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

OMB Control Number: 3245-0425 ICR Clearance Expiration: 10/31/2025

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.

If you take part in this study, you will complete an online survey sharing your perceptions. This will help the NWBC inform future efforts to help people like you.

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. Small Business Administration 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. For more information on NWBC, see www.nwbc.gov.

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	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. The NWBC will use this information to form policy recommendations and resource allocation to best serve women entrepreneurs from these underserved groups. The nature of this study is an online survey. You will not receive any experimental drugs or procedures as part of this study.				
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	Participants will complete one, online survey that should take no longer than 60 minutes to complete.				
Procedures	The main procedures in the study include: • Complete an online screening survey to assess eligibility for the study (5-10 minutes) • Complete an online survey				
Risks	There are no physical risks to you as part of this study. 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. 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.				
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 if they choose to enter their email at the conclusion of the survey				
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 150 subjects will participate in this study in the United States.

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

STUDY PROCEDURES

Participants will be asked to complete a ~60 minute survey

SUBJECT RESPONSIBILITIES

As a subject in this study, you will complete a screening survey, informed consent form, and a ~60 minute 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.

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 if you choose to enter your email at the end of the survey. You will be reimbursed by Trucentive at the completion of your 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. Your contact information (from the screening survey and if you provide your email to receive study compensation) will not be shared beyond dfusion Inc. and will be deleted following disbursement of compensation. 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. You may also contact the NWBC at info@nwbc.gov with any questions or concerns.

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 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-SIGNATURE PAGE

By signing this form, I confirm the following:

- \cdot 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.
- \cdot 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.

* 1. By typing your full name in the box below, you are	e stating: I voluntary agree to
participate in this study	

Online Survey—Local Governance Leaders

DIRECTIONS:

Please answer all questions to the best of your ability. There are 4 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.

Online Survey—Local Governance Leaders

PART A - PERSONAL BACKGROUND QUESTIONS

* 2 What type of local governance leader are you?

	. What type of focal governance leader are you:
(I am not a local governance leader
(Mayor
(District supervisor
(City/town council member
(City/town department head
(Chamber of Commerce member
(Tribal leader
(Other (please describe):

PART A - PERSONAL BACKGROUND QUESTIONS

* 3. How long have you served in this role?
Less than 3 months
Between 3-6 months
Between 6 months and 1 year
○ 1 - 2 years
3 - 5 years
Over 5 years
Online Survey—Local Governance Leaders
RT A - PERSONAL BACKGROUND QUESTIONS
* 4. Does your local governance role involve knowledge of or 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
○ No
Online Survey—Local Governance Leaders
RT A - PERSONAL BACKGROUND QUESTIONS
* 5. Which term best describes the location where you serve as a local governance leader?
Urban (population over 50,000)
Suburban (population 5,000 to 50,000)
Rural (population under 5,000)
Tribal (sovereign land)
Tribal (not sovereign land)
Other
☐ I am not sure

PART A - PERSONAL BACKGROUND QUESTIONS

	at is your highest level of education completed?
() N	Vone
	G5
() M	Aiddle school, K-8
S	Some high school
(H	High school degree
\bigcirc G	GED degree
\bigcirc S	Some college or trade school
(A	AA/AS college degree
○ B	BA/BS college degree
_ N	MA/MS college degree
\bigcirc G	Graduate/professional degree (PhD, MD, etc.)
\bigcirc 0	Other certifications or licenses (please describe):
7. How	long have you lived in your current community? (You can type "N/A" if you do not
vant to a	answer)
* 8. W	7ith which racial/ethnic categories do you identify? (check all that apply)
A	american Indian or Alaska Native
A	asian
В	Black or African American
П	Hispanic or Latina/o/x/e
N	Middle Eastern or North African
N	Native Hawaiian or Pacific Islander
_ w	White
A	additional race/ethnicity (please specify):
	don't want to answer

* 9. Are you a member of a Native American Tribe?
○ No
Yes, I am a registered or enrolled member, and my Tribe's name is:
Online Survey—Local Governance Leaders
PART B: LOCAL WOMEN-OWNED BUSINESSES IN YOUR COMMUNITY
* 10. To the best of your knowledge, how many women-owned businesses are in your community?
<u> </u>
<u> </u>
O 7 - 10
<u>11 - 15</u>
<u> </u>
<u>21 - 30</u>
31 or more
I don't want to answer
* 11. 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

* 12. 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
Online Survey—Local Governance Leaders PART B: LOCAL WOMEN-OWNED BUSINESSES IN YOUR COMMUNITY
* 13. If a woman wanted to start a small business in your community, what steps would they need to take to receive a business license? (You can type "N/A" if you do not want to answer)
* 14. 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. (You can type "N/A" if you do not want to answer)
Online Survey—Local Governance Leaders

PART B: LOCAL WOMEN-OWNED BUSINESSES IN YOUR COMMUNITY

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
* 16. 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) (You can type "N/A" if you do not want to answer) 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):
Online Survey—Local Governance Leaders PART B: LOCAL WOMEN-OWNED BUSINESSES IN YOUR COMMUNITY
* 17. What do you see as the top three challenges faced by local women-owned small businesses (WOSB) in your community? (You can type "N/A" if you do not want to answer)

15. What is the general timeline for applying for a business license and being able to "open

* 18. What, to you, signals that a new WOSB might be successful? (You can type "N/A" if you do not want to answer)	
* 19. If you had to name one thing for new WOSB to avoid, what would that be? (You can type "N/A" if you do not want to answer)	
6	
* 20. What would your top piece of advice to aspiring women entrepreneurs be? (You can type "N/A" if you do not want to answer)	
Online Currery Legal Carrermance Leaders	
Online Survey—Local Governance Leaders	
PART C: LOCAL SUPPORT AND RESOURCES FOR WOMEN-OWNED BUSINESSES	
* 21. Are there any local nonprofit or community-based programs/resources that are current available to support women-owned small businesses (WOSB) in your community (governmental and private)?	:ly
There are local programs and resources for small business owners in my community, but they are not	
specifically for women business owners.	
There are no local programs or resources that I know of at this time.	
There might be, but I'm not sure.	
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	

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

* 22. 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
* 23. Please briefly describe how the local programs/resources in your community are structured and funded. (You can type "N/A" if you do not want to answer)
* 24. How would you describe the main strengths and challenges of these local programs? (You can type "N/A" if you do not want to answer)
la de la companya de
* 25. How are local programs/resources that support local WOSB promoted or advertised in your community? (You can type "N/A" if you do not want to answer)
* 26. Do you feel WOSB in your community benefit from local programs and resources that would support them in their business?
○ No
Somewhat
○ Yes
◯ I'm not sure
I don't want to answer

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

* 27. 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	Lack of time to seek help from local programs/resources									
Lack of inter	Lack of interest in local programs/resources									
Difficulty acc	cessing local prog	grams/resource	es							
Poor opinion of/experiences with local programs/resources										
Other (please	Other (please describe):									
I don't want	to answer						_			
	. 10		,							
Online Survey	y—Local Gov	vernance L	eaders							
PART D: FEDER	AL AND STA	ATE PROGI	RAMS THAT	SUPPORT	WOMEN-O	WNED				
BUSINESSES										
* 28. Please des	•				at are curren	tly available to				
I don't know	about the state a	and federal pro	grams that serve	e my region						
Please descri	ibe here:									
							1			
i don't want	to answer									
* 29. Are you fami	liar with any	of the follow	ing organizat	tions and pro	grams that s	erve women				
entrepreneurs, AN	_									
		Vac I am	Yes I am							
	Yes I am	Yes I am familiar; I	familiar; I would need to							
	familiar; I HAVE	WOULD recommend	do more research	Yes I am familiar; I	No, I am NOT					
	recommended their services	their services if I were	before recommending	WOULD NOT recommend	familiar with this	I don't want				
	BEFORE	asked	it	their services	organization	to answer				
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					
None of these					
Other (e.g., local chapter	s of WBC, mir	ority serving in	stitutions; pleas	se name):	

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

_	 with, yet do NOT recommend, please explain why A" if you do not want to answer)
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	
None of these	

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

* 31. Do you know where the closest Women's Business Center (WBC) is to your region?
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
Yes (please write where it is here)
I don't want to answer
* 32. Do you think WOSBs in your region utilize the closest WBC ?
Yes
○ No
☐ I'm not sure
I don't want to answer
* 33. Do you know where the closest Small Business Development Center (SBDC) is to your region?
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
Yes (please list where):
I don't want to answer
* 34. Do you think WOSBs in your region utilize the closest SBDC ?
○ Yes
○ No
◯ I'm not sure
◯ I don't want to answer
* 35. Do you know where the closest Minority Business Development Center (MBDC) is to your region?
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
Yes (please list where):
I don't want to answer

* 36. Do you think WOSBs in your region utilize the closest MBDC ?
Yes
○ No
☐ I'm not sure
I don't want to answer
Online Survey—Local Governance Leaders PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED
BUSINESSES
* 37. 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
* 38. How do you think awareness of these state and federal resources could be best increased in your community? (You can type "N/A" if you do not want to answer)
Online Survey—Local Governance Leaders
PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED BUSINESSES
* 39. 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

st 40. How do you think awareness of these local resources could be best increased in your
community? (You can type "N/A" if you do not want to answer)
Online Survey—Local Governance Leaders
PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED
BUSINESSES
* 41. 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. (You can type "N/A" if you do not want to answer)
* 42. How do you think use of these resources could be best increased in your community? (You can type "N/A" if you do not want to answer)
* 43. Do you think WOSB in your region are facing difficulties or barriers accessing state/federal resources?
○ No
☐ I'm not sure
Yes (please describe why):
() 100 (
☐ I don't want to answer
of a doing want to anower
* 44. 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
Yes and no, some needs are met, others are not addressed
☐ I'm not sure
I don't want to answer

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

* 45. What are existing state and federal programs for WOSB in your region missing ?
Online Survey—Local Governance Leaders
PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED BUSINESSES
* 46. Please describe how existing state and federal programs meet some needs and do not address others for WOSB in your region:
Online Survey—Local Governance Leaders
PART D: FEDERAL AND STATE PROGRAMS THAT SUPPORT WOMEN-OWNED BUSINESSES
* 47. What are some resources would you like to see state and federal programs provide for WOSB in your community? (You can type "N/A" if you do not want to answer)
* 48. Is there anything else you think we should know about WOSB in your community? (You can type "N/A" if you do not want to answer)

The survey is complete

Thank you for your time taking this survey! If you would like to receive \$25 to compensate you for your time finishing this survey, please enter your email below. If you do not want or are unable to accept compensation, please leave it blank.

Thank you for your time.				
50. Email to redeem \$25 compensation				