

BRANY PROTOCOL TEMPLATE – SBER - Revised 10/30/23

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1) STUDY (PROTOCOL) TITLE

- Include the full study (protocol) title.

Women’s entrepreneurial supports in rural and Tribal communities

2) OBJECTIVES

- Describe the purpose, specific aims, or objectives.

The objectives of this research are to assess how women entrepreneurs from rural and Tribal communities in the United States are accessing business education, financial capital, formal networks, and mentorship opportunities to support their business ventures. We are asking what supports they have used in the past, why or why they have not used the supports, and their knowledge of existing federal and state programs designed to support entrepreneurship. The information will be used by the NWBC when creating policy recommendations for the SBA and the White House as well as allocating budgets for existing and upcoming programs to increase the reach of these programs.

3) BACKGROUND

- Describe the relevant prior experience and gaps in current knowledge.
- Describe any relevant preliminary data.
- Provide the scientific or scholarly background, rationale, and significance of the research based on the existing literature and how the study will add to existing knowledge.

The NWBC is a nonpartisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. (SBA) on economic issues of importance to women business owners. NWBC was established via the Women’s Business Ownership Act of 1988 (H.R. 5050), a landmark piece of legislation that eliminated individual state laws that required women to have a male relative cosign a business loan. Members of the Council are prominent women business

owners and leaders of women's business organizations. In its fiscal year 2023 Annual Report, NWBC expressed its intention to "conduct a landscape analysis ... to better assess the effectiveness of current entrepreneurial ecosystems, technical assistance capacity, local governance issues, and the "brain drain" impacting rural Women-Owned Small Business (WOSB) growth." It noted that the study should also "identify effective program models to improve engagement of women entrepreneurs" including in Tribal and rural communities. NWBC remains focused on identifying persistent issues and barriers to women's entrepreneurship, particularly in rural and Tribal communities. The Council has also expressed interest in better understanding the landscape of longstanding and emerging issues. From there, the goal would be identifying promising model programs and proposed policies that would ensure stronger supports and equitable access to entrepreneurial development and financing resources for greater numbers of diverse women entrepreneurs, including minority populations. While there is certainly general awareness about long-standing issues holding back women entrepreneurs' growth, there is also general agreement in the field about the lack of research on the current state of rural and Tribal women's entrepreneurship to adequately support evidence-based changes in policy. The dynamics and interplay of issues such as, limited access or no access to broadband, financial services, alternative sources of capital, meaningful mentorship opportunities, as well as a skilled talent pool, have changed since the onset of the COVID-19 pandemic. Yet, the available research on women's entrepreneurship in rural and Tribal communities has not. As such, the proposed research aims to study women's entrepreneurship in rural and Tribal communities to provide policymakers with fresh learnings on a variety of issues impacting these women-owned startups and established businesses by the issues noted above. Additionally, this research will seek to identify new learnings related to how local governance issues and community-based inter-organizational collaboration may be impacting equitable access to resources and opportunities across key federal agency and small business resource partners' programs. This research should help provide important learnings about how to better support and create an environment that attracts people back to work and/or encourages entrepreneurship and investments in local rural communities. During the first period of this contract, dfusion Inc. prepared a 114 page literature review with 215 unique citations outlining the current state of women's entrepreneurship in the United States with a focus on rural and Tribal women. Despite the scope of the review, it became apparent that there is a dearth of data on the experiences of rural and Tribal women entrepreneurs. Despite there being a significant body of work on rural entrepreneurship and a growing body of work on gender and entrepreneurship across the globe, in the United States, "research examining gender differences in rural entrepreneurship remains emergent".¹ In fact, it has only been in the past decade or so that "rural women entrepreneurship has been a domain attracting academicians and government".^{2,3} Notably, the literature on rural women entrepreneurs to date has been predominantly international in focus.²⁻¹¹ Similarly, data on Tribal women's entrepreneurship are lean and rely on small-scale qualitative studies.^{12,13} While these data are useful in understanding Tribal women's experiences, these studies did not probe the questions desired by the NWBC. The NWBC contracted dfusion to expand the research on rural and Tribal women's entrepreneurship in such a way to inform their policy recommendations to the White House and SBA. Informed by the extensive literature review, we will be conducting in-depth interviews with and collecting surveys from rural and Tribal women entrepreneurs as well as local governance leaders from the communities we sample.

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13. Scott D. *Native Women Business Owners: Building Assets, Strengthening Their Communities, and Working to Close the Women’s Wealth Gap.*; 2020.

4) INCLUSION AND EXCLUSION CRITERIA

- Describe the criteria that define who will be included or excluded in your final study sample.
- Indicate specifically whether you will include or exclude each of the following special populations: (You may not include members of the below populations as subjects in your research unless you indicate this in your inclusion criteria.)
 - Adults unable to consent (individuals with impaired decision-making capacity)
 - Individuals who are not yet adults (infants, children, teenagers)
 - Pregnant women
 - Prisoners

Inclusion criteria for women entrepreneurs (for interviews and surveys) is that the individual 1) identifies as a woman, nonbinary, or gender queer, 2) is greater than 18 years of age, 3) participates in some type of entrepreneurial venture (i.e., they organize and operate some type of business), and 4) lives in a rural area or is a member of an Indigenous Tribe. **Inclusion criteria for local governance leaders** (for interviews and surveys) is that the individual is 1) greater than 18 years of age, 2) holds some type of local governance position (elected or appointed; including positions in local Chambers of Commerce) that would interface with local entrepreneurs, and 3) works for a rural or Tribal community in their governance role. **All participants** will be required to be able to read and speak English. **Vulnerable populations inclusion:** This study could potentially include pregnant women as we will not screen for pregnancy status (i.e., pregnancy is not an exclusion criterion). All study activities (i.e., survey or interview) would pose minimal risk to pregnant women.

5) VULNERABLE POPULATIONS

- **Note:** Vulnerable populations are individuals who are vulnerable to coercion or undue influence, such as children, prisoners, pregnant women, individuals with impaired decision-making capacity, or economically or educationally disadvantaged persons. In addition to the vulnerable subject populations covered in the subparts of the federal regulations for human subject research), there are special classes of subjects including students, employees, and cognitively impaired individuals who may be vulnerable in terms of their research participation. Subjects are considered vulnerable when they are not respected as autonomous agents and/or their voluntariness is compromised.
- If the research involves **individuals who are vulnerable to coercion or undue influence**, describe additional safeguards included to protect their rights and welfare.
- If the research involves **cognitively impaired adults**, describe the additional safeguards included to protect their rights and welfare.
 - For individuals who may have impaired decision-making capacity there must be an assessment of the subject's capacity to consent to participate prior to enrolling the subject in the study. For all subjects in studies involving individuals with severe psychiatric illness (e.g., schizophrenia) affecting competency, **the assessment should be undertaken by a physician not associated with the study and whose professional training and credentials are suitable given the nature of the subject's illness and the nature of the study.** This physician must be completely independent from the study and the physician's name should not appear as an author on any published paper reporting on the study as that might lead to the appearance of a conflict. Factors to be considered in assessing capacity include: the prospective subject's medical condition, the voluntariness of the subject's consent in light of the subject's hospitalization or relationship with the physicians conducting the study, as well as the subject's ability to assess the information provided to him/her and make informed and knowing decisions. In the event the subject lacks capacity to consent to participate, an individual legally authorized to consent on behalf of the subject must give consent
 - Additional considerations for cognitively impaired adults may include:
 - Is there a washout period? If yes, are there appropriate rescues or other precautions in place? (Washout Period: A period during a clinical study when a participant is taken off a study drug or other medication to eliminate the effects of the treatment.)
 - Is there need for an independent clinical monitor?
- If the research involves persons who have not attained the legal age for consent to treatments or procedures involved in the research (**minors/children**), ensure that you have provided sufficient information regarding the safeguards in place to protect their rights and welfare.
- If the research involves pregnant women and/or fetuses, describe the safeguards in place to protect their rights and welfare, and address the following:
 - State whether, where scientifically appropriate, preclinical studies, including studies on pregnant animals, and clinical studies, including studies on nonpregnant women, have been conducted and provide data for assessing potential risks to pregnant women and fetuses.
 - State the level of risk to the fetus:
 - Is the risk to the fetus is caused solely by interventions or procedures that hold out the prospect of direct benefit for the woman or the fetus?
 - If there is no such prospect of benefit, is the risk to the fetus not greater than minimal and the purpose of the research is the development of important biomedical knowledge which cannot be obtained by any other means?

- State whether any risk is the least possible for achieving the objectives of the research.
- State whether the consent of the mother will be obtained.
- State the level of risk to the pregnant woman:
 - Does the research hold out the prospect of direct benefit to the pregnant woman?
 - Does the research hold out the prospect of a direct benefit both to the pregnant woman and the fetus?
 - Does the research offer no prospect of benefit for the woman nor the fetus when risk to the fetus is not greater than minimal and the purpose of the research is the development of important biomedical knowledge that cannot be obtained by any other means?
- If the research holds out the prospect of direct benefit solely to the fetus, then the consent of the father must be obtained, except that the father's consent need not be obtained if he is unable to consent because of unavailability, incompetence, or temporary incapacity or the pregnancy resulted from rape or incest.
- State the risks, if any, to the neonate.
- Confirm that no inducements, monetary or otherwise, will be offered to terminate a pregnancy.
- Confirm that individuals engaged in the research will have no part in any decisions as to the timing, method, or procedures used to terminate a pregnancy.
- Confirm that individuals engaged in the research will have no part in determining the viability of a neonate.

Pregnant Women. This study could potentially include pregnant women as we will not screen for pregnancy status (i.e., pregnancy is not an exclusion criterion). All study activities (i.e., survey or interview) would pose minimal risk to pregnant women and fetuses. The study team will have no part in assessing any fetuses or neonates, and the nature of the research will not produce any biomedical effects on pregnant women or fetuses. The pregnant woman would consent to the study procedures. **Indigenous Women and governance leaders.** Indigenous persons in the United States are considered vulnerable populations. While the proposed research is minimal risk, we will be seeking further IRB approvals with Tribal IRBs and abiding by any Tribal regulations for data ownership and sharing. The compensation amount of \$25 was chosen to compensate for participants' time without being coercive. According to the U.S. Bureau of Labor Statistics May 2022 National Occupational Employment and Wage Estimates, the median hourly wage in the United States across all occupations was \$22.26 and the average hourly wage was \$29.75, thus, we determined \$25 to be a fair compensation for respondents' time completing the surveys

6) SETTING

- Describe the sites or locations where your research team will conduct the research.
- Identify where your research team will identify and recruit potential subjects.
- Identify the primary site where research procedures will be performed, as well as any secondary sites, if applicable.
- Describe the composition and involvement of any community advisory board, if applicable.
- For research conducted outside of the organization and its affiliates describe:
 - Site-specific regulations or customs affecting the research for research outside the organization.
 - Local scientific and ethical review structure outside the organization.

In-person or web-conference interviews will take place at a location to be decided by the study staff interviewer and the study participant. Locations will need to be private or semi-private and allow for audio recording. Interviews may take place in participants' or interviewers' homes or business locations or via Zoom. **Recruitment for interviews.** 10 interviewers will be hired and trained to conduct the guided interviews. Interviewers will be members of rural or Tribal communities in which they are interviewing participants. Rural communities must have a population $\leq 5,000$ people. Interviewers will help identify local women entrepreneurs or avenues for advertising the interviews (e.g., local bulletins, radio advertisements, social media). **Online surveys** will be distributed digitally and can be completed wherever respondents are comfortable. **Survey recruitment.** We will recruit survey participants through emails to purchased marketing lists that segment WOSB owners by rural area, and by reaching out to organizations that can promote the survey to their communities. This will include cooperative extensions, typically run by universities in rural areas, Tribal leaders sourced from the Tribal leader's directory, and programs for Tribal women business leaders such as Native Women Lead, Dreamcatchers in Arizona, WELL Native American Launch in Montana, and Our Native American Business Network (ONABEN) in Oregon and Oklahoma.

7) RESOURCES

- Describe the resources available to conduct the research: For example, as appropriate:
 - Justify the feasibility of recruiting the required number of suitable subjects within the agreed recruitment period. For example, how many potential subjects do you have access to? What percentage of those potential subjects do you need to recruit?
 - Describe the time that you will devote to conducting and completing the research.
 - Describe the number and qualifications of your staff, their experience in conducting research, their knowledge of the local study sites, culture, and society.
 - Describe the availability of medical or psychological resources that subjects might need because of anticipated consequences of the human research.
 - Describe your process to ensure that all persons assisting with the research are adequately informed about the study plan (protocol), the research procedures, and their duties and functions.

Recruitment. We have identified interviewers for 10 communities around the US to conduct the interviews. All are completing their human subjects training and awaiting IRB approval to consent women for interviews. All are confident in their ability to enroll 10 respondents. For the 150 surveys, between paid lists, social media advertisements, and Tribal networks, we are confident we can collect 150 surveys. **Time.** Interviews will take place through June 2024, giving interviewers almost 3 months to conduct the interviews. The qualitative data analysis team will be coding interview transcripts as they come in and we anticipate completing those analyses by July 2024. Surveys will be "live" until 150 are collected or through August 2024. Data analyses will be completed by September 2024. The final research report will be completed by October 2024. **Staff.** The dfusion inc. staff on this project includes two PhDs (psychology and sociology), an MA in sociology, a MEd, and an MPH. All have completed CITI, NIH, or OHRP human subjects research training and have extensive research experience on federal grants and contracts. Hired interviewers will complete the OHRP human subjects research training and an additional training to conduct the interviews. Interviewers are being used for their cultural knowledge of their communities. **Medical and Psychological Resources.** Medical resources are n/a. If we encounter any psychological issues, which is an unanticipated response, interviewers or study staff will direct respondents to mental

health resources. **Training.** The diffusion staff have all been involved in the design and execution of the study plan and keep weekly internal meetings to discuss the research. Interviewers will attend a ~1.5 hour training in addition to completing human subjects research training, to prepare them to conduct the interviews. They will also have the phone numbers of key study staff to call in case of unexpected issues.

8) NUMBER OF SUBJECTS

- Indicate the total number of subjects to be accrued at your site.
- If applicable, distinguish between the number of subjects who are expected to be enrolled and screened, and the number of subjects needed to complete the research procedures (i.e., numbers of subjects excluding screen failures.)
- For Multi-Site Research - indicate the total number of subjects to be accrued across all sites.

Interviews: there will be 100 interviews: 90 women entrepreneurs and 10 local governance leaders. Each of the 10 hired and trained interviewers will be responsible for conducting 9 interviews with women entrepreneurs and 1 interview with a governance leader. **Surveys:** There will be 150 survey distributed, 100 to women entrepreneurs and 50 to local governance leaders.

9) MULTI-SITE RESEARCH

- If this is a multi-site study where you are the lead investigator, describe the processes to ensure communication among sites, such as:
 - All sites have the most current version of the study plan (protocol), consent document, and HIPAA authorization.
 - All required approvals have been obtained at each site (including approval by the site's IRB of record).
 - All modifications have been communicated to sites and approved (including approval by the site's IRB of record) before the modification is implemented.
 - All engaged participating sites will safeguard data as required by local information security policies.
 - All local site investigators conduct the study appropriately.
 - All non-compliance with the study plan (protocol) or applicable requirements will be reported in accordance with local policy.
- Describe the method for communicating to engaged participating sites:
 - Problems
 - Interim results
 - Closure of a study

All sites will have the study plans and all data will be stored on a HIPAA compliant cloud server. IRB approval for Tribal sites will be obtained, though general IRB approval (i.e., through Brany) is required before applying to Tribal IRBs or creating data sharing agreements (for Tribes with differing regulations). Tribes to be sampled for interviews are: Apache, Bois Forte Band, Kickapoo, Lower Sioux, Navajo, Omaha, Potawatomi, and Pueblo. Any modifications will be approved at all sites before enactment. Local site investigators (i.e., hired interviewers) will upload data to the secure cloud and safeguard the data as required. All study staff have completed human subjects training through CITI, NIH, or OHRP. Local site investigators will have direct lines to study staff emails and phones to report any problems.

10) RECRUITMENT METHODS

- Describe when, where, and how potential subjects will be recruited.
- Describe the source of subjects.

- Describe the methods that will be used to identify potential subjects.
- Describe materials that will be used to recruit subjects. (Attach copies of these documents with the application. For advertisements, attach the final copy of printed advertisements. When advertisements are taped for broadcast, attach the final audio/video tape. You may submit the wording of the advertisement prior to taping to preclude re-taping because of inappropriate wording, provided the IRB reviews the final audio/video tape.)
- If there is a screening process, describe how individuals will be screened for eligibility.
- Describe the amount, timing, and method (cash, check, debit card) of any payments to subjects.
- For Multi-Site Research where subjects will be recruited by methods not under the control of the local site (e.g., call centers, national advertisements) describe those methods.

Recruitment. For interviews we are hiring interviewers that are from rural and Tribal communities and they will conduct interviews within their communities. They will be able to identify women entrepreneurs or best practices for advertising the interviews within their communities (e.g., social media posts, local organizations, referrals). **For surveys** we will recruit survey participants through emails to purchased marketing lists that segment WOSB owners by rural area, and by reaching out to organizations that can promote the survey to their communities. This will include cooperative extensions, typically run by universities in rural areas, Tribal leaders sourced from the Tribal leader's directory, and programs for Tribal women business leaders such as Native Women Lead, Dreamcatchers in Arizona, WELL Native American Launch in Montana, and Our Native American Business Network (ONABEN) in Oregon and Oklahoma. Samples of initial contact emails and advertisements for paid lists are included in Appendix C.

Screening survey. A screening survey will be distributed by interviewers or through a clickable link or QR code from advertisements. The screener for the interview and the survey will be the same, however distinct links will sort interested participants to the "interview screener" (link provided by interviewer or advertisements for interviews) or to the "survey screener" (link provided in survey advertisements and emails). The screening survey will access demographics, business history, and location to determine eligibility. The Screening survey can be found in Appendix B.

Compensation. The \$25 compensation will be rendered through Trucentive. Participants will give the interviewer their email and survey participants will enter their email at the end of the survey if they want to receive the compensation. Compensation will be delivered within 5 business days. **For multi-site studies** all screening and survey data are to be collected digitally through SurveyMonkey. Interview audio recordings will be uploaded to the secure cloud server by the interviewers.

11) STUDY TIMELINES

- Describe:
 - The duration of an individual subject's participation in the study.
 - The duration anticipated to enroll all study subjects.
 - The estimated date for the investigators to complete this study (complete primary analyses).

Individual participants. Participants will complete all study activities (including the screening survey for eligibility) in less than 1.5 hours. **Enrolling all subjects.** There will be rolling enrollment anticipated from April 2024-July 2024. **Primary analyses** are expected to be completed by August 2024.

12) PROCEDURES INVOLVED

- Describe and explain the study design.
- Provide a description of all research procedures being performed and when they are performed, including procedures being performed to monitor subjects for safety or minimize risks.
- Describe:
 - Procedures performed to lessen the probability or magnitude of risks.
 - All drugs and devices used in the research and the purpose of their use, and their regulatory approval status (if applicable).
 - The source records that will be used to collect data about subjects. (Attach all surveys, scripts, and data collection forms.)
 - What data will be collected including long-term follow-up.
- For HUD (Humanitarian Use Device) uses, provide a description of the device, a summary of how you propose to use the device, including a description of any screening procedures, the HUD procedure, and any patient follow-up visits, tests or procedures.
- **Note:** Humanitarian Use Device (HUD): a medical device intended to benefit patients in the treatment or diagnosis of a disease or condition that affects or is manifested in not more than 8,000 individuals in the United States per year (Section 3052 of the 21st Century Cures Act (Pub. L. No. 114-255)).

Procedures. This study does not involve group assignment. We will use purposive sampling to identify women entrepreneurs and local governance leaders that may have in impact on women’s entrepreneurship in their communities. **Interview participants will:** • Be contacted by the local interviewer to assess interest in participating in an interview or respond to an advertisement for the study •Contact project staff to receive more information about the study via email or phone call (i.e., interview activities, nature of the questions, justification for the research, potential risks and benefits, compensation amount (\$25), participant rights) •Complete an online screening survey to assess eligibility and collect basic demographic information •Complete online informed consent Schedule an interview date with their local interviewer •Complete a ~60min guided interview in-person or via web conference (i.e., Zoom) with the local interviewer, the interviewer will audio record the guided interview on a handheld recording device. •Receive their compensation • Interviewers will be responsible for reporting any adverse events and reminding participants that they can refuse to answer any questions. **Survey participants will** •Respond to the survey advertisements or email solicitation •Contact project staff to receive more information about the study via email or phone call (i.e., interview activities, nature of the questions, justification for the research, potential risks and benefits, compensation amount (\$25), participant rights) •Complete an online screening survey to assess eligibility Complete an online informed consent •Complete the online survey •Receive their compensation. •Survey participants will have the option to skip any questions they do not wish to answer without penalty. **Data collection.** Interviewers will audio-record guided interviews on handheld recorders and upload them to a secure cloud server. Study staff will transcribe the interviews, remove any identifying information, then destroy the audio files. Survey data will be stored in SurveyMonkey servers until downloaded and deidentified by study staff. No data will be stored for long-term follow-up with individual participants. Data sharing agreements with the NWBC and interested Tribes will define that **deidentified** raw datasets will be shared with interested parties and kept secured (i.e., stored) for the length of time defined by their IRBs or regulations. **Data instruments.** copies of the guided interview forms and surveys are in Appendix B.

13) SPECIMEN BANKING

- If specimens will be banked for future use, describe where the specimens will be stored, how long they will be stored, how they will be accessed, and who will have access to the specimens.
- List the data to be stored or associated with each specimen.
- Describe the procedures to release specimens, including: the process to request a release, approvals required for release, who can obtain specimens, and the data to be provided with specimens.

n/a

14) DATA MANAGEMENT

14.1) Data Analysis

- Describe the data analysis plan, including any proposed statistical tests.

Descriptive statistics will be used for interview and survey datasets on demographic information of individuals and businesses. Inferential statistics will be calculated on quantitative survey data to detect differences in means (e.g., t-tests, ANOVA). Advanced statistical analyses are not planned for these datasets. These data are descriptive in nature, thus advanced statistics are not appropriate for the datasets.

14.2) Study Endpoints

- Describe the variables that will be examined to assess whether study objectives have been met.

Recruitment endpoints will be once the target number are reached or June 30 2024 for interviews and August 31 2024 for surveys. Data analyses and the final reports will be completed by October 2024 per the contract between dfusion and NWBC.

14.3) Data Quality

- Describe procedures that will be used for quality control of collected data.

Interview audio files will be transcribed using AI software, and a dfusion staff will listen to each interview while reviewing the transcript for accuracy before destroying the audio file. Two observers will code the qualitative data in a qualitative analysis software (e.g., Dedoose) to ensure inter-observer agreement on the data analysis. Survey participants will complete parts of the screener survey when sent the full survey, and answers that do not match will be discarded.

14.4) Confidentiality

- Describe the steps that will be taken to secure the data (e.g., training, authorization of access, password protection, encryption, physical controls, certificates of confidentiality, and separation of identifiers and data) during storage, use, and transmission.
- Are the data **ANONYMOUS**? This means no personal identifying information is being collected or personal identifying information is in no way, at no time, connected or linked to the data.
- Are the data **DE-IDENTIFIED**? This means personal identifiers are accessed or collected and removed from the data; however, a link is retained between the personal identifiers and the data.

- What information will be included in the data?
 - Where and how will data be stored?
 - How long will the data be stored?
 - Who will have access to the data?
 - Who is responsible for receipt or transmission of the data?
 - How will data be transported?
- For Multi-Site Research - describe the local procedures for maintenance of confidentiality.

All staff will have completed human subjects research training prior to collecting data. All data will be stored on an encrypted, HIPAA compliant cloud server where only dfusion staff will have access to the raw data through accounts protected by multi-factor authentication. Interviewers will only have access to their folder to upload audio files. Data collected on SurveyMonkey will be stored on the SurveyMonkey servers until they are downloaded onto dfusion servers. The survey and responses will be wiped from SurveyMonkey after the dataset is complete (i.e., we have collected 150 surveys). All data will be deidentified by removing IP addresses, names, and contact information (needed to distribute compensation) before any data are shared between dfusion, NWBC, and interested Tribal entities. Deidentified data will be shared via encrypted email with automatic delivery receipt. Dfusion will store their copy of the data on their secure server for 3 years. NWBC and Tribal entities will store the data in accordance with federal and Tribal regulations.

14.5) Future Use of Data

- If data will be banked for future use, describe where the data will be stored, how long it will be stored, how it will be accessed, and who will have access to the data.
- Describe the procedures to release data, including: the process to request a release, approvals required for release, and who can obtain data.
- You must address the use of future data in any assent/consent forms you provide.

n/a

15) PROTECTING THE PRIVACY OF SUBJECTS

Note: This does not refer to confidentiality of data. This refers to the measures taken to respect the subject's person, including the physical environment, and how research staff interact with the individual.

- Describe the steps that will be taken to protect subjects' privacy interests. "Privacy interest" refers to a person's desire to place limits on with whom they interact or with whom they provide personal information.
- Describe what steps you will take to make the subjects feel at ease with the research situation in terms of the questions being asked and the procedures being performed. "At ease" does not refer to physical discomfort, but the sense of intrusiveness a subject might experience in response to questions, examinations, and procedures.
- Indicate how the research team is permitted to access any sources of information about the subjects. For example, if information will be obtained from a subject's social media account, how does the research team gain access to that information?

Privacy interest. Interview locations will be mutually decided between the interviewer and the participants. Participants have control over where they will complete the interview. All other participant study activities (i.e., screener survey, survey participants)

will complete the surveys remotely, on their own time, and in the location of their choice. **“at ease”** Interviewers will be trained to emphasize that all questions of the interview can be skipped if they make the respondent uncomfortable. All survey questions that do not determine eligibility (or data quality check) will also be “skippable” by indicating “I do not want to answer.” **Access to subject information** we will not be accessing subjects’ information outside of their survey and interview responses.

16) ENSURING THE SAFETY OF SUBJECTS

- **This is required when research involves more than Minimal Risk to subjects.**
- The plan might include establishing a data monitoring committee and a plan for reporting data monitoring committee findings to the IRB and the sponsor.
- Describe:
 - The plan to periodically evaluate the data collected regarding both harms and benefits to determine whether subjects remain safe.
 - What data are reviewed, including safety data, untoward events, and efficacy data.
 - How the safety information will be collected (e.g., with case report forms, at study visits, by telephone calls with participants).
 - The frequency of data collection, including when safety data collection starts.
 - Who will review the data?
 - The frequency or periodicity of review of cumulative data.
 - The statistical tests for analyzing the safety data to determine whether harm is occurring.
 - Any conditions that trigger an immediate suspension of the research.

n/a

17) WITHDRAWAL OF SUBJECTS

- Describe anticipated circumstances under which subjects will be withdrawn from the research without their consent.
- Describe any procedures for orderly termination.
- Describe procedures that will be followed when subjects withdraw from the research, including partial withdrawal from procedures with continued data collection.

Subjects will be withdrawn from the study if their screening survey demographic questions do not match the full survey answers. We will remove the record of their survey from the dataset. This would happen after they complete their surveys, thus they will not be notified that their answers were removed from the final dataset. **Voluntary withdrawal.** If a participant chooses to withdrawal from the interview or the survey, they may do so at any time. If they have not started the interview or survey before withdrawal, they will forfeit their compensation; if they had started the activities, they will receive a pro-rated compensation based on the percentage of survey completed or time in the interview.

18) RISKS TO SUBJECTS

- List the reasonably foreseeable risks, discomforts, hazards, or inconveniences to the subjects related to participation in the research. Include the probability, magnitude, duration, and reversibility of the risks. Consider physical, psychological, social, legal, and economic risks, and risks that might be associated with breaches of confidentiality.
- If applicable, indicate which procedures may have risks to the subjects that are currently unforeseeable.

- If applicable, indicate which procedures may have risks to an embryo or fetus should the subject be or become pregnant.
- If applicable, describe risks to others who are not subjects.

There is little to no risk in participating in this study. Some respondents may feel uncomfortable discussing certain aspects of their lives or business (e.g., source of funding, challenges encountered). To mitigate this, participants will be informed they can skip any questions during the interview or survey. The risk is minimal and likely temporary (e.g., discomfort, embarrassment), and therefore likely to be easily reversed.

Participants may be concerned that information shared during the recording will be shared with people outside of project staff and may harm their status or reputation at a service providing organization. This risk is minimal and will be managed by staff by informing them that their names and identifying information will not be connected with their recordings, and the files will not be shared with organizations they may be affiliated with for any reason.

19) POTENTIAL BENEFITS TO SUBJECTS

- Describe the potential benefits that individual subjects may experience from taking part in the research. Include the probability, magnitude, and duration of the potential benefits.
- Indicate if there is no direct benefit.

There are no direct benefits to participants of the study. This research can be used by the NWBC to inform federal policy and budget allocation to organizations run or supported by the Small Business Administration. These results may contribute to efforts to support women's entrepreneurship in rural and Tribal communities and help combat nefarious practices such as predatory and discriminatory lending.

20) COMMUNITY-BASED PARTICIPATORY RESEARCH

- Describe involvement of the community in the design and conduct of the research.
- **Note:** "Community-based Participatory Research" is a collaborative approach to research that equitably involves all partners in the research process and recognizes the unique strengths that each brings. Community-based Participatory Research begins with a research topic of importance to the community, has the aim of combining knowledge with action and achieving social change to improve health outcomes and eliminate health disparities.

Interviewers were hired from the communities that they will be carrying out the interviews so they can provide insight to the interview guide. Otherwise, we are not employing a CBPR approach.

21) SHARING OF RESULTS WITH SUBJECTS

- Describe whether results (study results or individual subject results, such as results of investigational diagnostic tests, genetic tests, or incidental findings) will be directly shared with subjects or others (e.g., the subject's primary care physicians) and if so, describe how it will be shared.

Results will not be shared with subjects

22) PRIOR APPROVALS

- Describe any letters of support or approvals that must be obtained prior to commencing the research. (e.g., local IRBs, school, external site, funding agency, or laboratory).

After IRB approval, we will seek Tribal IRB approvals and data sharing agreements where applicable. The survey instrument will also be submitted for Office of Management and Budget approval.

23) COMPENSATION FOR RESEARCH-RELATED INJURY

- If the research involves more than Minimal Risk to subjects, describe the available compensation in the event of research related injury.
- Provide a copy of contract language, if any, relevant to compensation for research-related injury.

n/a

24) ECONOMIC BURDEN TO SUBJECTS

- Describe any costs that subjects may be responsible for because of participation in the research.

n/a

25) CONSENT PROCESS AND DOCUMENTATION

- Indicate whether you will be obtaining consent, and if so describe:
 - Where will the consent process take place?
 - Any waiting period available between informing the prospective subject and obtaining the consent.
 - Any process to ensure ongoing consent.
 - The role of the individuals who will be listed in your IRB application as involved in the consent process.
 - The time that will be devoted to the consent discussion.
 - Steps that will be taken to minimize the possibility of coercion or undue influence.
 - Steps that will be taken to ensure the subjects' understanding.
 - Whether and how consent of the subject will be documented in writing.
- If you will be documenting consent in writing, attach a consent document. If you will obtain consent, but not documenting consent in writing, attach a consent script.
- **Non-English-Speaking Subjects**
 - Indicate what language(s) other than English are understood by prospective subjects or representatives.
 - If subjects who do not speak English will be enrolled, describe the process to ensure that the oral and written information provided to those subjects will be in that language. Indicate the language that will be used by those obtaining consent.
- **Waiver or Alteration of the Consent Process (consent will not be obtained, required information will not be disclosed, or the research involves deception)**
 - **If:**
 1. The research involves no more than minimal risk to the subjects;
 2. The research could not practicably be carried out without the requested waiver or alteration;

3. *If the research involves using identifiable private information or identifiable biospecimens, the research could not practicably be carried out without using such information or biospecimens in an identifiable format;*
4. *The waiver or alteration will not adversely affect the rights and welfare of the subjects; and*
5. *Whenever appropriate, the subjects or legally authorized representatives will be provided with additional pertinent information after participation,*
Then, the IRB will generally approve a waiver of the requirement to obtain informed consent. **Provide sufficient information to justify that (1) - (5) above are true so the IRB can make these determinations.**

- **Waiver of Documentation of Consent (consent will be obtained, but not documented via a signed form)**
 - If your research (1) presents no more than minimal risk of harm to subjects and (2) involves no procedures for which written documentation of consent is normally required outside of the research context, the IRB will generally waive the requirement to obtain written documentation of consent. **Provide sufficient information to justify that (1) and (2) above are true so the IRB can make these determinations.**
- If the research involves a waiver the consent process for planned emergency research, please review BRANY IRB's Standard Operating Procedures Section III.8 to ensure you have provided sufficient information for the IRB to make these determinations.
- **Subjects who are not yet adults (infants, children, teenagers)**
 - Describe the criteria that will be used to determine whether a prospective subject has not attained the legal age for consent to treatments or procedures involved in the research under the applicable law of the jurisdiction in which the research will be conducted. (E.g., individuals under the age of 18 years.)
 - You must be aware of which individuals in your state meet the definition of "children." (E.g., individuals under the age of 18 years.)
 - For research conducted outside of the state, provide information that describes which persons have not attained the legal age for consent to treatments or procedures involved the research, under the applicable law of the jurisdiction in which research will be conducted. One method of obtaining this information is to have a legal counsel or authority review your study plan (protocol).
 - Describe whether parental permission will be obtained from:
 - Both parents unless one parent is deceased, unknown, incompetent, or not reasonably available, or when only one parent has legal responsibility for the care and custody of the child.
 - One parent even if the other parent is alive, known, competent, reasonably available, and shares legal responsibility for the care and custody of the child.
 - Describe whether permission will be obtained from individuals other than parents, and if so, who will be allowed to provide permission. Describe the process used to determine these individuals' authority to consent to each child's general medical care.
 - Indicate whether assent will be obtained from all, some, or none of the children. If assent will be obtained from some children, indicate which children will be required to assent.
 - When assent of children is obtained describe whether and how it will be documented.
- **Cognitively Impaired Adults**
 - Describe the process to determine whether an individual is capable of consent. The IRB allows the person obtaining assent to document assent on

the consent document and does not routinely require assent documents and does not routinely require children to sign assent documents.

- **Adults Unable to Consent**

- List the individuals from whom permission will be obtained in order of priority. (E.g., durable power of attorney for health care, court appointed guardian for health care decisions, spouse, and adult child.)
- You should be aware of which individuals in meet the definition of “legally authorized representative” in the jurisdiction where the research will occur.
- For research conducted outside of the state, provide information that describes which individuals are authorized under applicable law to consent on behalf of a prospective subject to their participation in the procedure(s) involved in this research. One method of obtaining this information is to have a legal counsel or authority review your study plan (protocol).
- A **non-therapeutic clinical trial** (i.e., a trial in which there is no anticipated direct clinical benefit to the subject) should be conducted in subjects who personally give consent and who sign and date the written consent document.

For research that is **not subject to the requirements of the Department of Defense**, consent to participate in **non-therapeutic** research may be obtained from a **healthcare proxy authorized to consent for research** (or, if the proxy is silent with respect to research, it is acceptable for another legally authorized representative) if the following conditions are fulfilled:

- (a) The objectives of the trial cannot be met by means of a trial in subjects who can give consent personally.
- (b) The foreseeable risks to the subject are low.
- (c) The negative impact on the subject’s well-being is minimized and low.
- (d) The trial is not prohibited by law.
- (e) The opinion of the IRB is expressly sought on the inclusion of such subjects, and the written opinion covers this aspect.

Non-therapeutic trials, unless an exception is justified, should be conducted in patients having a disease or condition for which the investigational product is intended. Subjects in these trials should be particularly closely monitored and should be withdrawn if they appear to be unduly distressed.

Consent to participate in **therapeutic research** may be obtained from a **healthcare proxy authorized to consent for research**. If the proxy is silent with respect to research, it is acceptable for a health care proxy (or other legally authorized representative) to sign the consent if:

- (a) There is potential benefit over standard treatment; and
- (b) Standard treatment is not being withheld; and
- (c) There is no alternative standard treatment; and
- (d) Enrollment in the study is in the best interest of the patient; and
- (e) Participation in the research would not be contrary to the known wishes of the patient

This policy should only be followed if consistent with the policy of the investigator’s institution. In the event an Institution’s policies are more stringent, the more stringent policies should be followed.

- Describe the process for assent of the subjects. Indicate whether:
 - Assent will be required of all, some, or none of the subjects. If some, indicated, which subjects will be required to assent, and which will not.
 - If assent will not be obtained from some or all subjects, an explanation of why not.

- Describe whether assent of the subjects will be documented and the process to document assent. The IRB allows the person obtaining assent to document assent on the consent document and does not routinely require assent documents and does not routinely require subjects to sign assent documents.
- **HUD (Humanitarian Use Device) Uses**
 - For HUD uses provide a description of how the patient will be informed of the potential risks and benefits of the HUD and any procedures associated with its use.

Obtaining consent. We will be obtaining digital consent from all subjects. The consent forms will be distributed through SurveyMonkey and participants will provide digital signatures. Dfusion staff will distribute the consent form link via email and provide weekly prompts for 3 weeks if the consent is not completed. Participants will be instructed to read the consent form in it's entirety, to contact the research team with any questions, and to provide their e-signature. Persons listed in the consent form (Elizabeth Schieber and Tamara Kuhn) will distribute the consents as well as field questions about the research. **Non-English speaking subjects.** n/a. **Waiver of consent.** n/a. **Waiver of documentation of consent.** n/a. **Non-adult subjects.** n/a. **Cognitively impaired adults.** n/a, we are not screening for cognitive impairment. **Adults unable to consent.** n/a.

26) DRUGS OR DEVICES

- If applicable, if the research involves drugs or device, describe your plans to store, handle, and administer those drugs or devices so that they will be used only on subjects and be used only by authorized investigators. Include the regulatory approval status of drugs and devices and whether they will be used in accordance with their approved labeling.

n/a

27) APPENDIX A—Informed consent

DFUSION INC.

SUBJECT INFORMATION AND INFORMED CONSENT FORM

Protocol Title: Women's entrepreneurial endeavors in rural and Tribal communities

Protocol #: NWBC2024-101

Sponsor: National Women's Business Council of the Small Business Administration

Principal Investigator: Elizabeth Schieber, PhD

Institution: dfusion Inc.

Address: 230 Mount Hermon Rd. Suite 210; Scotts Valley, CA 95066

Telephone: 831-222-5003

KEY INFORMATION ABOUT THIS RESEARCH STUDY

You are being asked to be a subject in a study because you either have experience as a woman entrepreneur or are a local governance leader in your community. This study is looking at the experiences and perceptions of women entrepreneurs in rural and Tribal communities in the United States. The National Women's Business Council (NWBC) wants to know what is happening with women entrepreneurs and what programs and policies might be needed to better support women.

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If you take part in this study, you will complete an interview with a member of your community to share your stories and experiences **or** complete an online survey sharing your perceptions. This will help the NWBC inform future efforts to help people like you.

The following table has the key study information to help you decide why you might or might not want to participate in the research.

Purpose	<p>The purpose of this study is to learn women entrepreneurs' experiences with starting their businesses, obtaining funding, and use of professional networks to support their ventures. Specifically, we are collecting the experiences from rural areas and from Indigenous women.</p> <p>The NWBC will use this information to form policy recommendations and resource allocation to best serve women entrepreneurs from these underserved groups.</p> <p>The nature of this study is an in-person interview or an online survey. You will not receive any experimental drugs or procedures as part of this study.</p>
Voluntary Participation	Your decision to be in this study is voluntary.
Withdrawal	If you decide to be in this study and then change your mind, you can leave the study at any time without penalty.
Length of Participation	Interview participants will complete one interview up to 60 minutes in length. Survey participants will complete one, online survey that should take no longer than 60 minutes to complete.
Procedures	<p>The main procedures in the study include:</p> <ul style="list-style-type: none"> • All participants will complete an online screening survey to assess eligibility for the study (5-10 minutes) • Interview participants will complete an interview with a member of your community • Survey participants will complete an online survey
Risks	<p>There are no physical risks to you as part of this study.</p> <p>You might feel discomfort with some of the questions that probe into your business journey, and you can choose to not answer any questions that cause discomfort.</p> <p>There is minimal risk related to data storage. The research team will keep the information you share confidential, and your name or other identifying information will not be associated with it. All of your information will be stored on secure servers.</p>
Benefit	There are no direct benefits for participating in the study; however the information collected from participants will be used by the NWBC to make policy recommendations and support programs that are useful to women entrepreneurs in the future
Alternatives to Study Participation	If you would like to share feedback with the SBA or NWBC without participating in this study, you may contact the SBA office of advocacy at https://advocacy.sba.gov/about/contact-us/
Costs	There is no cost to you to participate in this study.

Compensation	Participants will receive \$25 compensation for their time.
Confidentiality	There are provisions in place by the study protocol and study site to help protect the privacy and confidentiality of your personal information and study information.

This overview does not include all of the information you need to know before deciding whether or not to take part. More detail is given in the full consent document on the pages that follow. Review the rest of this consent form before deciding about participation.

INFORMED CONSENT FORM

This consent form explains the research study. Before you decide to be a part of this study, you need to know why the research is being done, what it will involve and the risks and benefits. Ask the study staff to explain anything in this form or if you want more information. Please take time to read this form carefully. Feel free to discuss it with your relatives and friends. If you agree to take part in this research study, you must sign this consent form.

DISCLOSURE OF FINANCIAL INTERESTS

The National Women's Business Council (NWBC), the sponsor of this study, is providing funds to dfusion Inc. on a per subject basis for conducting this research study.

PURPOSE OF THE STUDY

The purpose of this study is to assess the support needs of women entrepreneurs from rural and Tribal communities in the United States.

NUMBER OF SUBJECTS AND LENGTH OF STUDY PARTICIPATION

About 250 subjects will participate in this study in the United States.

Your participation in this study is expected to last one hour.

STUDY PROCEDURES

Interview participants will be asked to:

- Schedule an interview and pick a location with your interviewers
- Complete a ~60 minute interview about your experiences in business

Survey participants will be asked to:

- Complete a ~60minute online survey

SUBJECT RESPONSIBILITIES

As a subject in this study, you will:

- Complete the eligibility screener, and
- Complete the informed consent form, and
- Participate in a ~60 minute interview, **or**
- Complete a ~60 minute online survey

RISKS AND DISCOMFORTS

There are minimal risks involved in this research. You might feel discomfort with some of the questions that probe into community, and you can choose to not answer those questions.

Interviews will audio recorded, transcribed into text, and then the audio will be deleted. Your name, job role, or any other identifying information will be removed from the transcript.

All data will be deidentified and stored on secure servers.

NEW INFORMATION

You will be notified in a timely way if important new findings become known that may affect your willingness to continue in the study.

BENEFITS

There are no direct benefits from participating in this study. The information collected from participants will be used by the NWBC to make policy recommendations and support programs that are useful to women entrepreneurs.

ALTERNATIVES TO STUDY PARTICIPATION

You do not have to participate in this study. If you wish to share your feedback on business support programs, you may contact the SBA here: <https://advocacy.sba.gov/about/contact-us/>

COSTS OF PARTICIPATION

There are no costs to you to take part in this study.

COMPENSATION

You will receive \$25 for completing this study. You will be reimbursed by Trucentive at the completion of your interview or survey.

VOLUNTARY PARTICIPATION AND WITHDRAWAL

Your participation in this study is voluntary. You may stop participating at any time, without penalty or loss of compensation.

CONFIDENTIALITY

To the extent allowed by law, every effort will be made to keep your personal information confidential. However, information from this study will be submitted to the study sponsor. The signed consent form may be looked at by the NWBC and the Institutional Review Board. While these parties are aware of the need to keep your information confidential, total confidentiality cannot be guaranteed. The results of this research project may be presented at meetings or in publications; however, you will not be identified in these presentations and/or publications.

If you take part in this study, you will be assigned a unique subject code to help protect your privacy. Your study records will be labeled with this code that does not directly identify you. The study site staff securely stores the linking code between your name and study information.

COLLECTION OF IDENTIFIABLE PRIVATE INFORMATION

Identifiers will be removed from your information. After such removal, the information could be used for future research studies or distributed to another investigator for future research studies without your additional informed consent.

CONTACTS FOR QUESTIONS, COMPLAINTS, CONCERNS

If you have any questions or requests for information relating to this research study or your participation in it, or if you want to voice a complaint or concern about this research, you may contact Dr. Elizabeth Schieber at elizabeth.schieber@dfusioninc.com, (660) 254-2997 or Ms. Tamara Kuhn at tamara.kuhn@dfusioninc.com, (831) 222-5003.

If you have any questions about your rights as a research subject or complaints regarding this research study, or you are unable to reach the research staff, you may contact a person independent of the research team at the Biomedical Research Alliance of New York Institutional Review Board at 516-318-6877. Questions, concerns or complaints about research can also be registered with the Biomedical Research Alliance of New York

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Institutional Review Board at www.branyirb.com/concerns-about-research. The IRB is a committee that reviews research studies to help protect the rights and welfare of study subjects.

STATEMENT OF CONSENT - SIGNATURES

By signing this form, I confirm the following:

- I have read all of this consent form.
- All of my questions have been answered to my satisfaction.
- I can leave the study at any time without giving a reason and without penalty.
- I will be given a copy of this signed and dated consent form to keep.
- I do not give up any legal rights that I would otherwise have if I were not in this study.

I voluntarily agree to participate in this study.

Subject: Name (Print)	e-Signature	Date
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28) APPENDIX B—Data Instruments

Screening Survey—Women Entrepreneurs

1. With which gender(s) do you identify?
 - ☐ Man (ineligible, screener stops)
 - ☐ Woman
 - ☐ Nonbinary
 - ☐ Two-Spirit
 - ☐ Queer (such as genderqueer or gender non-conforming)
 - ☐ Cisgender
 - ☐ Transgender
 - ☐ Additional gender (please specify): _____
2. What is your age? _____ (<18 years old are ineligible, screener stops)
3. Do you own a business or are you self-employed full- or part-time?
 - ☐ Yes
 - ☐ No (ineligible, screener stops)
4. Which best describes the location of your business? *Rural is defined here as a region with a population under 5,000. If your business is web-based or ecommerce, please note where you operate the business from*
 - ☐ Urban (population over 50,000) (ineligible, screener stops)
 - ☐ Suburban (population 5,000 to 50,000) (ineligible, screener stops)
 - ☐ Rural (non-farming business)
 - ☐ Rural (a farm business)
 - ☐ Tribal (sovereign land)
 - ☐ Tribal (not sovereign land)
 - ☐ Other (ineligible, screener stops)
 - ☐ I am not sure (ineligible, screener stops)
5. What is your zip code? _____

The survey repeats Q1, Q3, Q4 as a “second screening” cross-check measure.

Screening Survey—Local Governance Leaders

Respondents are blind to red text

1. With which gender(s) do you identify?
 - ☐ Man
 - ☐ Woman
 - ☐ Nonbinary
 - ☐ Two-Spirit
 - ☐ Queer (such as genderqueer or gender non-conforming)
 - ☐ Cisgender
 - ☐ Transgender
 - ☐ Additional gender (please specify): _____
2. What is your age? _____ (<18 years old are ineligible, screener stops)
3. What type of local governance leader are you?
 - ☐ I am not a local governance leader (ineligible, screener stops)
 - ☐ Mayor
 - ☐ District supervisor
 - ☐ City/town council member
 - ☐ City/town department head
 - ☐ Chamber of Commerce member
 - ☐ Tribal leader
 - ☐ Other (please describe): _____
4. How long have you served in this role?
 - ☐ Less than 3 months (ineligible, screener stops)
 - ☐ Between 3-6 months
 - ☐ Between 6 months and 1 year
 - ☐ 1 – 2 years
 - ☐ 3 – 5 years
 - ☐ Over 5 years
5. Is your role elected or appointed?
 - ☐ Elected
 - ☐ Appointed
 - ☐ I don't want to say
6. Does your local governance role involve interacting with the local business owners or farmers in your area?
 - ☐ Yes
 - ☐ No (ineligible, screener stops)
7. Which term best describes the location where you serve as a local governance leader?
 - ☐ Urban (population over 50,000) (ineligible, screener stops)
 - ☐ Suburban (population 5,000 to 50,000) (ineligible, screener stops)
 - ☐ Rural (population under 5,000)

- Tribal (sovereign land)
- Tribal (not sovereign land)
- Other (Please describe) _____
- I am not sure

8. What is your zip code? _____

The survey repeats Q3- Q6 as a “second screening” cross-check measure.

Online Survey—Women entrepreneurs

DIRECTIONS:

Please answer all questions to the best of your ability. There are 6 sections to complete, and one additional section to be completed by women who own a business in the agricultural industry.

The survey should take 30-60 minutes to complete. Some questions will ask you to pick all answers that apply; other questions allow you to only pick one best answer. There are also questions that ask you to type your answers in the space provided.

Note, you will not be able to go back in the survey, or to leave any questions unanswered, though you can select “I don’t want to answer” for any question that makes you uncomfortable and does not affect your eligibility to continue in the survey.

At the end of the survey, you will be given instructions for submitting for your \$25 compensation.

PART A: DEMOGRAPHIC INFORMATION

1. Do you own a business or are you self-employed full- or part-time
 - Yes In what zip code? _____
 - No (ineligible, survey stops)
2. Which best describes the location of your business? *Rural is defined here as a region with a population under 5,000. If your business is web-based or ecommerce, please note where you operate the business from*
 - Urban (population over 50,000) (ineligible, survey stops)
 - Suburban (population 5,000 to 50,000) (ineligible, survey stops)
 - Rural (non-farming business)
 - Rural (a farm business)
 - Tribal (sovereign land)
 - Tribal (not sovereign land)
 - Other (ineligible, survey stops)
 - I am not sure (ineligible, survey stops)
3. What is your zip code? _____
4. With which gender do you identify?

- ☐ Woman
- ☐ Man (ineligible, survey stops)
- ☐ Nonbinary
- ☐ Two-Spirit
- ☐ Queer (such as genderqueer or gender non-conforming)
- ☐ Cisgender
- ☐ Transgender
- ☐ Additional gender (please specify): _____

5. What is your age? _____ (Respondents <18 years old are ineligible, survey stops)

6. What is your current marital status?
- ☐ single
 - ☐ married and/or domestic partners
 - ☐ divorced
 - ☐ widowed
 - ☐ I don't want to answer

7. Do you have any children?
- ☐ Yes
 - ☐ No
 - ☐ I don't want to answer

SKIP: If 7 = "Yes" > 8; other answer à 10

8. How many children do you have:
- under the age of 18? _____
 - over 18? _____
 - ☐ I don't want to answer

9. How many of your children are living in your household? _____
- ☐ I don't want to answer

10. What is your **highest** level of education completed?
- ☐ None
 - ☐ K-5
 - ☐ Middle school, K-8
 - ☐ Some high school
 - ☐ High school degree
 - ☐ GED degree
 - ☐ Some college or trade school
 - ☐ Other certifications or licenses (describe: _____)
 - ☐ AA/AS college degree
 - ☐ BA/BS college degree
 - ☐ MA/MS college degree
 - ☐ Graduate/professional degree (PhD, MD, etc.)
 - ☐ I don't want to answer

11. How long have you lived in your current community? _____
- ☐ I don't want to answer

12. With which racial/ethnic categories do you identify? (check all that apply)
- ☐ American Indian
 - ☐ Alaska Native

- ☐ Asian or Asian American
- ☐ Black or African American
- ☐ Hispanic or Latina/o/x/e
- ☐ Middle Eastern and North African (MENA)
- ☐ Native Hawaiian or Pacific Islander
- ☐ White
- ☐ Additional race/ethnicity (please specify): _____
- ☐ I don't want to answer

13. Are you a member of a Native American Tribe?
- ☐ Yes, I am a registered or enrolled member, and my Tribe's name is _____
 - ☐ No
14. Do you and/or your business reside on Tribal land?
- ☐ Yes, I live on Tribal land and my business resides on Tribal land
 - ☐ I live on Tribal land, but my business is not on Tribal land
 - ☐ I do not live on Tribal land, but my business is on Tribal land
 - ☐ Other: _____
 - ☐ I don't want to answer

PART B: INFORMATION ABOUT YOUR BUSINESS

15. How many businesses do you currently own?
- ☐ 1
 - ☐ 2
 - ☐ 3 or more

SKIP: If 2 or more are named, SKIP to 17 below.

16. Briefly describe your primary business below, including the industry:

SKIP to 18.

17. Briefly describe your primary business as well as up to two other businesses you own, including the industry:

(primary)

(Other) _____

(Other)

18. Where is your **primary** business located? Include city/region/Tribal land/state. (If your business is run fully online, please note).

19. How many years have you owned your **primary** business? _____

20. What percentage of this **primary** business do you own?
- I am the only owner, 100%
 - There are multiple owners; I own _____ %
 - I don't want to answer

SKIP. If 20 = multiple owners à21; other answers à22

21. The other owner(s) of my primary business are: (check all that apply)
- ☐ Woman
 - ☐ Man
 - ☐ Nonbinary
 - ☐ Two-Spirit
 - ☐ Other gender
 - ☐ I don't want to answer
22. What is your relationship with the other owner(s) of your primary business? (e.g., family, spouse, friends):
- _____
- I don't want to answer
23. Where do you conduct your business? (check all that apply)
- Inside my home
 - Outside my home, on property (e.g., farm, ranch, agritourism, etc.)
 - Online (e-commerce)
 - Out of a storefront, office, or other indoor physical space (not your home)
 - In outdoor locations in my community (bazaars, farmers markets, fairs, etc.)
 - I don't want to answer
24. What is the average annual or yearly **revenue** (money earned) of your business?
- \$ _____
- I don't want to answer
25. What is the average annual or yearly **profit** (money left over after expenses) of your business?
- \$ _____
- I don't want to answer
26. How many employees do you have, including yourself, that are:
- Full-time? _____
 - Part-time? _____
 - I have no employees
 - I don't want to answer
27. Which employee benefits do you offer, if any? (check all that apply):
- Dental insurance
 - Health insurance
 - Life insurance
 - Maternity leave
 - Paternity leave
 - Paid family and medical leave

- ☐ Paid holidays
- ☐ Personal Time Off (PTO)
- ☐ Retirement plan
- ☐ Other: _____
- ☐ None
- ☐ I don't want to answer

PART C: BECOMING A BUSINESS OWNER

28. Is your current business the first you started or owned?

- ☐ Yes
- ☐ No
- ☐ I don't want to answer

SKIP: If 28 = yes, > 30

29. Please briefly describe any previous business ventures you have had, including the industry they were in, and why they ended.

- ☐ I don't want to answer

30. Which of the following were motivations for you starting or purchasing your **current primary** business? (Check all that apply)

- ☐ To be the boss of myself
- ☐ To have control of my business's culture
- ☐ To leave a toxic or unfulfilling job
- ☐ To be the main income source for my household
- ☐ To provide supplementary income for my household
- ☐ To provide a needed service or product for my community
- ☐ To contribute to the culture of my community or Tribe
- ☐ To support or run the family business
- ☐ Other (please describe): _____
- ☐ I don't want to answer

31. Thinking back to when you were starting or purchasing your business, what were the top three **challenges** that you faced?

- ☐ I don't want to answer

32. Thinking back to when you were starting or purchasing your business, what are three **services or supports** you wish you had access to and/or knew about?

- ☐ I don't want to answer

33. Do you use any of the following terms to refer to yourself? (check all that apply)

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- ☐ Entrepreneur
- ☐ Business owner
- ☐ Boss
- ☐ Other: _____
- ☐ I don't want to answer

34. What has been the most challenging part of being an entrepreneur in your community?

-
- ☐ I don't want to answer

35. What has been the most rewarding part of being an entrepreneur in your community?

-
- ☐ I don't want to answer

36. What has been the most challenging part of being a woman entrepreneur?

-
- ☐ I don't want to answer

37. What has been the most rewarding part of being a woman entrepreneur?

-
- ☐ I don't want to answer

38. How would you define "success" for your business?

-
- ☐ I don't want to answer

PART D: TRAINING, MENTORSHIP, AND NETWORKS

39. Where did you learn about running a business? (check all that apply)

- ☐ From a personal contact with business experience (e.g., family, friends)
- ☐ From a professional contact with business experience (e.g., paid mentor)
- ☐ I have formal education in business (e.g., trade school, community college university)
- ☐ I attended an interactive professional training program that was not a degree-based educational program (e.g., paid seminars, online program)
- ☐ I completed a self-paced online training program
- ☐ I learned **only** from my experiences, trial and error
- ☐ Other (please describe): _____
- ☐ I don't want to answer

40. Did you ever have a formal or informal business mentor (an experienced and trusted advisor/coach that offered you help and advice over a period of time)

- ☐ Yes
- ☐ No
- ☐ I don't want to answer

SKIP: If 40 = "Yes" à 41; other responses à 45

41. Please briefly describe how you found your mentor(s) (e.g., through a school network, online, existing relationship):

☐ I don't want to answer
42. Was your mentor compensated for their mentorship (e.g., monetary payment, services, discounts)?
☐ Yes (by whom? e.g. I paid; an organization paid mentors at no cost to mentees):

☐ No
☐ I don't want to answer
42. How long did you have a mentor/mentee relationship with your mentor(s)?

☐ I don't want to answer
43. Please briefly describe the top three (or fewer) lessons your learned from your mentor:
☐ 1): _____
☐ 2): _____
☐ 3): _____
☐ I don't want to answer
44. On a scale of 1-5, which description best describes **your** overall mentorship experience?
☐ 1—It was **not** a good experience, I would not recommend my mentor(s) or repeat the experience
☐ 2—It was slightly helpful, though I felt I could have easily learned their lessons elsewhere like online
☐ 3—It was helpful, though I could have learned the lessons elsewhere, I am happy I learned through mentorship
☐ 4—It was very helpful, and I feel I learned lessons that I could not have learned elsewhere
☐ 5— It was extremely helpful and supported my business goals and efforts.
☐ I don't want to answer
45. Do you participate in any **formal** business or professional networks (i.e., organized and run by an organization or group of people)? Do not include suppliers or distributors that you assembled for your business over time.
☐ Yes (please name or describe the network(s)):

☐ No, but I would like to
☐ No, and I do not want to
☐ I don't want to answer
46. Do you have any **informal** business networks (e.g., a social media page where people can post questions or stories of their experiences, or a local, unofficial group where people support each other)?

- Yes (please briefly describe the network(s)):

- No, but I would like to
- No, and I do not want to
- I don't want to answer

47. Overall, how important are business networks to you? Again, do not include networks of suppliers or distributors that you assembled.
- I do not use business networks
 - 1—Not important. I am a member of a network, but I do not use their resources or have not found them helpful
 - 2—Somewhat important. I am a member of a network, and the resources were somewhat helpful,
 - 3—Important. I have used network resources and they helped
 - 4—Very important. I have used networks and found them extremely helpful for my business
 - I don't want to answer

PART E: FINANCING AND OTHER RESOURCES

48. From where did you secure startup or purchase funding for your business? (check all that apply)
- Self-funded through personal savings
 - Self-funded through lines of credit
 - Self-funded through mortgaged property or other personal loan
 - Small Business Administration loan or facilitated loan
 - A different federal loan program (specify): _____
 - Bank loan or mutual fund loan
 - Other financial intermediary loan (e.g., venture capital firm loan, hedge funds)
 - Venture capital funding (not a loan)
 - Loan from family or friends (i.e., they expect repayment or shares in the business)
 - Funds were a gift from family or friends (i.e., they do not expect repayment or ownership)
 - Funds were inherited
 - The business was gifted or inherited
 - Grant or award from a professional organization (i.e., I do not have to pay back the funds)
 - Grant or award from local community groups
 - Other (please describe): _____
 - I don't want to answer

SKIP. If multiple selections are made on #48 > 49. If only one selection à50.

49. What was the **primary** source of your startup or purchase funding?
- Self-funded through personal savings
 - Self-funded through lines of credit
 - Self-funded through mortgaged property or other personal loan
 - Small Business Administration loan or facilitated loan
 - A different federal loan program (Specify): _____
 - Venture capital funding (not a loan)
 - Bank loan or mutual fund loan

- ☐ Other financial intermediary loan (e.g., venture capital firms, hedge funds)
- ☐ Loan from family or friends (i.e., they expect repayment or shares in the business)
- ☐ Funds were a gift from family or friends (i.e., they do not expect repayment or ownership)
- ☐ The business was gifted or inherited
- ☐ Grant or award from a professional organization (i.e., I do not have to pay back the funds)
- ☐ Grant or award from local community groups
- ☐ Other (please describe): _____
- ☐ I don't want to answer

50. Which of the following statements best describes your experiences with applying for financing for your business? (Consider bank loans, lines of credit, grants, etc. but not personal loans from family or friends)

- ☐ I have successfully applied for and received funding
- ☐ I applied for and received funding, but didn't accept it because the interest rates or required collateral were too high
- ☐ I applied for funding but was denied
- ☐ I never applied for financing
- ☐ I don't want to answer

SKIP. If 50 = denied > 51. If 50 = Never applied > 52. Other answers > 53.

51. Please describe why you were denied financing:

-
- ☐ I don't want to answer

SKIP to 53

52. What are the reasons you never applied for financing? (check all that apply)

- ☐ I did not need financing; I had the funds from elsewhere
- ☐ I did not know how to apply for financing
- ☐ I did not want to generate debt
- ☐ I assumed I would be denied financing because of my circumstances (e.g., low credit score, lack of collateral)
- ☐ In general, I was discouraged from applying for financing
- ☐ Other (briefly describe): _____
- ☐ I don't want to answer

53. Which statement best reflects your Internet access and usage for your business?

- ☐ I have Internet access and use it for my business.
- ☐ I have Internet access but do not use it for my business.
- ☐ I do not have Internet access.
- ☐ Other: _____
- ☐ Yes, but I do **not** use the internet for my business
- ☐ I don't want to answer

SKIP. If 53 = "Yes but I do not use" → 54; if 53 = "I do not have internet access" → 56; if 52 = other answers > 55

54. Please describe why you do not use the internet for your business.

- I don't want to answer

55. Is the internet that is available for your business high speed broadband (i.e., fast, reliable internet)?

- Yes
- No
- I'm not sure
- I don't want to answer

56. How important is internet access for your business?

- 1—not at all, I do not need internet for any of my business activities
- 2—somewhat important
- 3—Important
- 4—very important
- 5—Extremely, I could not conduct my business without internet
- I don't want to answer

57. Are you able to hire enough staff (employees and contracted staff) for your business?

- Yes
- No
- I do not need staff for my business
- I don't want to answer

SKIP: If 57 = no, > 58. If 57 = yes or do not need, go to 59

58. Why can't you hire enough staff for your business? (check all that apply)

- ☐ There aren't enough skilled workers in my community for what I need
- ☐ I do not have the funds to maintain the salaries of enough staff for my needs
- ☐ I do not have the ability to offer benefits to staff
- ☐ I have a high turnover rate of employees
- ☐ Other (please describe): _____
- ☐ I don't want to answer

59. Is there access to affordable, quality childcare in your community? (check all that apply)

- ☐ Yes, there are **enough** affordable, quality professional childcare providers in my community
- ☐ No, there are childcare providers in my community, but there are **not enough** spaces for the community's children
- ☐ No, the cost of childcare in my community is too high
- ☐ No, the childcare options are too far away for many parents
- ☐ No, the childcare options in my community are not safe or recommended by trusted parents (e.g., unlicensed, overcrowded, high turnover, etc.)
- ☐ No (other reason): _____
- ☐ I don't want to answer

60. What childcare options, if any, do you currently use? (check all that apply):

- ☐ I do not use/need childcare options because I have no children
- ☐ I do not use/need childcare options because myself or my partner are able to manage all childcare needs
- ☐ I have childcare help from family members
- ☐ I have childcare help from friends/neighbors

- ☐ I participate in a childcare cooperative with other parents
- ☐ I have childcare help from my school, church, or other community-based program
- ☐ I have help from a formal childcare facility.
- ☐ Other: _____

SKIP: If 60 = “do not use/need because I have no children” > 62; all other answers → 61

61. What are the main challenges you face as a business owner who is also a parent?

PART E: USE OF EXISTING RESOURCES

62. Have you **heard** of any of the following organizations and programs that serve women

entrepreneurs? (Check all that apply)

- ☐ Better Business Bureau
- ☐ CDFI—Community Development Financial Institutions
- ☐ Local Chambers of Commerce
- ☐ Local Economic Development Corporations
- ☐ NAWBO—National Association of Women Business Owners
- ☐ Native Women Lead
- ☐ Minority Business Development Centers
- ☐ Regional Innovation Clusters
- ☐ Regional Innovation Engines
- ☐ SBA—Small Business Administration
- ☐ SBDC—Small Business Development Centers
- ☐ SCORE business mentoring
- ☐ TCUs—Tribal Colleges and Universities
- ☐ USDA Rural Development Services
- ☐ WBC—Women’s Business Centers
- ☐ WBENC—Women’s Business Enterprise National Council
- ☐ Other (e.g., local chapters of WBC, minority serving institutions; please name): _____
- ☐ None of these
- ☐ I don’t want to answer

Branching logic: for each of the programs they selected in 62, they’ll be prompted to answer Q63-64. ; if they answered “none” or “I don’t want to answer à 65

63. Did you use any of the programs offered by [program selected in 62]?

- ☐ Yes
- ☐ No (please briefly describe why): _____
- ☐ I don’t want to answer

64. How did you hear about [program selected in 52]?

- ☐ _____
- ☐ I don’t want to answer

65. Have you heard of any of/used any of the following Small Business Association (SBA) resources? Check all that apply.

- | | | |
|--|--------------|----------|
| <input type="checkbox"/> LenderMatch Tool | [] heard of | [] Used |
| <input type="checkbox"/> Ascent Online Learning Platform | [] heard of | [] Used |
| <input type="checkbox"/> SBA Learning Center | [] heard of | [] Used |
| <input type="checkbox"/> T.H.R.I.V.E. | [] heard of | [] Used |
| <input type="checkbox"/> Boots to Business | [] heard of | [] Used |
| <input type="checkbox"/> Empower to Grow | [] heard of | [] Used |
| <input type="checkbox"/> I don't want to answer | | |

66. What do you think is the best way to make business owners aware of programs that assist entrepreneurs in your community?

-
- ☐ I don't want to answer

67. If/when you learn about **federal or state** programs that aid entrepreneurs, what makes you **more** trustful of the program?

-
- ☐ I don't want to answer

68. If/when you learn about **federal or state** programs that aid entrepreneurs, what makes you **distrustful** of the program?

-
- ☐ I don't want to answer

69. What programs or services, if any, have helped you the most with your business?

70. What programs or services did you find most challenging to deal with in starting or running your business?

PART F: Women-Owned Small Business (WOSB)

71. Is your business a certified WOSB (Woman-Owned Small Business)?

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ My business does not qualify for certification, but I looked into it
- ☐ I don't want to answer

SKIP: If 71 = yes > 72. If 71 = any other answer > 73.

72. As a certified WOSB, have you received any benefits like new contracts, new network connections, etc.?

- ☐ Yes
 - i. If yes, what kind? _____
- ☐ No
- ☐ I'm not sure.
- ☐ I don't want to answer

SKIP: If 72 = any answer > 76

73. Do you know how to certify a business as a WOSB?

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

74. Do you know the benefits of being a certified Women-Owned Small Business (WOSB)?

- ☐ Yes
- ☐ No
- ☐ I'm not completely sure but I know some benefits
- ☐ I don't want to answer

75. How interested are you in being certified as a Woman-Owned Small Business?

- ☐ Extremely interested
- ☐ Somewhat interested
- ☐ Not very interested
- ☐ Not interested at all
- ☐ I'm not sure
- ☐ I don't want to answer

76. Are you in the agricultural industry?

- ☐ Yes, I am in the agricultural industry
- ☐ No, I am not in the agricultural industry.

SKIP: If 76 = yes, > 77. If 76 = no, go to end of survey.

PART G: SECTOR-SPECIFIC QUESTIONS FOR WOMEN IN AGRICULTURE ONLY

The following supplemental questions are for women in agriculture whose primary business is a farm or farm-related enterprise (e.g. agritourism).

77. What agricultural industry are you in? _____

78. Is **agritourism** at least part of your business? (Agritourism is a commercial enterprise that links agricultural production with tourism to attract visitors onto a farm, ranch, or other agricultural business for the purpose of educating/entertaining.)

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

SKIP: If 78 = Yes > 79. If 78 = any other answer >80

79. Please briefly describe your agritourism business.

80. How would you describe the greatest challenge faced by women farmers?

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81. How would you describe the rewards of being a woman farmer?

82. For each program of potential interest to women in agriculture, indicate whether you have (a) heard of the program; and (b) ever used the program's resources/services?

	Heard of	Used
<input type="radio"/> The United States Department of Agriculture	[]	[]
<input type="radio"/> Farmers.gov (USDA)	[]	[]
<input type="radio"/> The Non-Insured Crop Disaster Assistance Program (USDA)	[]	[]
<input type="radio"/> Your local Farm Services Agency (FSA)	[]	[]
<input type="radio"/> Risk Management Agency (USDA)	[]	[]
<input type="radio"/> Your local USDA service center	[]	[]
<input type="radio"/> Special set-asides for female producers (USDA)	[]	[]
<input type="radio"/> Heir's Property Relending Program (USDA)	[]	[]
<input type="radio"/> Local cooperative extension	[]	[]

END OF SURVEY.

Online Survey—Local Governance Leaders

DIRECTIONS:

Please answer all questions to the best of your ability. There are X sections to complete; it should take between 45-60 minutes to answer all questions.

Some questions will ask you to pick all answers that apply; other questions allow you to only pick one best answer. There are also questions that ask you to type your answers in the space provided.

You will not be able to go back in the survey, or to leave any questions unanswered. Upon completion, you will be given instructions for submitting.

PART A – PERSONAL BACKGROUND QUESTIONS

1. What type of local governance leader are you?
- ☐ I am not a local governance leader (ineligible, survey stops)
 - ☐ Mayor
 - ☐ District supervisor
 - ☐ City/town council member
 - ☐ City/town department head
 - ☐ Chamber of Commerce member
 - ☐ Tribal leader
 - ☐ Other (please describe):
-

2. How long have you served in this role?
- ☐ Less than 3 months (ineligible, survey stops)
 - ☐ Between 3-6 months
 - ☐ Between 6 months and 1 year
 - ☐ 1 – 2 years
 - ☐ 3 – 5 years
 - ☐ Over 5 years
3. Does your local governance role involve knowledge of (interaction with?) the local women business owners and/or farmers in your area?
- ☐ Yes
 - ☐ Yes, but there are currently no local women business owners in my area (ineligible, survey stops)
 - ☐ No (ineligible, survey stops)
4. Which term best describes the location where you serve as a local governance leader?
- ☐ Urban (population over 50,000) (ineligible, survey stops)
 - ☐ Suburban (population 5,000 to 50,000) (ineligible, survey stops)
 - ☐ Rural (population under 5,000)
 - ☐ Tribal (sovereign land)
 - ☐ Tribal (not sovereign land)
 - ☐ Other (ineligible, survey stops)
 - ☐ I am not sure (ineligible, survey stops)
5. What is your **highest** level of education completed?
- ☐ None
 - ☐ K-5
 - ☐ Middle school, K-8
 - ☐ Some high school
 - ☐ High school degree
 - ☐ GED degree
 - ☐ Some college or trade school
 - ☐ Other certifications or licenses (describe: _____)
 - ☐ AA/AS college degree
 - ☐ BA/BS college degree
 - ☐ MA/MS college degree
 - ☐ Graduate/professional degree (PhD, MD, etc.)
 - ☐ I don't want to answer
6. How long have you lived in your current community? _____
- ☐ I don't want to answer
7. With which racial/ethnic categories do you identify? (check all that apply)
- ☐ American Indian
 - ☐ Alaska Native
 - ☐ Asian or Asian American
 - ☐ Black or African American
 - ☐ Hispanic or Latina/o/x/e
 - ☐ Middle Eastern and North African
 - ☐ Native Hawaiian or Pacific Islander
 - ☐ White

- ☐ Additional race/ethnicity (please specify): _____
- ☐ I don't want to answer

8. Are you a member of a Native American Tribe?
- ☐ Yes, I am a registered or enrolled member, and my Tribe's name is _____
 - ☐ No

PART B: LOCAL WOMEN-OWNED BUSINESSES IN YOUR COMMUNITY

9. To the best of your knowledge, how many women-owned businesses are in your community?
- ☐ 1 – 3
 - ☐ 4 – 6
 - ☐ 7 – 10
 - ☐ 11 – 15
 - ☐ 16 – 20
 - ☐ 21 – 30
 - ☐ 31 or more
 - ☐ I don't want to answer

10. Which statement best describes the growth in the number of local women-owned businesses in your community?

The number of local women-owned businesses has:

- ☐ Gone down in the past five years
- ☐ Stayed about the same in the past five years
- ☐ Has gone up somewhat in the past five years
- ☐ Has gone up a lot in the past five years
- ☐ I'm not sure
- ☐ I don't want to answer

11. To the best of your knowledge, where are most of the local women-owned businesses conducting their work? (Check all that apply):
- ☐ Inside their homes
 - ☐ Outside their homes, on property (e.g., farm, ranch, agritourism, etc.)
 - ☐ Online (e-commerce)
 - ☐ Out of a storefront, office, or other indoor physical space
 - ☐ In outdoor locations in the community (bazaars, farmers markets, fairs, etc.)
 - ☐ Other: _____
 - ☐ I don't want to answer

12. If a woman wanted to start a small business in your community, what steps would they need to take to receive a business license?
- ☐ I don't want to answer

13. If a woman wanted to open a brick-and-mortar location for her business in your community, what steps would they need to take to open the location (including

signage permits, city inspections, etc.). Please elaborate on any fees and timelines for permits and inspections, or other processes required by the community.

- I don't want to answer

14. What is the general timeline for applying for a business license and being able to “open doors” to business in your community?

- 1 month or less
- 1-3 months
- 3-6 months
- 6-9 months
- 9-12 months
- More than a year
- I don't want to answer

15. Where would an aspiring small business owner be able to find the information they need to start their business in your community to be compliant with your community's regulatory processes? (Check all that apply)

- ☐ All the information is available and **easily accessible** on our community's website (Please provide a url to the site if known) _____
- ☐ All of the information can be found online, though there are multiple pages that need to be navigated (Please provide the urls to the sites if known) _____
- ☐ They can talk to staff in _____ (please specify department or building)
- ☐ Other (please describe) _____
- ☐ I don't want to answer

16. What do you see as the top three **challenges** faced by local women-owned businesses in your community?

- I don't want to answer

17. What, to you, signals that a new WOSB might be successful?

- I don't want to answer

18. If you had to name one thing for new WOSB to avoid, what would that be?

- I don't want to answer

19. What would your top piece of advice to aspiring women entrepreneurs be?

- I don't want to answer

PART C: LOCAL SUPPORT AND RESOURCES FOR WOMEN-OWNED BUSINESSES

20. Are there any local nonprofit or community-based programs/resources that are currently available to support women-owned small businesses (WOSB) in your community (governmental and private)?

- ☐ There **are** local programs and resources for small business owners in my community, but there are **not** specifically for women business owners
- ☐ There are **no local** programs or resources that I know of at this time. (Skip to Q27)
- ☐ There might be, but I'm not sure. (Skip to Q27)
- ☐ Yes, there are a couple (1-2) of local programs/resources specifically for women available
- ☐ Yes, there are several (3-4) local programs/resources specifically for women available
- ☐ Yes, there are many (5+) local programs/resources specifically for women available.
- ☐ Yes, there is a mixture of local programs and resources that are specifically for women and for any small business owner
- ☐ I don't want to answer

21. How well do these local programs/resources support WOSB in your community?

- ☐ They are not very supportive
- ☐ They offer modest support, but more is needed
- ☐ They offer helpful support, but more is still needed
- ☐ They offer very helpful support to many
- ☐ I'm not sure
- ☐ I don't want to answer

22. Please briefly describe how the local programs/resources in your community are structured and funded.

- ☐ I don't want to answer

23. How would you describe the main strengths and challenges of these local programs?

- ☐ I don't want to answer

24. How are local programs/resources that support local WOSB promoted or advertised in your community?

- ☐ I don't want to answer

25. Do you feel WOSB in your community benefit from local programs and resources that would support them in their business?

- ☐ No
- ☐ Somewhat
- ☐ Yes (skip to 27)
- ☐ I'm not sure (skip to 27)
- ☐ I don't want to answer

26. For those who don't make good use of local programs/resources, what factors do you think may be contributing? (Check all that apply)

- ☐ Lack of awareness of local programs/resources
- ☐ Lack of time to seek help from local programs/resources
- ☐ Lack of interest in local programs/resources
- ☐ Difficulty accessing local programs/resources
- ☐ Poor opinion of/experiences with local programs/resources
- ☐ Other (please describe) _____
- ☐ I don't want to answer

PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED BUSINESSES

27. Please describe any state and federal programs/resources that are currently available to support the women-owned small businesses in your region.

- ☐ I don't know about the state and federal programs that serve my region
- ☐ I don't want to answer

28. Are you familiar with of any of the following organizations and programs that serve women entrepreneurs? (Check all that apply)

- ☐ Better Business Bureau
- ☐ CDFI—Community Development Financial Institutions
- ☐ Local Chambers of Commerce
- ☐ Local Economic Development Corporations
- ☐ NAWBO—National Association of Women Business Owners
- ☐ Native Women Lead
- ☐ Minority Business Development Centers
- ☐ Regional Innovation Clusters
- ☐ Regional Innovation Engines
- ☐ SBA—Small Business Administration
- ☐ SBDC—Small Business Development Centers
- ☐ SCORE business mentoring
- ☐ TCUs—Tribal Colleges and Universities
- ☐ USDA Rural Development Services
- ☐ WBC—Women's Business Centers
- ☐ WBENC—Women's Business Enterprise National Council
- ☐ Other (e.g., local chapters of WBC, minority serving institutions; please name):

- ☐ None of these
- ☐ I don't want to answer

Branching logic: for each of the programs they selected in 28, they'll be prompted to answer Q29. ; if they answered "none" or "I don't want to answer" → 30

29. Do you **recommend** [program selected in #28] to local women entrepreneurs?

- ☐ Yes, I **have** recommended services from this program to local women before
- ☐ Yes, I **would** recommend services from this program if I were asked

- ☐ I'm not sure, I would need to do more research into this program before recommending it
 - ☐ I would **not** recommend this program (please describe why): _____
 - ☐ I don't want to answer
- 30. Do you know where the closest Women's Business Center (WBC) is to your region?
 - ☐ Yes (please list where): _____
 - ☐ No, but I know where to find this information
 - ☐ No, and I do not already know where to find this information
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 31. Do you think WOSBs in your region utilize the closest WBC?
 - ☐ Yes
 - ☐ No
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 32. Do you know where the closest Small Business Development Center (SBDC) is to your region?
 - ☐ Yes (please list where): _____
 - ☐ No, but I know where to find this information
 - ☐ No, and I do not already know where to find this information
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 33. Do you think WOSBs in your region utilize the closest SBDC?
 - ☐ Yes
 - ☐ No
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 34. Do you know where the closest Minority Business Development Center (MBDC) is to your region?
 - ☐ Yes (please list where): _____
 - ☐ No, but I know where to find this information
 - ☐ No, and I do not already know where to find this information
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 35. Do you think WOSBs in your region utilize the closest MBDC?
 - ☐ Yes
 - ☐ No
 - ☐ I'm not sure
 - ☐ I don't want to answer
- 36. In general, how **aware** do you think WOSB in your region are about the different types of **state or federal** resources that are available to them?
 - ☐ 1—I do **not** think local WOSB are aware of these resources
 - ☐ 2—I think **some** local WOSB are aware of these resources
 - ☐ 3—I think **about half** of local WOSB are aware of these resources
 - ☐ 4—I think **most** of local WOSB are aware of these resources
 - ☐ 5—I think **almost all** of local WOSB are aware of these resources
 - ☐ I don't want to answer

37. How do you think **awareness** of these **state and federal** resources could be best increased in your community?
- ☐ I don't want to answer

In general, how **aware** do you think WOSB in your region are about the different types of **local** resources that are available to them?

- ☐ 1—I do **not** think local WOSB are aware of these resources
- ☐ 2—I think **some** local WOSB are aware of these resources
- ☐ 3—I think **about half** of local WOSB are aware of these resources
- ☐ 4—I think **most** of local WOSB are aware of these resources
- ☐ 5—I think **almost all** of local WOSB are aware of these resources
- ☐ I don't want to answer

37. How do you think **awareness** of these **local** resources could be best increased in your community?
- ☐ I don't want to answer

38. In general, of the WOSB who are **aware** of the state or federal resources that are available to them, do you perceive that they utilize the resources? Please describe why or why not.
- ☐ I don't want to answer

39. How do you think **use** of these resources could be best increased in your community?
- ☐ I don't want to answer

40. Do you think WOSB in your region are facing difficulties or barriers **accessing** state/federal resources?

- ☐ Yes (please describe why) _____
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

41. In your opinion, are existing state and federal programs for WOSB in your region addressing the needs of WOSB your community?

- ☐ Yes, the programs address the needs of local women
- ☐ No, the programs do not address the needs of local women (please describe what they are missing) _____
- ☐ Yes and no, some needs are met, others are not addressed (please describe how) _____
- ☐ I'm not sure
- ☐ I don't want to answer

42. What are some resources would you like to see state and federal programs provide for WOSB in your community?

- ☐ I don't want to answer

43. Is there anything else you think we should know about WOSB in your community?
- I don't want to answer

44. **For Tribal governance leaders only.** Are there any other issues you see in your Tribal community that might affect women's pursuit of entrepreneurship?
- I don't want to answer

END OF SURVEY.

Interview Guide—Women entrepreneurs

FIRST-PERSON INTERVIEWS - DIRECTIONS FOR INTERVIEWERS

The following is meant to guide you through the interview. You can probe further into participants' responses or jump to sections if that is where the conversation takes you. Please return to "skipped" categories.

After your respondent has completed their informed consent form and background survey, it is time for you to conduct the recorded one-on-one interview with them. Make sure your recording equipment is functioning properly and that recording levels are clear. (Do a brief sound check before you start the interview).

There are 6 categories of guideline questions to use in your interviews:

- Category 1: Education/Training
- Category 2: Mentorship and Social Networks
- Category 3: Financing and Other Resources
- Category 4: What Entrepreneurship Means to You
- Category 5: Awareness and Use of Existing Resources
- Category 6: Regionally/Tribally Specific Questions

Each category starts with an "interviewer prompt" to be read aloud, followed by "core questions" to ask your respondent. *Please ensure all core questions are asked.* You add one or two "probe" questions of your own related to the respondent's comments if you feel it would add helpful information and/or clarify any responses they offer.

ICE-BREAKER QUESTION: *So, it would be helpful to start out if you would tell me a little bit about your business to help give me some background.*

CATEGORY 1: EDUCATION/TRAINING

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Interviewer prompt: “We’re interested in learning what people have done in the past (or are doing now) to learn different aspects of running a business. This could include learning from trainings or workshops you have attended in person. Or you may have done self-learning through online research and/or online courses.”

CORE EDUCATION/TRAINING QUESTIONS:

- **What learning/training strategies have you pursued, if any, in learning how to run and finance a business?**
 - **Was any of your business/financing training offered outside of school? By whom?**
 - **Were these strategies helpful? Challenging? In what ways?**
-

CATEGORY 2: MENTORSHIP and SOCIAL NETWORKS

Interviewer prompt: Next, we’d like to hear about how you may have worked with mentors in starting or running your business. This can be formal mentors – perhaps someone you paid for their support -- or informal mentors such as family or friends who have helped guide your efforts. Additionally, we’ll ask you a few questions about any social networks you have connected with to help you run your business.

CORE MENTORSHIP QUESTIONS:

- **During your time pursuing/running a business, have you had any formal or informal mentorship opportunities?**
- **If applicable: Can you briefly describe your mentor(s) (e.g., gender, age, ethnicity)?**
- **Did you pay (or offer services/exchange) for their support?**
- **What did the relationship look like? How long did it last?**
- **What types of things were you learning? [If prompted for examples]**
 - Trade information
 - How to get resources
 - Business financing strategies
 - Marketing and/or technology strategies
- **What were the most useful things you learned?**
- **Everyone: Do you feel mentorship is important? Why/why not? What qualities do you look for or would you look for in a mentor?**

CORE NETWORK QUESTIONS

- **Have you interacted with any social networks in running your business?**
- **Have you interacted with family networks in running your business? How so?**
- **Have you established connections with any business networks that help you with marketing, distributing, or supplying for your business?**

CATEGORY 3: FINANCING AND OTHER RESOURCES

Interviewer prompt: As you know, starting and running a business requires not only hard work, time, and dedication, but also necessary resources. This includes not only the capital or financing to launch/run a business, but also resources like staff, technology, and often necessary supports for childcare and possibly transportation.

CORE FINANCING QUESTIONS:

- **What access did you have/do you now have to capital for your business?**
- **What types of financing, if any, have you applied for to support your business? Were you successful in obtaining the financing you sought?**

- What challenges have you faced, if any, in securing the financing needed to start or maintain your business?
- When COVID hit, did you receive PPP loans from the government? If yes, how helpful were they to your business health?

CORE RESOURCE QUESTIONS:

- Do you have adequate access to high-speed Internet/Broadband to support your business?
- How important is having high-speed Internet/Broadband to your business?
- Do you have access to/ability to hire adequate staffing?
- Do you have access to/ability to cover childcare? Transportation?

CATEGORY 4 – WHAT ENTREPRENEURSHIP MEANS TO YOU

Interviewer prompt: *Every woman entrepreneur has a unique story to share about what it means to run their own business, how they define “success,” and what they see as the problems and promise of entrepreneurship. We’d like to hear some of your thoughts and experiences on these questions.*

CORE ‘MEANING OF ENTREPRENEURSHIP’ QUESTIONS.

- First, do you have a term that you prefer to use in describing your work role – are you an entrepreneur? A business owner? A businesswoman? Something else?
- Is this your first business? If not, what were your previous business ventures and why did they stop?
- How would you describe your main motivations for pursuing your current business role?
- How do you define “success” for your business? Have you achieved success or are you still working towards it?
- What has been the most challenging aspect of being an entrepreneur, and what has been the most rewarding?
- What would you most want people to understand about what it means to be a [Tribal/Rural] woman entrepreneur?

CATEGORY 5 – KNOWLEDGE OF EXISTING RESOURCES/PROGRAMS

Interviewer prompt: *We would like to learn how well some existing federal programs are doing in educating women entrepreneurs about their work, and the services that they can offer. We will give you a resource sheet at the close of this interview with some helpful information about these programs/services. For now:*

- Have you heard of any of the following organizations or programs:
 - The federal Small Business Administration?
 - Federal Women’s Business Centers
 - Women Owned Small Business (WOSB)
- If yes:
 - Have you used them? If not, why? If yes, what was your experience?
 - Would you recommend any of these organizations to others?
- What do you think would be the best way to “get the word out” or market these types of organizations offering support to women entrepreneurs?
- Can you suggest what types of federal supports/services would be most useful to you and other women entrepreneurs?

CATEGORY 6 – REGIONALLY OR TRIBALLY SPECIFIC QUESTIONS

In this category, we would like to work with you, the interviewer, to select questions that are specific to your community. There are sample questions below, but we want to hear from

you which are most relevant to your community as well as if there are any additional questions you think would be informative.

Interviewer prompt: *Now I have some questions about the perceptions you have about entrepreneurship here in [community]:*

Sample Questions:

- **Do you know how many WOSB are in [community]? If you had to guess, how many are there?**
- **How many women farmers would you estimate operate farms around here? How many of those do you think are women-owned?**
- **What local programs have you seen support women entrepreneurs?**
- **What are some of the cultural norms around here that might affect women's entrepreneurship? Probe specific cultural norms of the area**

CLOSING COMMENTS:

Interviewer prompt: *Those are the last of my questions, but are there any topics or comments you would like to add about your experiences, needs, or concerns as a woman entrepreneur?*

[after their response] Thank you so much for your time and thoughtful comments.

Interview Guide—Local Governance Leaders

staff interviewer lead in:

The focus of this interview is to help us gain a better understanding of the types of programs and resources that are available to support women-owned small businesses in your community or region.

We would first like to learn about **local** programs that are offered, how they are structured and funded, how WOSB use these local resources, and how easily they are accessed.

Next, we would like to learn about any **county, state, and in particular federal programs** serving small businesses in your area, particularly women-owned small businesses, and will ask some questions about those.

While we have a series of questions to ask, please feel free to bring up any additional insights or issues that you think are relevant to this topic. Do you have any questions before we begin?

Ice-breaker questions:

- *Can you paint a picture for me of the environment in your community for women who own their own small businesses?*
- *What types of products and/or services are being offered by the WOSB in your region?*

Core questions re: local programs

1. *Can you please describe any local programs/resources that are currently available to support women-owned small businesses in your region?*
 - a. *How are they structured?*
 - b. *How are they funded?*
2. *How well do these programs/resources support local WOSB?*
 - a. *What are the strengths and challenges of these local programs?*
 - b. *How are these programs promoted?*
 - i. *By the program itself or your offices? Other offices?*
3. *Do WOSB in your region make good use of these local programs and resources? For those who don't, do you have any thoughts as to why?*
 - a. *Is there a lack of awareness of the programs/resources?*

- b. Do WOSB in your region have difficulty accessing these programs/resource?
 - c. Other thoughts?
4. If a woman wanted to start a small business in your community, what steps would they need to take?
- a. Where would they find this information on how to start a business?
 - b. What is the general timeline for applying for a business license and being able to “open doors” to the business in your community?
 - c. Are there “hidden” costs (monetary and temporal) to starting a business here? (for example, in some towns there is red tape, a fee, and waiting period to be able to display a sign on a building)

Core questions re: state and federal programs

1. Can you describe any state and federal programs/resources that are currently available to support the women-owned small businesses in your region?
2. Are you familiar with federally funded Women’s Business Centers (WBCs) or small business development centers (SBDC)?
 - a. Do you know where the closest WBC or SBDC is to your region?
 - b. Do you think WOSBs in your region utilize the closest WBC/SBDC?
3. In general, how **aware** do you think WOSB in your region are about the different types of state or federal resources that are available to them?
 - a. How do you think awareness could be best increased?
 - b. Do you think if more WOSB were aware of federal resources, they would use them?
4. Do you think WOSB in your region are facing difficulties **accessing** state/federal resources?
 - a. If so, what challenges are they facing?
5. In your opinion, what are some potentially useful strategies for making state/federal programs/resources for WOSB
 - a. More **familiar** to the WOSB in your region?
 - b. More **accessible** to the WOSB in your region?
 - c. More **relevant** to the WOSB in your region?
6. Are there other types of federal programs/resources that you think are needed to support WOSB in your region?
 - a. Can you name programs by name? Which ones?
 - b. Have you heard of (SCORE, WBCs, WBENC, or AWBC)?
7. If you could personally deliver a message to the federal government’s Women-Owned Small Business leadership about to best support the WOSB in your region, what would you say?

Core questions re: general state of WOSB in your community

8. What’s your impression of what the biggest challenges to WOSB are in your community.
9. What, to you, signals that a new WOSB might be successful?
10. If you had to name one thing for new businesses to avoid, what would that be?
11. What would you top piece of advice to aspiring women entrepreneurs be?

Thank you so much for your time and thoughtful replies!

End of Interview

29) APPENDIX C—RECRUITMENT MATERIALS

Script for interviewers to approach potential subjects

Hello [POTENTIAL PARTICIPANT NAME], I'm [INTERVIEWER NAME] from [COMMUNITY NAME]. I am helping conduct research into women's entrepreneurship here in [COMMUNITY], and we're hoping to help the National Women's Business Council make better policy recommendations that would support women's entrepreneurship in places like [COMMUNITY]. Because of your role as [BUSINESS OWNER/GOVERNANCE LEADER], I would love to interview you to get your perspective on what can really help or hinder women entrepreneurs in [COMMUNITY]. This would be about an hour-long interview between you and me, and is completely voluntary, meaning we can stop at any time. You would be compensated \$25 for your time with me. If you're interested in learning more, you can ask me any questions or contact the study team lead, Izzy Schieber, at (660)254-2997 or elizabeth.schieber@dfusioninc.com (please note that email is not confidential). If you're already interested and would like to take the screener survey to see if you are eligible, you can do so at <link>. Thank you!

Email template for organizations to distribute

Hello [POTENTIAL PARTICIPANT NAME],

We at [ORGANIZATION NAME] have been contacted to see if any of our member are interested in participating in a survey about women's entrepreneurship in the United States in rural areas and among Native women. The researchers want to hear from entrepreneurs as well as local governance leaders who work with entrepreneurs to learn more about what's happening "on the ground" in rural and Indigenous communities.

The company conducting the research is dfusion Inc., and they are working for the National Women's Business Council (NWBC) to learn about what is helping or hindering women entrepreneurs. The goal is for the NWBC to be able to recommend meaningful policies that would help women entrepreneurs in communities like ours.

The survey should take less than an hour, and participants will receive \$25 for completing it. If you are interested, you can start the screening survey at <link> or you can contact the study staff team lead, Izzy Schieber, at (660)254-2997 or elizabeth.schieber@dfusioninc.com, for more information (please note that email is not confidential).

Email to paid marketing lists

Hello [POTENTIAL PARTICIPANT]

We're dfusion Inc., and we're working with the National Women's Business Council (NWBC) to conduct a survey about women's entrepreneurship in the United States in rural areas and among Native women. We want to hear from entrepreneurs as well as local governance leaders who work with entrepreneurs to learn more about what's happening "on the ground" in rural and Indigenous communities.

The goal is for the NWBC to be able to recommend meaningful policies that would help women entrepreneurs in communities like yours. We want to hear your voice to ensure that

their policy and budget recommendations can serve you and people like you more effectively.

The survey should take less than an hour, and participants will receive \$25 for completing it. If you are interested, you can start the screening survey at <link> or you can contact the study staff team lead, Izzy Schieber, at (660)254-2997 or elizabeth.schieber@dfusioninc.com, for more information (please note that email is not confidential).

Thank you,

[signature]