

**A Study of Minority and Women Entrepreneurs' Response to the COVID-19
Crisis**

Faculty Supervisor:

Benson Honig Ph.D.,
Teresa Cascioli Chair in Entrepreneurial Leadership
DeGroote School of Business,
McMaster University, Hamilton, Ontario,
L8S4M4, Canada
Tel: 905-525-9140 Ext: 23943
E-mail: bhonig@mcmaster.ca

Student Principal Investigator:

Javid Nafari MBA,
Ph.D. Candidate in Business Administration
DeGroote School of Business,
McMaster University, Hamilton, Ontario,
L8S4M4, Canada
Tel: 905-525-9140 Ext: 34582
E-mail: nafarj@mcmaster.ca

Co-investigator:

Ana Cristina Siqueira Ph.D.,
Assistant Professor
Cotsakos College of Business, William Paterson University
1600 Valley Road, Wayne, New Jersey, 07470, United States
Tel: 973-720-2755
siqueiraa@wpunj.edu

Research Sponsor: McMaster COVID-19 Research Fund

Purpose of the Study:

You are invited to take part in a study on "Minority and Women Entrepreneurs' Response to the COVID-19 Crisis." We are carrying out this study to learn what women and minority-led small businesses in Hamilton have done to survive, adapt to, and overcome the challenges brought about by the COVID-19 crisis. We are hoping to uncover the challenges faced and the creative and ingenious business practices implemented by minority- and women-owned small businesses that have contributed to their success in response to the COVID-19 crisis. This research will also focus on how social and business networks, as well as education, training and business experience of women and minority entrepreneurs, have helped them in creating value by repurposing their skills, developing new ways to meet customer needs, evolving their already existing businesses or creating innovative new ventures.

The knowledge created from the findings of this research will be helpful for entrepreneurs, administrators of organizations that foster small businesses, and policymakers that promote small-business development. Also, we are hoping that we can utilize this research to help women and minority entrepreneurs by identifying and promoting business practices that have been observed to be successful responses to the radical environmental change precipitated by crises such as the COVID-19.

Procedures involved in the Research:

The procedure of the study is as follows:

1. First, you will be asked to complete two online surveys that will each take about 15-20 minutes. The total number of questions is between 112 to 238, depending on your responses. The survey will contain questions regarding your social and business connections, your activity in professional associations and voluntary organizations, and your education, training, and business experience. The survey will also include demographic questions such as age, sex, marital status, and ethnicity.
2. Second, after finishing the survey, we will schedule a date for an online interview that will take between 1 to 2 hours. The interview will take place on video conferencing platforms such as Zoom or Skype. It will either be a video call or an audio call, depending on your preference. We will take handwritten notes as well as audio-record the interview. Audio-recording and transcription of the file will only take place

with your permission. Shortly after the interview has been completed, we will send you a copy of the transcript to give you an opportunity to confirm the accuracy of our conversation and to add or clarify any points that you wish. The interview will revolve around:

- a. General information regarding your business (e.g., products and services you offer, number of employees, research and development etc.)
- b. The challenges you have faced (are facing) as a result of the COVID-19 crisis,
- c. How you have responded to those challenges,
- d. Whether and how you have utilized your social and business networks in developing responses to the COVID-19 crisis.
- e. And how the Hamilton business community and the government can help you in surviving the crisis.

The interview guide is attached.

Note: Taking part in this study means that you will take part in both the surveys and the interview.

Potential Harms, Risks or Discomforts:

The risks involved in participating in this study are minimal and transient. You may feel anxious, uneasy, or sad when asked questions about your experiences and the challenges you have faced during the COVID-19 crisis. If a question, or a discussion, makes you uncomfortable, you can choose not to answer. We also offer a list of counselling and/or mental health services in case you needed assistance in dealing with these emotions. There are no social or economic risks associated with the study. There is a minimal risk of a privacy breach. People can be identified by the information they provide. It is advised that you not relate information that you believe might lead to being identified by a third party. You should take into consideration that there is always a minimal risk for loss of privacy and data breach in studies with online surveys and online interviews. We have addressed this by using secure methods and services in collecting and storing the data (more details in the confidentiality section).

Potential Benefits:

The economic distress precipitated by environmental changes such as the COVID-19 crisis is particularly likely to affect marginalized and minority communities unless ingenious and innovative business solutions are developed. Entrepreneurs create these ingenious solutions by repurposing their skills, meeting emergent customer needs, and using novel tools to adjust, adapt, and evolve their businesses. We hope that what is learned as a result of this study will be helpful to entrepreneurs, administrators of organizations that foster small businesses, and policymakers that promote small-business development. The research will benefit you and all women and minority entrepreneurs by identifying and promoting business practices that have been observed to be successful in responding to the radical environmental change precipitated by crises such as the COVID-19.

You may also find the interview to be very enjoyable and rewarding, as you get to share your experiences with skilled and nonjudgmental interviewers. By participating in this study, you may also indirectly benefit from helping minority and women entrepreneurs to succeed by providing them with ingenious business solutions. However, there is always the possibility that you do not obtain any benefits from participating in this study.

Confidentiality

We are committed to respecting and protecting your privacy. You are participating in this study confidentially. We will not use your name or any information that would allow you to be identified. No one but the three researchers in this study will know whether you took part in the study unless you choose to tell them. Any information you provide us with, on the survey or the interview, is considered confidential and will be de-identified and coded so that no one will be able to identify you from the information unless they have the participant code key. All data, with no personal identifiers, will be maintained on a password-protected computer that only the researchers associated with this study can access. We will use McMaster-endorsed Cloud services such as MacDrive, Microsoft OneDrive and McMaster email to store and share data with each other. Firewall protection, anti-virus, and security-related upgrades and patches will be applied to operating systems to avoid viruses and malicious codes.

Your names and any other identifying details will never be revealed in any kind of report or publication of the results of this study; however, with your permission, anonymous quotations may be used. Your data will be securely retained to be used in follow-up interviews with you. In cases where there might

be the possibility of certain people being able to identify you based on the content of the quotations, we will ask for your permission in quoting you. If not permitted, we will anonymize the quotations in such a way that you will not be identified. The results of the research will be published in the form of a research paper and may be published in a professional journal, presented at conferences or published in book form. Once the study is complete, an archive of the data, without identifying information, will be maintained and then destroyed within five years after the publication of the results.

We will use Skype and Zoom video conferencing platforms to collect data, which are externally hosted cloud-based services. A link to their privacy policy is available here ([Zoom](#) & [Skype](#)). No online platform is 100% secure. So, please note that whilst these services are approved for collecting data in this study by the McMaster Research Ethics Board, there is a small risk of data that is collected on external servers falling outside the control of the research team with any platform such as these. If you are concerned about this, we would be happy to make alternative arrangements for you to participate, perhaps via telephone. Please talk to the researchers if you have any concerns.

To keep the online meetings private, we will utilize the settings and options such as "locking the meeting," "two-factor authentication," and "waiting room" on both platforms to ensure no unauthorized persons can access the interview session. Also, no meeting details will be publicly posted. We will also use secure networks to conduct interviews, contact you, and to share, store, and collect your data. We will make sure that our wireless networks are not using default passwords and have restricted access only to our devices.

If permitted by you, we will use the recording capabilities of Zoom or Skype to audio record the interviews only when you are on an audio call with us. This will ensure that the audio file is directly recorded onto our password-protected laptop and not on external cloud databases. For video calls, since these applications do not offer the option to record the audio separately, we will utilize audio recording applications that directly record the audio onto our password-protected laptop.

By participating in this study, you agree not to: (1) share any invitation links or meeting IDs with anyone; and (2) make any unauthorized recordings of the content of a meeting or data collection session.

Participation and Withdrawal:

Your participation in this study is voluntary. You can withdraw from the survey or the interview for whatever reason, even after giving consent, part-way through the study or up until one month after the completion of the survey and interview. If you decide to withdraw, there will be no penalties or consequences for you. It would be helpful to inform us of your decision to stop participating. If you do not want to answer some of the questions, you do not have to, but you can still be in the study. Your decision whether or not to be part of the study will not affect your continuing access to services from YWCA Hamilton Women's Enterprise Centre.

When you withdraw, your data up to the point of withdrawal will only be stored and used in data analysis with your permission at the time of withdrawal. In order to withdraw your data, you need to write an e-mail to the principal investigator asking for data withdrawal.

Information about the Study Results:

The results of the research will be published in the form of a research paper and may be published in a professional journal, presented at conferences or published in book form. If you would like to receive a summary of the results personally, please contact one of the researchers.

Questions about the Study:

If you require any information about this study, or would like to speak to one of the researchers, please let us know:

Faculty Supervisor:

Benson Honig Ph.D.,
bhonig@mcmaster.ca

Student Principal Investigator:

Javid Nafari MBA,
nafarij@mcmaster.ca

Co-investigator:

Ana Cristina Siqueira Ph.D.,
siqueiraa@wpunj.edu

This study has been reviewed by the McMaster University Research Ethics Board and received ethics clearance. If you have concerns or questions about your rights as a participant or about the way the study is conducted, please contact:

McMaster Research Ethics Secretariat
Telephone: (905) 525-9140 ext. 23142
C/o Research Office for Administrative Development and Support
E-mail: ethicsoffice@mcmaster.ca

CONSENT

- I have read the information presented in the information letter about a study being conducted by Benson Honig and Javid Nafari of McMaster University, and Ana Cristina Siqueira of William Paterson University.
- I have had the opportunity to ask questions about my involvement in this study and to receive additional details I requested.
- I understand that if I agree to participate in this study, I may withdraw from the study at any time or up until one month after the survey and interview data has been collected.
- I have been given a copy of this form.
- I agree to participate in the study.

You will be able to give consent to take part in the survey by clicking on the questionnaire links provided in the ***original email*** sent out by YWCA.

You will be able to give consent to take part in the ***interview, verbally, before we start the interview process***. You are not required to sign this form to give consent to take part in the interview.