and approaches to address their irrigation requirements. The data showed that the farmers have various sources from which they acquire water; however, accessing water from the canal is the most utilised source. It can be classified as the farmer's primary source of water. It suggests that most farmers have access to the canals, which provide water that does not have a direct cost associated with acquiring the water. These are potentially valuable guidance for decision-making procedures, especially in allocating resources and implementing support systems to improve agricultural output and resilience within the community under study.

Understanding the direct impact of agricultural land conversion on farmers Redevelopment Plans

The following question was asked:
Were you affected by the redevelopment plans of the A community lodge in Jamaica led by the Sugar Company of Jamaica Holding Limited (SCJ)?

Upon examining the impact of the redevelopment plans of the farmers, out of the total respondents, 70% indicated that they were affected by the redevelopment plans. In contrast, a smaller proportion, constituting 6%, reported being partially affected, and 24% stated/ indicated that they were not affected by the redevelopment plans. See figure 11 below.

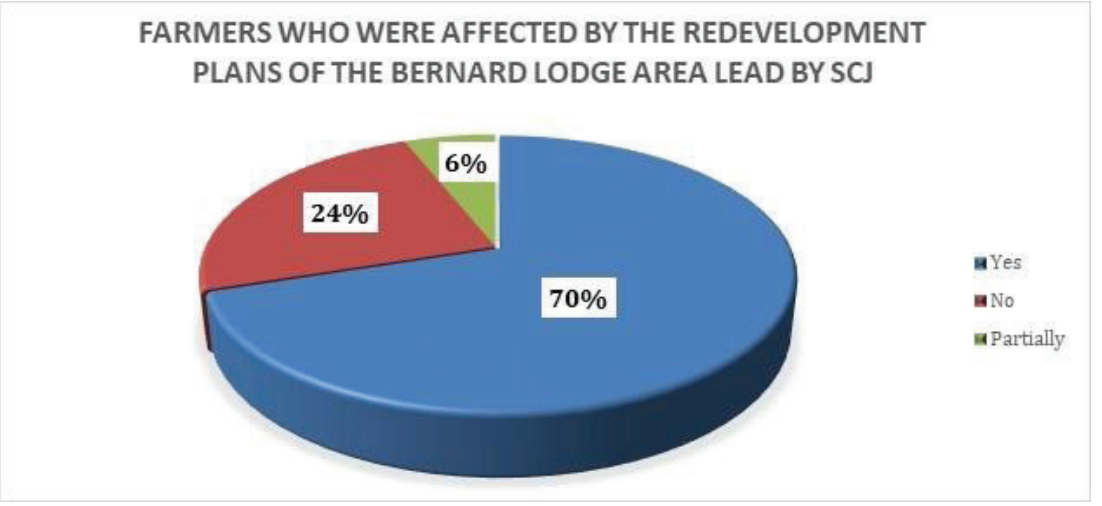

Figure 8 Chart showing the percentage of farmers who stated that they were affected by the redevelopment plans of SCJ

Participants affected by the development plans were further asked if they were still farming. Of the total 43 participants who responded, 91% of the respondents stated they were still engaged in farming. Of the remaining 9% of the respondents, 7% said that they are no longer involved in farming. In comparison, 2% responded that they occasionally farm; see Figure 9 below; of the 7% of participants who stated that they were no longer engaged in farming, an undetermined percentage stated that they would have sought alternative means of employment to sustain their livelihood. In contrast, others were already employed while engaging in farming practices, so they had transitioned into full-time employment.

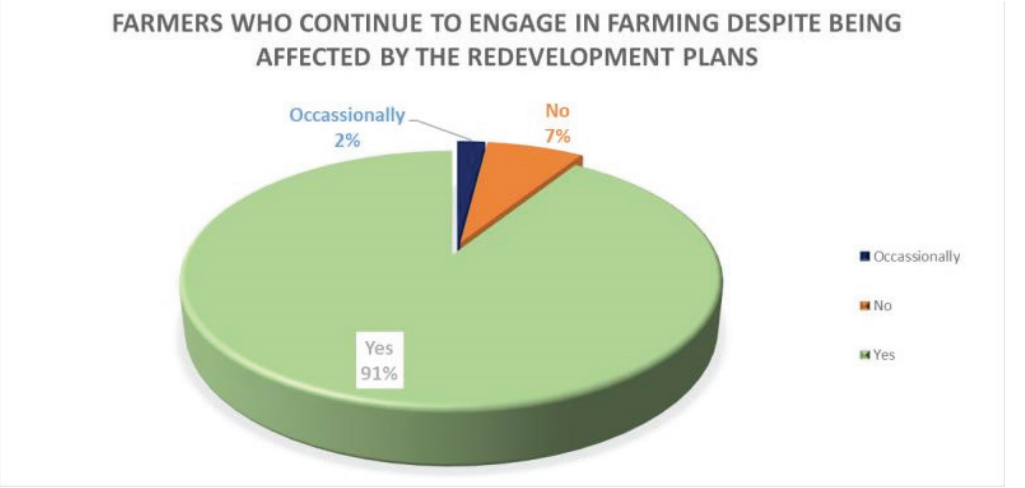

Figure 9 Percentage of farmers who continue to farm in the A community lodge in Jamaica area despite being affected by the redevelopment plans of SCJ

Of the farmers who continue to engage in farming after being affected by the redevelopment plans, 93% stated that they have faced increased expenses in agricultural activities since being relocated. The remaining 7% stated that they have not faced any increased costs (Figure 13 below). Therefore, it is essential to note that while most of the respondents have been affected by the redevelopment plans, most affected participants continue farming.

Land and Crop-related issues

Land flooding emerged as a significant concern among respondents, with many indicating that the redevelopment plans led to increased flooding on their land. This resulted in the loss of crops and income. One participant lamented,

> *"Flooding, all crops get flooded whenever the rain comes. It has cost over 5 million dollars in losses."*

Another farmer added,

> "*The land I received is prone to flooding, and every time heavy rain comes, it affects the farm. I have lost millions."*

The data highlights the challenges farmers face due to land suitability issues, such as rockiness or poor drainage, limiting crop options to those compatible with specific conditions. One farmer said,

> "*Some parts of our fields are rocky or need better drainage. It is only suitable for some crops".*

Another added,

> "*The land they left us with just is not as good for the crops we used to grow. We have lost many of our speciality crops that brought in the most money".*

Another explained that

> *"we can no longer farm on the land because they took all the land and put us on a plot much smaller that cannot support the cultivation we want. For example, we used to plant melons on our family land, but now we cannot anymore because of the poor soil type.*

***Infrastructure Challenges*:**

Farmers brought attention to infrastructure challenges, including issues with water supply, such as the absence of drinkable water and low water quality, irregular irrigation availability, flooding caused by insufficient water systems, and limited access to electricity. They highlighted that they had access to potable water and pressured water lines for irrigation at their previous location. These hurdles hampered agricultural activities and increased expenses for the participants. One farmer described the situation as "challenging," citing the significant obstacles posed by the lack of irrigation water and electricity. At the same time, another expressed concern about animals' inability to thrive without water.

***Relocation Challenges*:**

The displacement of several participants from their original farming areas has resulted in significant financial setbacks and reduced productivity. Highlighting the plight of those affected, one individual lamented,

"SCJ took a big chunk of what used to be cultivable land, forcing me to move farther from my home to lease another land since I was not compensated."

This sentiment resonates with others who have faced similar challenges. Another respondent noted,

> *"I was relocated to an area that is not as convenient for me and is far from the main road, making farming costlier and less productive."*

Another farmer echoed such frustrations, who recounted,

> *"I was relocated to a smaller land, which was insufficient for me, so I leased another land further away, forcing me to travel considerable distances to reach their fields."*

These stories highlight the negative impact of relocation on farming operations, as longer travel times, greater distance from roadways, and more expenses all lead to reduced productivity.

***Workforce and Operational Issues*:**

Participants also emphasised the workforce and operational hurdles, including difficulties with staffing and fewer work prospects, which have compounded the impact on agricultural productivity and income stemming from the SCJ redevelopment plans. One farmer said,

> *"Finding dependable workers willing to stay has become increasingly challenging. Moreover, the decreased work opportunities are adding additional strain on my efforts to maintain smooth farm operations".*

Similarly, another farmer remarked that the scarcity of staff has resulted in heavier workloads, directly affecting his agricultural productivity and, consequently, his income.

When farmers were asked about relocation and compensation, results showed that 74% of the respondents were relocated by SCJ and received compensation. 6% of the respondents were relocated but did not receive any compensation. In contrast, only 20% of the respondents indicated that SCJ did not relocate them. Therefore, 80% of farmers were relocated to the new area. The other 20% were farmers already in the area that the new farmers had relocated to.

The SCJ provided various forms of compensation; 74% of farmers were compensated, whereas 26% were not. Among the participants compensated, 59% reported receiving cash as compensation, 41% of respondents received land as compensation, and among those who received land as compensation were (12.8%) of farmers who received larger land space than what they previously occupied, Figure 10 below. It is important to note that based on closer statistical analysis, there were some respondents, 12.8% of whom received both cash and land as compensation.

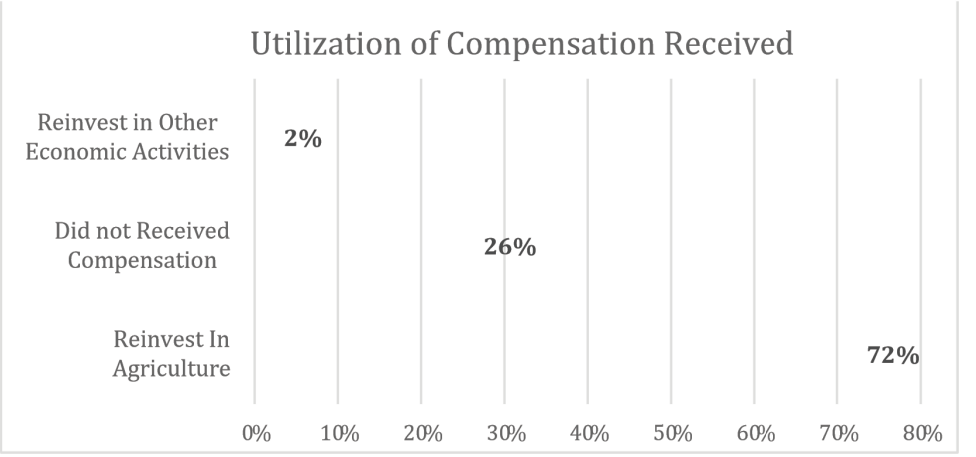

***Figure 10 Chart showing the diagram above represents how the compensation received** by the farmers was utilised*

72% of farmers reinvested in agricultural activities. Whilst most participants stated explicitly that they

> *"reinvest the compensation received", "rebuild animal pens," "purchase tools", or "purchase vehicles",*

all of which are encompassed within the broader concept of reinvestment, further interviews revealed that farmers who purchased these motor vehicles also stated that the vehicle would have been used as an additional source of income due to the increased farming cost and the reduced income from farming.

Assessing the overall likelihood impact and perception of farmers in light of land conversion

Source of livelihood

Among the respondents, 31.4% depended solely on agriculture for their primary income, while 64.7% pursued other employment and business ventures for financial support, with the remaining 3.9% relying on family assistance. The survey findings highlight the diverse income streams among farmers in the A community lodge in Jamaica, showcasing their multifaceted livelihoods. Pulling from previous data, we discussed the impacts the relocation had on the farmers, and they would have to diversify to survive and maintain their livelihoods. In addition to agriculture, farmers engage in small businesses, part-time work, and other income-generating activities. This complexity emphasises their adaptive strategies to sustain themselves economically. Notably, the majority (68.6%) of respondents rely on multiple economic activities, showcasing the intricate economic dynamics within their community, where individuals often diversify their income beyond traditional farming.

Understanding the various income sources available to farmers offers insights into their ability to adjust in urbanisation. As urban areas expand and take over agricultural land, farmers must find additional sources of income. As the results have shown, the majority have had to do just that. This becomes necessary to minimise the adverse effects of land use changes and to guarantee that their families can continue to thrive economically and financially. Different sources of income demonstrate the impact urbanisation has on the area. It highlights the farmers' capacity to adjust and enhance their skills in navigating changes in the local economy and their livelihood exploits. Furthermore, this variety highlights the interdependence of urban and rural economies, emphasising the necessity of considering broader socioeconomic considerations while providing help to agricultural areas.

The data further reveals the vulnerability of agricultural communities to urbanisation pressures. The diversified nature of income sources among farmers, with many relying on multiple economic activities beyond farming. This diversity emphasises the complexity of agricultural livelihoods in the A community lodge in Jamaica, where farmers often engage

in various income-generating ventures to sustain their families. Understanding the interplay between farming and other economic activities is crucial for comprehensively assessing farming communities' resilience and adaptive capacity in the face of urbanisation-induced changes.

The variability in monthly income ranges from farming highlights the differences in financial outcomes among farmers within the A community lodge in Jamaica. While some farmers derive substantial incomes from agriculture, others struggle to achieve economic sustainability. This is further reflected in farm size, crop diversity, and market access variations. The wide income disparities within peri-urban agricultural communities could be attributed to factors such as the types of farming one engaged in (crops, livestock, etc.), the types of crops cultivated, the experience of the farmer, access to water/irrigation, and funding, among others. Enhancing access to markets, agricultural extension services, and financial resources can help level the playing field and empower marginalised farmers to improve their livelihoods.

The variability in income stems from factors such as farm size, crop diversity, market access, and input costs. Understanding the diversity of income levels among farmers is crucial for comprehensively assessing the economic impact of agricultural land conversion and urbanisation on livelihoods. The data suggest that some farmers may derive substantial income from farming, emphasising its importance as a livelihood activity, while others may struggle to achieve financial sustainability.

76% of the respondents earn monthly incomes from 120,000 to above 500,000 to support their families and provide financial stability. 24% of the respondents earn monthly incomes from 0 to 119,999. This highlights the amount of money that is being earned within the community. Hence, the data sheds light on the potential economic repercussions of urbanisation-induced land-use changes. The variability in farming incomes suggests that the effects of land conversion and urbanisation may vary widely among farmers, depending on land tenure, access to resources, and market integration. Understanding the economic diversity within the farming community is also crucial for developing targeted interventions to support vulnerable households and mitigate the adverse effects of urbanisation on agricultural livelihoods. This data further indicates that the Bernard

Lodge community earns stable income through agricultural practice.

The significant impact of SCJ activities on farmers' incomes underscores the vulnerability of agricultural communities to external interventions and land use changes driven by urbanisation. The disruptions caused by SCJ activities, including reduced land availability, increased expenses, and infrastructure deficiencies, have translated into tangible economic losses for farmers. These findings underscore the urgent need for comprehensive land use planning and management approaches that prioritise the socioeconomic well-being of affected communities. Policymakers must engage with farmers and local stakeholders to develop context-specific solutions that address the root causes of income loss and promote sustainable agricultural development.

The data regarding the impact of the relocation activities by SCJ on farmers' incomes within the A community lodge in Jamaica showed that most respondents were affected. The data returned 71.4% of farmers indicated that these activities and relocations have affected their income. This proves that the significant disruptions were caused by external interventions such as land acquisitions and development projects, further confirming farmers'

vulnerability to largescale land use changes driven by urbanisation and industrialisation. The SCJ's actions involve land conversion from agricultural to non-agricultural uses, leading to displacement, loss of productive assets, and disruptions in farming activities, all of which have had profound economic implications for farmers.

Despite 71.4% of the participants having seen their income being affected by the relocation activities by SCJ, 94.2% of participants continue to engage in farming activities.

Hence, the minority, 7.8% of respondents, stated they are doing other economic activities such as construction, carpentry and transportation. The findings highlight farmers' complex challenges in navigating the dual pressures of urbanisation and agricultural development, where competing land uses threaten traditional farming livelihoods.

In bolstering the study, the researchers wanted to get feedback from the respondents regarding their views on the redevelopment plans. Hence, the following question was posed:

Do you think the redevelopment plans for A community lodge in Jamaica will lead to economic growth for the community?

To further analyse the data, the responses were categorised into themes based on the common issues raised. The general themes that come from the question above are highlighted below:

The participants expressed a significant need for agricultural resources and support, including more space for planting crops to increase food supply and employment opportunities, as well as demands for proper water supply and pest control measures. Additionally, concerns were raised about the lack of available workers in the community to support agricultural operations.

Environmental challenges emerged as the most frequently mentioned theme, with participants highlighting issues such as unsuitable soil conditions, wind damage to crops, and flooding from heavy rains based on how the land is situated "below sea level", as stated by one respondent. These challenges significantly impact agricultural productivity and livelihoods in the community. Participants also expressed concerns about safety and security in flood-prone and unsafe areas, emphasising the importance of addressing these security concerns to improve their well-being.

A few participants also mentioned *the economic consequences of the ongoing changes*, including loss in earnings, higher operating costs, and potential relocation due to environmental challenges. This suggests that these challenges are not widespread among the majority of farmers surveyed.

Infrastructure needs such as proper access to roads, electricity, and water supply were highlighted as crucial for economic development but are currently lacking.

Participants perceived ongoing developments as disadvantageous to the community, particularly farmers, citing issues such as food security, lack of government assistance, and inequitable development.

Lastly, concerns about crime, specifically predial larceny, and the potential expansion of housing/urban development in the area were raised, adding additional challenges to community well-being.

In summary, thematic analysis of the provided frequencies reveals the community's multifaceted challenges, including environmental, economic, infrastructural, security, and social concerns. Addressing these challenges will require a holistic approach that considers the interconnectedness of these issues and involves collaboration among stakeholders to implement practical solutions.

Discussion

The research conducted on land conversions in the research field aimed to understand the impacts on farmers. The study delved into understanding the main factors that drove land conversions within a group of related farmers in Jamaica.

The research revealed that the government urbanisation project, while seeking to tackle the issues of unlawful occupation, promote structured expansion, generate employment prospects, and exploit the underutilised area of land, had significant consequences for the farmers. Before the commencement of urbanisation plans, the farmers occupying the land and used this land for commercial agricultural purposes to generate income and sustain their livelihoods. These farmers contributed significantly to the agricultural sector.

The research also highlighted the great importance of agriculture within the research field, with a vast percentage of the community members engaged in diverse farming activities (crop production, animal husbandry, mixed farming, subsistence farming, and commercial operations). The high percentage of engagement highlighted the community's dependence on agriculture, as well as the impact of the supply chain on the broader society.

Farmers owned and leased land within the research field area for agricultural practices.

Land ownership dynamics and water resource management emerged as critical concerns, indicating the need for tailored support to address individual circumstances and promote sustainable practices. The data emphasised the interconnectedness between agricultural land use change, urbanisation, and livelihood outcomes in the area. As urban expansion encroached upon agricultural lands, farmers faced increasing pressure to relinquish their land or adapt to new land use patterns, significantly impacting their incomes.

Water resource management is a critical concern, with participants highlighting challenges in water provision, particularly post-relocation. As the study has highlighted, infrastructure needs such as access to proper roads, electricity, and water supply are some major impacts urbanisation has had on farmers. Canal water is the primary irrigation source, with purchased water ranking second. Government-funded initiatives play a crucial role in improving water

access. This fact plays an essential role in informing policymakers and the developers carrying out the land conversion and redevelopment plans to consider these factors when making decisions that will impact the farmers within the community.

The empirical finding indicates that displacement due to the relocation of SCJ activities has significantly impacted the farmers due to land and crop-related issues, infrastructure challenges, relocation challenges, and workforce and operational matters. The farmers have claimed that overall income has been reduced, which may be attributable to the reduction in farmland. This finding aligns with Coulibaly & Li (2020) and Nguyen (2021) studies that revealed that land loss significantly reduced agricultural productivity and income, disrupting the socio-economic life of farmers.

Several factors explain why the displacement has contributed to a decline in the income of the displaced households. Loss of land in terms of land holding size, mainly irrigated land, lies at the core of a substantial decrease in the income of displaced households. There have been increased expenses associated with the relocation to the new lands. The production cost for maintaining the farm and the tools needed to have a functioning farm have also increased.

External initiatives like SCJ activities significantly impact farmers' incomes. Land acquisitions, development projects, and urbanization-induced changes increased farmers' expenses, time, and resources, making them vulnerable to large-scale land use changes produced by urbanisation and industrialisation.

This study shows displaced farmers have dispossessed their irrigated land to the SCJ. This has severely undermined their involvement in irrigated cash crop production and income. Pre-location, 84% of farmers had multiple water sources. However, the relocation activities placed farmers in an area needing more water for farm production. This finding is wellaligned with similar studies in other countries, according to Kebede et al. (2021), who revealed that the loss of irrigated land exacerbated displaced farmers' financial and asset conditions. This implies that SCJ's quest for land acquisition threatens the income of irrigation users and others with access to additional water bodies used for agricultural income-generating activities.

Moreover, the study findings indicated that displacement negatively impacts livestock production due to shortages or limited access to water and to feed their animals. The displaced farmers' livestock herd size, productivity, and income have significantly declined. Experience from other sources indicated similar findings (Kebede et al. 2021). Farmers displaced due to SCJ activities were forced to reduce the stock size to cope with water shortage, negatively impacting livestock income.

The findings revealed that farmers faced increased farming expenses due to SCJ relocation activities. This finding, in conjunction with Umanailo et al. (2020), showed that farmers experienced dwindling incomes amidst escalating prices of agricultural products.

As part of the relocation activities, 59% of the total respondents received cash compensation, 41% were given compensation in terms of the land, 12.8% received a larger

land space, and the majority of the farmers contended that they received less farmland than what they previously had, which affected their livelihood. This finding is in collaboration with the study of Lasisi et al. (2017), which revealed that urban development resulted in a decrease in farm size and the displacement of farming households from their primary source of income.

Pham Thi et al (2021) claim that each family was compensated for their land. This was not the case with the farmers in the research field, as only 74% were compensated. However, those who received compensation reinvested their money in agricultural activities, which is in alignment with the study conducted by Kilian, et al (2012) and Lagerkvist (2005) who argued that farmers allocated the compensation received to acquire additional agricultural land, aiming to restore their land assets to a state reminiscent of the pre-conversion conditions. The findings also revealed that 12.8% of farmers who received larger land space benefited most from SCJ relocated activities as they improved their income.

This indicates that relocation may help farmers, thus improving farmers' well-being. This finding is linked with Pham Thi et al (2021), whose surveys substantiated the claim that the average income per person has increased due to redevelopment.

The study showed that although 70% of the farmers were directly impacted, the vast majority (91%) continued to engage in farming practices. This corroborated Alemineh's (2018) study that affected farmers have different objectives, with a majority indicating a wish to remain employed in the agricultural industry.

The statistical finding highlights the unwavering determination of these farmers who depended solely on agriculture to enhance their livelihoods. Through the face of the hardship these farmers were presented with from the relocation process, including heightened agricultural costs and infrastructural obstacles such as flooding and water accessibility concerns, the farmers persist unwaveringly in their dedication to agricultural endeavours. This drives home the point of agriculture being the main livelihood of these individuals as it continues to sustain their daily lives. Despite these challenges, the farmers displayed resilience in maintaining their agricultural livelihoods. Effective compensation schemes were found to alleviate some negative impacts, emphasising the importance of support measures to sustain agriculture in the face of conversion pressures and adversities.

Generally, the feedback indicated that farmers in the research field in Jamaica have significant income gaps due to land tenure and input costs. Some discrepancies show farmers' economic vulnerability, especially low-income farmers, emphasising the need to overcome structural inequities and financial impediments.

In addition, farmers in peri-urban locations need comprehensive solutions with social implications to incorporate into these agricultural land conversions. This is needed to assist farmers and protect their livelihoods. Policymakers must promote and implement stakeholder participation and participatory decision-making to help induce inclusive growth.

The research emphasises stakeholder engagement and participatory decision-making in land use planning and development. Policymakers must foster openness, equity, and

effectiveness in policy interventions promoting sustainable development and resilience in periurban agricultural communities. Policymakers must incorporate and understand farmers' opinions, concerns, and uncertainties regarding redevelopment plans before implementing any actions.

The study emphasises the need to address farmers' complicated issues in urbanising periurban settings. By understanding agricultural livelihood dynamics, engaging stakeholders, and implementing comprehensive interventions, policymakers can promote inclusive and sustainable development that improves farmer well-being and community resilience to urbanisation.

Ultimately, the study clearly outlined the tremendous impact of land conversion on farmers, highlighting their ability to adapt to the changes and the necessity for efficient support measures to guarantee the sustainability of agriculture in A community lodge in Jamaica and other areas. The research outlined farmers' resilience to cope and continue farming despite having their livelihood disrupted, their income affected, infrastructural and security issues and having to incorporate additional income streams to better their lives. Many respondents made a living from numerous economic pursuits, along with agriculture. This complexity highlights the interdependence of agricultural livelihoods with other areas of the economy, highlighting the need for holistic solutions to farmers' problems. Farmers persevere despite urbanisation-induced land conversion. Farming and finding alternate revenue sources during socioeconomic disturbances show their adaptability.

Conclusion and Recommendations:

The research yielded many findings, as highlighted throughout the paper; it is recommended that a tailored support system is implemented along with the systems already in place. That is, to develop targeted assistance programs to meet farmers' needs and integrate them into the new developments, thereby meeting the government's targets, not to eradicate agriculture from the area but to create a more structured system. On this basis, another recommendation is infrastructure improvement. Priority should be given to infrastructure development, especially in water resource management. This would assist with the infrastructure needed for agricultural sustainability and counter challenges caused by land conversion.

These recommendations could inform policymakers to assist with any structural change. It is recommended that the key stakeholders, for example the farmers who could be affected, be included in the policy-making decisions, as ultimately, any future changes will affect them the most; this way, redevelopment plans will be more community-oriented. Hence, this will also require continuous monitoring and support. Assisting farmers whenever it is needed will help remedy the adverse effects and achieve general resilience in the long term. With this advice, participants can cooperate with the rest of the community to stimulate the inclusive and eco-friendly progression of the community.

By documenting the negative impacts of SCJ activities on farmers' incomes, the research provides valuable evidence to inform policy interventions and resource allocation to mitigate the socioeconomic consequences of land use change. Ultimately, understanding the dynamics of agricultural land conversion and its implications for farmers and their livelihoods is essential for fostering sustainable development and resilience in communities, grappling with rapid urban expansion.

These findings reveal critical insights into farmers' challenges in peri-urban areas undergoing urbanisation and the urgent need for targeted interventions to support their livelihoods. The specific ways farmers' incomes have been affected by SCJ activities highlight the challenges farmers face in adapting to changing socioeconomic conditions. Farmers are grappling with interconnected issues threatening their livelihoods, from diminished agricultural productivity to financial burdens arising from infrastructure deficiencies. These impacts extend beyond economic losses and encompass broader socioeconomic implications, such as food insecurity, poverty, and reduced resilience to external shocks.

Addressing these challenges requires holistic and participatory approaches that prioritise the empowerment of farmers and the enhancement of their adaptive capacity. Moreover, the findings underscore the importance of stakeholder engagement and participatory decision-making processes in addressing the socioeconomic impacts of agricultural land conversion. Farmers must be actively involved in the planning and implementing development projects to ensure that their interests are considered and their voices heard. By fostering partnerships between government agencies, development organisations, and local communities, policymakers can develop inclusive and sustainable solutions that promote the well-being of farmers and contribute to the broader goals of poverty reduction and sustainable development.

Despite the discourse on adopting a comprehensive stakeholder strategy and executing a tailored aid program for farmers, we recommend that the government commission independent research. This will facilitate the acquisition of objective data, which can be utilised to formulate and enhance a strategic execution plan.

To conclude, the research demonstrates the ongoing impact of urbanisation on the lives of the farmers in the affected areas. They continue to battle with the challenges of relocation and loss of income due to the lack of infrastructure and the type of lands that are not suitable for the needs and productivity of what they are coming from.

Notwithstanding, our research findings highlighted the resilience of farmers in the research field area, in the face of disruptive urbanisation-induced shifts in agricultural land use. Despite the challenges posed by redevelopment plans, these farmers demonstrate remarkable adaptability through a combination of non-farm and on-farm strategies. Despite acknowledging the impact of urbanisation, a significant portion of the surveyed population continues to engage in farming activities, underscoring their perseverance amidst adversity. Based on these insights, we recommend that municipal authorities prioritise developing and implementing alternative livelihood support systems alongside the Ministry of Economic Growth and Job Creation and the Ministry of Agriculture and Fisheries. These measures are

essential for ensuring the sustainability of rural livelihoods and effectively mitigating the adverse effects of rapid urban expansion on agricultural communities.

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