

# SUPPORTING ENTREPRENEURSHIP IN ALABAMA'S BLACK BELT REGION



Celebrating Alabama's Progress

Certified Public Manager Program

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*The research, findings, and recommendations presented in this white paper do not represent the views of any agency or organization, but rather the collective educational research and analysis from a diverse group of participants in the Certified Public Manager® Training Program.*

# Acknowledgements

This research was conducted in collaboration with several valued industry partners, whose contributions were essential to the success of this project. We extend our sincere appreciation to Deep South Food Alliance, United Christian Community Association, McGuire Enterprises, LLC, Williams Enterprise, LLC, Natural Endowment, Zizi's Bee Company, LLC, Help a Brother Out Foundation, and Harper Technologies, LLC for their support, technical input, and active engagement throughout the research process.

We are particularly grateful to Andrew Williams from Deep South Food Alliance, United Christian Community Association, and Williams Enterprises, LLC, Darell McGuire from Deep South Food Alliance, United Christian Community Association, and McGuire Enterprises, LLC, Sam Yu from Zizi's Bee Company, LLC and Help a Brother Out Foundation, Courtney Boykin from Natural Endowment, and Carl Harper and Abe Harper from Harper Technologies, LLC for their insightful feedback, domain expertise, and coordination efforts. Their perspectives helped ensure that our work remained both practically relevant and technically rigorous.

The authors gratefully acknowledge the support provided by the Alabama Office of Minority Affairs, whose collaboration was instrumental in the completion of this research. We extend our sincere thanks to Stacia Robinson (Executive Director), Natasha Nettles, Trinity Hummons, Christina Thomas, and Brittany Marzette, whose coordination greatly contributed to the project's direction and impact. This work benefited from the resources and insights made available through the agency which enabled us to conduct this research in alignment with state priorities and community needs.

# Introduction

The Alabama Black Belt has a rich history but is an economically challenged region in central Alabama. The region is known for its civil rights movements, deep southern culture, and fertile soil. Despite these positive things, the region faces many struggles such as underfunded educational systems, high poverty rates, limited resources, limited access to healthcare, and outdated infrastructure.

The challenges are even greater for minority and women entrepreneurs in the region. The barriers are significant. They have limited access to mentors and lack the technological assistance and professional networks needed to prosper. The region also has systemic obstacles that are tied to gender and racial inequalities. There's limited access to credit and capital that would help the entrepreneurs. Those that do have access struggle to secure the loans that are needed due to lower credit scores or insufficient collateral.

Minority and women-owned businesses in the black belt represents a powerful and resilient engine despite all the hurdles. The success of these groups of people and the region is critical. If these individuals are successful, their success would revitalize the region. It is essential that these challenges are addressed so that the entrepreneurial landscape in Alabama is more inclusive and sustainable.

## Alabama's Black Belt Region

### History

The Alabama Black Belt is known for its dark soil, farmland, and historical significance. The Black Belt region's history is rooted in the Tuskegee Airmen, the Montgomery Bus Boycott (1955), [Gomillion v. Lightfoot](#) (1960), Sit-Ins (1960), Freedom Riders (1961), the [Good Friday March](#) (1963) and the Selma to Montgomery March (1965). Small towns in the Black Belt Region such as Tuskegee, Marion, Selma, Hayneville, and Eutaw played pivotal roles in the Civil Rights movement with the Greene County Movement (Greene County Democrat, 2019), Bloody Sunday, and protests at the Perry County Jail (Rural Southwest Alabama, 2025).

Alabama's Black Belt is part of a large national Black Belt area spanning from Texas to Virginia. Like Alabama's Black Belt, the national region has become known for its "rich soil and the poorest people". (University of Alabama, n.d.) There is much debate, depending on source, of the number of counties that make up Alabama's Black Belt. Lists can range from ten counties up to twenty-five counties. The Black Belt has historically consisted of Barbour, Bullock, Butler, Choctaw, Crenshaw, Dallas, Greene, Hale, Lowndes, Macon, Marengo, Montgomery, Perry, Pike, Russell, Sumter, and Wilcox counties. (Winemiller, 2009) As discussed by the University of Alabama's Education Policy Center in their Issue Brief Number 48, "a standard agreed-upon definition of the Black Belt" is needed. (Katsinas, Keeney, Jacobs, & Whann, Black Belt, 2020) Also indicated by the University of Alabama's Education Policy Center, varying organizations have varying thoughts on what counties make up the Black Belt (Figure 1). As stated by Booker T. Washington in 1901, *"So far as I can learn, the term was first used to designate a part of the country which was distinguished by the color of the soil. The part of the country possessing this thick, dark, and naturally rich soil was, of course, the part of the South where the slaves were most profitable, and consequently they were taken there in the largest numbers. Later, and especially since the war, the term seems to be used wholly in a political sense — that is, to designate the counties where the black people outnumber the white."* (Tullos, 2004)

For purposes of this paper, the writer will refer to the overall Black Belt region. Compiled data will be representative of the historically referenced seventeen counties previously mentioned (Appendix B).

*Inconsistent definitions of Black Belt counties make it difficult for funded programs to lean on each other*

	Federal	State				Institutional	University of
Black Belt Counties	Delta Regional Commission <sup>[1]</sup>	Alabama Black Belt Adventures <sup>[2]</sup>	Black Belt Action Commission <sup>[3]</sup>	Alabama Department of Public Health <sup>[4]</sup>	Black Belt Community Foundation <sup>[5]</sup>	Alabama Black Belt Heritage Area <sup>[6]</sup>	Alabama Education Policy Center Definition <sup>[7]</sup>
Barbour	✓	✓					✓
Bibb						✓	
Bullock	✓	✓	✓	✓	✓	✓	✓
Butler	✓	✓				✓	✓
Choctaw	✓	✓	✓	✓	✓	✓	✓
Clarke	✓	✓				✓	✓
Conecuh	✓	✓				✓	✓
Crenshaw		✓					✓
Dallas	✓	✓	✓	✓	✓	✓	✓
Escambia							✓
Greene	✓	✓	✓	✓	✓	✓	✓
Hale	✓	✓	✓	✓	✓	✓	✓
Lamar							✓
Lee		✓					
Lowndes	✓	✓	✓	✓	✓	✓	✓
Macon	✓	✓	✓	✓	✓	✓	✓
Marengo	✓	✓	✓	✓	✓	✓	✓
Monroe	✓	✓				✓	✓
Montgomery		✓				✓	✓
Perry	✓	✓	✓	✓	✓	✓	✓
Pickens	✓	✓	✓	✓	✓	✓	✓
Pike		✓					✓
Russell	✓	✓					✓
Sumter	✓	✓	✓	✓	✓	✓	✓
Tuscaloosa		✓					
Washington	✓					✓	✓
Wilcox	✓	✓	✓	✓	✓	✓	✓

Source: Various Sources, as analyzed by the Education Policy Center, The University of Alabama. Notes:

Figure 1. Table derived from the University of Alabama’s Education Policy Center Issue Brief No. 48

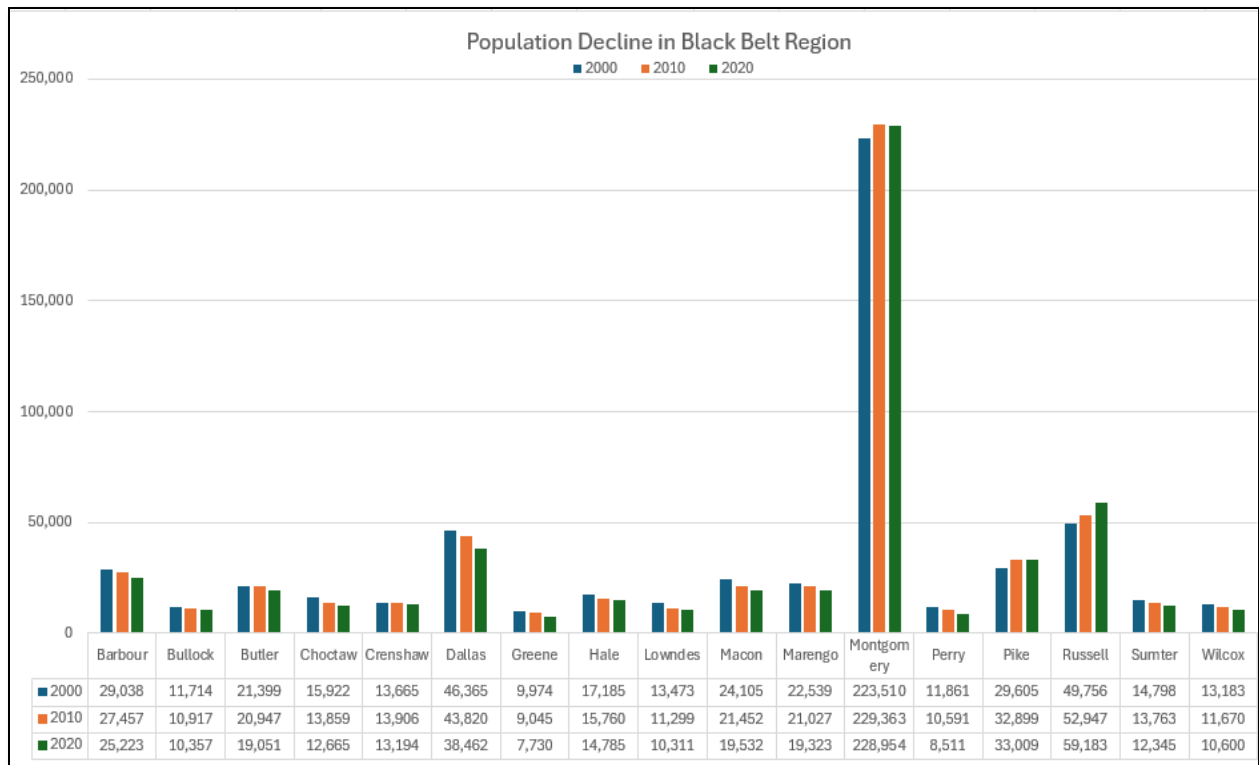
## Economic Struggles

The Black Belt Region has had prosperous times only later to experience economic decline. In the nineteenth century, an economic decline occurred as soil was depleted from overproduction and bad farming techniques. Manual labor was replaced by machine equipment. The boll weevil infestation of cotton crops only added to the decline. As the coal and steel industry grew, population declined as opportunities were presented outside the region. Farmers were forced into new fields such as cattle and catfish farming. As job opportunities declined, so did the population. Smaller populations meant less children in school which led to less money coming from sales tax and property tax. Lower population levels equaled less financial investment in local communities.

Entertainment venues and physician’s offices closed, causing residents to travel to larger cities to see a movie or to simply see a physician. Residents began traveling outside their county for basic resources.

In 2015, Alabama ranked 48 out of the 50 states and the District of Columbia in average income. “The estimated average number of persons living in poverty in Alabama in 2015 was approximately 19.2 percent, whereas the U.S. average during the same period was 14.8 percent.” Of the ten counties ranked poorest in Alabama in 2015, nine were located in the Black Belt Region. (Winemiller, 2009) Poverty can be shown in many ways through unemployment rates, income, credit score, or even home values (Table 2).

Table 1. Population Decline based upon data gathered from the U.S. Census Bureau.



The University of Alabama College of Education’s Education Policy Center in its Issue Brief No. 58 regarding the Black Belt states that income inequality and access to capital contribute to the poverty levels in the Black Belt Region. (Katsinas, et al., 2022) The Education Policy Center in their 2022 study indicated that for “every \$1 per white household median income, equated to \$0.58 in Black household median income”. The news brief also indicated that out of every ten residents

in the Black Belt, four have credit scores lower than 660. “In Dallas County, 43 percent of the population had a credit score below 660”. Low credit scores lead to denial of student loans, car loans, home loans, and business loans. Access to capital becomes increasingly difficult. A good credit score is vital for loans used for education, transportation and housing.

In the Black Belt, transportation is particularly vital, since resources in the area may require travel to another county. Without access to a car and with no public transit to speak of, getting or maintaining a job is nearly impossible. Of the counties researched, each county had less than 0.5 percent using public transportation, while over 80 percent drove. (United States Census Bureau, 2025)

## Regional Disparities

The Alabama Fever sparked the introduction of slaves into Alabama. “As many as 435,000 slaves labored in Alabama by this time.” (Winemiller, 2009) As the economic boom of the cotton area declined in the region, African Americans left in large quantities. Those that remained experienced limited opportunities in the form of tenant farming and sharecropping. As farms began to mechanize, the need for human labor declined, and with it the opportunities for younger people who needed work. Voting rights and citizenship were granted, to only then be stifled or limited. The Civil Rights Act and Voting Rights Act allowed renewed freedoms, but segregation still ran rampant across the south and the Black Belt Region. (Jeffries, 2008) While schools were being integrated, African American students “often missed school because farmers needed them to pick cotton”. (Fields, 2020) While the Great Migration ended in the 1970s and the Civil Rights Act was established, the damage had been done to the Black Belt Region. The highs and lows of the economy and its resulting impact created a whiplash effect for those that remained in the area and sought to maintain the momentum created by their predecessors. Dr. Richard Fording, as quoted by AL.com, stated that *“Poverty in the Black Belt, the fundamental roots lie in the history of the exploitive economic system that persisted for many decades after Reconstruction that was based on racial subjugation. But, importantly, and maybe even primarily, the need to preserve the economic system that had been previously supported by slavery.”* (Archibald R. , Alabama Black Belt's Struggle with Poverty, A "Chicken and Egg" Problem but There are Solutions, 2022)

While the Black Belt Region is home to the largest population of African Americans in Alabama and represents 13 percent of the state's population (Table 1); there are minimal economic opportunities, high levels of unemployment (Figure 2), high rates of people moving outside the region, low levels of educational achievement, high incidence of teen pregnancies, low birth weight, and births to unwed mothers and single-parent families. (Winemiller, 2009)

The availability of internet and broadband services continues to be a dominating feature. In the University of Alabama's Education Policy Center Brief No. 50, Choctaw County and Perry County had zero percent coverage for high-speed internet in 2020 during the Covid-19 pandemic. Alabama ranked 38<sup>th</sup> for broadband access in 2020. The report also indicated that the Black Belt had a labor force rate 20 points below the Alabama average (Figure 2). (Katsinas, Keeney, Jacobs, Corley, & Whann, Education Policy Center , 2020) In a 2023 report published by the National Rural Education Association, 20 percent of rural households in Alabama lack broadband access. (Showalter, Hartman, Eppley, Johnson, & Klein, 2023) The University of West Alabama (UWA) is starting to bridge the gap through introduction of their Connecting Minority Communities pilot program. Through federal grant funding, the University is providing internet access to residents in Sumter and Greene Counties. While these efforts are strides in the right direction, Green County and Sumter County are currently the only two out of the seventeen traditional Black Belt counties receiving the benefits of the pilot program. Rodney Granec, executive director of UWA's Office of Sponsored Programs, Research, and Outreach and the grant project manager, emphasizes that bridging the gap requires more than technology. "These communities need fiber-optic infrastructure from internet providers — a development that, so far, has been slow to arrive." (Sollie, University News, 2025)

While federal programs such as the Supplemental Nutrition Assistance Program and Temporary Assistance for Needy Families provide much needed assistance in the Region to fight against food insecurities, you can't pay rent or survive off of it. Additionally, low wages in more urban counties such as Jefferson and Madison are higher than minimum wage in the Black Belt Region. (Archibald R. , Alabama Black Belt's Struggle with Poverty, A "Chicken and Egg" Problem but There are Solutions, 2022)

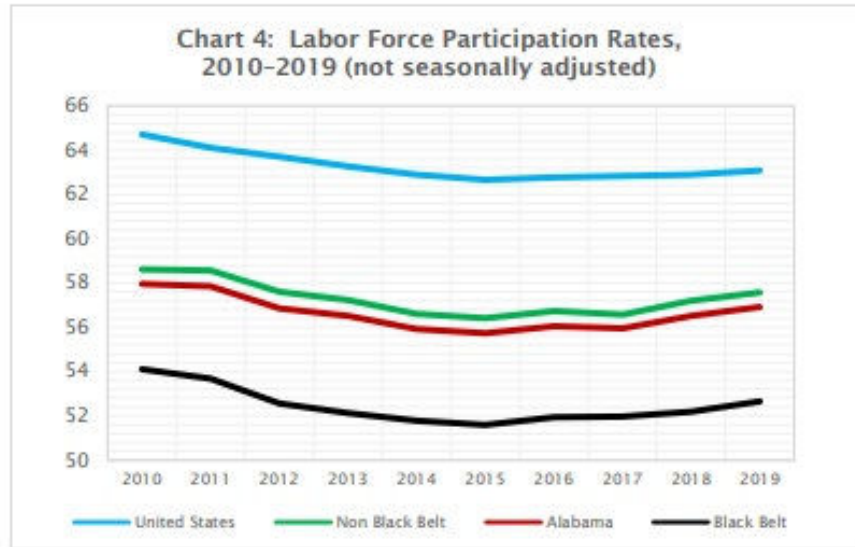


Figure 2. Labor Force Participation Rates courtesy of The University of Alabama Education Policy Center.

## Current Challenges

### Legacy Continues

As previously discussed, the Black Belt Region continues to be stigmatized by a history of economic downturn, declining population (Appendix C & D), and an overall lack of social services to include health care, education, and public transportation. In 2004, then Governor Bob Riley created the Black Belt Action Commission (BBAC). Governor Riley noted with the creation of the BBAC, that few economic opportunities existed, unemployment was at a high rate, education scores were low, teen pregnancy was increasing, single-parent families were increasing, and low

birth rates were high. (Winemiller, 2009) While the BBAC saw great success with increased jobs, literacy, school rates, placement of computers in schools, job training, and access to health care services, (Thomasville Times, 2005) twenty years later, the numbers have not been sustained.

As evidenced by the United State Census Bureau and the Alabama Department of Revenue, population numbers continue to decline in the Black Belt Region (Table 1). Dallas County saw a population decline of 5,358 from 2010 to 2020. Barbour County saw a decline of 2,234, while Perry County saw a decline of 2,080. In Selma, this has resulted in a loss of employment opportunities which leads to a loss in social services. Nine of the 10 Alabama counties with the biggest population losses in 2010 were in the Black Belt. “After Dallas County, the second biggest population loser was Monroe, which lost a net population of 3,000 people. Sumter County in west Alabama is half as big today as it was 80 years ago.” The increase in population for Alabama is focused on areas such as Huntsville and Tuscaloosa where employment opportunities and higher learning institutes are more prevalent. (Chapoco, 2024) The two counties in the Black Belt Region that experienced population increase were in Pike County, home of Troy University and Russell County, which is a suburb of Columbus, Georgia and a ten minute drive across the Chattahoochee River. Decline in population can be attributed to median age increasing, higher death rates, migration into heavier populated counties, and low birth rates. As stated by the Alabama Reflector, *“Poverty accompanies places that lose population”*. (Chapoco, 2024)

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*“The brightest and the smartest have to go somewhere else because there’s nothing in the community to support their employment needs.”*

*(Williams, 2025)*

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When populations decline, revenue streams provided by property taxes, sales taxes, and fees for items such as driver’s licenses and vehicle registration are not as prominent. When populations decline, availability for health care services declines as it becomes harder to attract medical providers. Three hospitals in the Black Belt Region have closed in the last eight years, Wilcox County (2017), Butler County (2019) (Associated Press, 2019), and Pickens County (2020). There is no hospital in Macon County. Adults with no vehicle at home and with poor public transit access

are more likely to miss healthcare than those with good access to public transportation. (Rocha, 2024) When populations decline, there aren't enough students to attend schools, and less staff are needed. (Stephenson, 2024) In 2019, Sumter County closed one of its schools due to a drastic drop in the district's enrollment from 2016 to 2020 by 31 percent. (Cain, 2021) Residents are driving one to two hours for medical care and job opportunities, and often move to be closer to needed services. According to the University of West Alabama's Division of Economic and Workforce Development, "55.2 percent of the adult population in Sumter County work elsewhere." (Tutor, 2022) Limited population, health care, education, and internet access are not attracting business to come to the Black Belt Region or keeping current business owners from moving.

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*"In the state as a whole, we lose a lot of our talent to larger metropolitan areas and tech hubs like Austin, TX, Silicon Valley, and Kansas City, MO."*

*(Harper C. , 2025)*

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"We've got to create economic opportunities in these rural counties so that people will move back home and have good jobs, but we've got to get the people back so that we can attract these businesses. The businesses don't want to come until the people are there, and the people don't want to come until the jobs are there." (Archibald r. , 2020)

## Resources

This section will be devoted to sources and systems in which action, relief, or recovery might be sought. The information provided is not meant to be an exhaustive listing of all resources that might be available in the Black Belt Region, but to offer the reader resources relevant to the overarching topic of this paper. For a comprehensive list, please see Appendix A.

### Workforce Development

- University of West Alabama Division of Economic and Workforce Development  
The University has created multiple programs such as the Black Belt Development Center in Livingston. The Center provides technical assistance, job training, and professional development for small businesses. The mission of the center will place

importance on economic and workforce development. (Sollie, University News, 2024) The University is also home to the Black Belt STEM Education Institute which aims to serve the hiring needs of employers across Alabama, but specifically the Black Belt.

➤ Alabama Office of Apprenticeship (AOA)

AOA works with employers, educators, workforce development agencies, and industry leaders to develop high-quality, demand-drive registered apprenticeship programs while also supporting a broad range of work-based learning initiatives.

#### Small Business Assistance

➤ The Alabama Department of Economic and Community Affairs (ADECA)

ADECA administers the Office of Minority Business Enterprise which provides a certification program to minority-owned and women-owned businesses who can provide goods and/or services to government and private sectors.

➤ Alabama Small Business Development Center Network (SBDCN)

SBDCN advises and trains business people in a wide variety of topics and provides comprehensive information services and access to experts in many fields. Business advising services are provided at no charge to small business owners. SBDC develops and maintains partnerships among community organizations and local, state and federal agencies, providing a focal point for a broad network of public and private resources at the community level.

➤ Central Alabama Redevelopment Alliance (CARA)

CARA specializes in small business development and helps entrepreneurs start and grow their businesses. Its mission is to increase economic development capacity for urban and rural communities.

## Connecting the Dots

As published on the U.S. Department of Commerce’s news blog, “Minority entrepreneurs make critical contributions to our economy generating nearly \$2 trillion in revenue each year.” (U.S. Department of Commerce, 2023) Lendio, Inc. indicates that of the 2 million businesses started in the United States in 2020, over half were launched by minorities. Alabama did not make the top

twenty for best states for minority entrepreneurs, highest percentage of minority-owned businesses, or states with the highest percentage of black-owned businesses. (Lendio, 2024) According to Forbes Report, women-owned businesses generate 2.7 trillion in annual revenue and employ nearly 12.2 million people. The same report also stated that women-owned businesses acquired only 4.63 percent of all federal contracting dollars. (Buttle, 2023) “Nearly 80 percent of Black-owned businesses fail within the first two years”. (Jones A. , 2021)

Based on the United States Census Bureau’s 2020 data, 35.9 percent of the 5,024,279 people in Alabama identify as non-white. Also based on the same data (Table 2), of the 103,514 employer establishments in Alabama, only 10,630 establishments are listed for the traditional Black Belt Region. Of that 10,630 total, 5,523 are in Montgomery County, home to the state’s capital. Cells highlighted gray in Table 2 indicate the counties most affected by economic disparities.

Table 2. U.S. Census Bureau Data 2020.

<b>2020</b>	Population	Poverty	Education Bachelor's Degree or Higher	Employment Rate	Total Employer Establishments	Median Household Income	Without Health Care Coverage
<b>Alabama</b>	<b>5,024,279</b>	<b>15.60%</b>	<b>28.90%</b>	<b>55.80%</b>	<b>103,514</b>	<b>\$62,212</b>	<b>8.50%</b>
Barbour	25,223	21.90%	11.50%	42.20%	423	\$44,290	10.80%
Bullock	10,357	25.70%	<b>9.00%</b>	43.90%	114	\$36,723	12.90%
Butler	19,051	21.00%	13.80%	49.50%	430	\$44,881	12.30%
Choctaw	12,665	19.50%	13.90%	43.90%	244	\$44,483	8.20%
Crenshaw	13,194	16.20%	16.80%	49.20%	229	\$49,040	9.20%
Dallas	38,462	29.00%	17.00%	46.80%	675	\$36,810	9.30%
Greene	<b>7,730</b>	<b>35.90%</b>	12.50%	38.90%	<b>95</b>	<b>\$31,495</b>	<b>13.80%</b>
Hale	14,785	23.90%	16.80%	47.10%	188	\$41,325	6.30%
Lowndes	10,311	29.60%	13.90%	45.10%	112	\$35,160	8.50%
Macon	19,532	22.10%	20.70%	45.80%	200	\$45,951	9.10%
Marengo	19,323	22.60%	20.40%	48.50%	440	\$44,205	8.60%
Montgomery	228,954	17.90%	34.30%	55.70%	5,523	\$60,739	10.10%
Perry	8,511	31.20%	16.80%	<b>32.30%</b>	106	\$34,368	7.50%
Pike	33,009	23.40%	27.30%	53.70%	647	\$47,961	8.20%
Russell	59,183	22.20%	16.90%	48.90%	831	\$50,046	11.50%
Sumter	12,345	28.10%	19.00%	42.90%	193	\$37,981	9.20%
Wilcox	10,600	29.00%	12.30%	40.80%	180	\$42,236	9.10%

So where is the disconnect. As shown in the previous section and Appendix A, resources exist to help small businesses and minority-owned and women-owned businesses. In speaking with our subject matter experts, the two main topics that were repeatedly mentioned as being gaps in assistance for small business owners are mentorship and access to capital for startup businesses. The last ten years have seen strides in these areas with programs such as the Alabama Office of

Minority Affairs’ internship, the HBCU initiative, and the new Stay in Alabama initiative. The University of West Alabama, Alabama Works, Black Belt Incubator Network, Small Business Acceleration Center, and Alabama Office of Apprenticeship all offer workforce training opportunities and small business resources. Many minority and women entrepreneurs start businesses in their local communities directly boosting the local economy through job creation and revenue.

Partnerships between organization like Blue Cross and Blue Shield of Alabama and Lawson State Community College occurred in 2019 to provide funding for workforce development programs targeting women and minority entrepreneurs. The Economic Development Partnership of Alabama partnered with Alabama HBCUs to develop an Innovation Internship program. (Birmingham Times, 2025)

If economic development is key to the strategy, then continued influx of industry and infrastructure renovations might be needed (Figure 3). The University of Alabama’s Education Policy Center states that “high-wage, high-skill jobs in Alabama’s expanding manufacturing industries have the potential to be truly transformative in Alabama’s fight against poverty. These require sustaining and expanding the connections between education, workforce, and industry that Governor Kay Ivey’s administration has started.” (Katsinas, et al., 2022)

**Best States\* for Minority-Owned Small Businesses**

alabama

Overall Rank	State	Overall Score	Number of Minority-Owned Businesses** Rank	Number of Minority-Owned Businesses With Over \$1 Million in Revenue** Rank	Number of Minority-Owned Businesses With More Than 500 Employees** Rank	Minority-to-White Unemployment Rate Rank	Minority-to-White Income Rank	Maximum State Corporate Tax Rate Rank	Cost-of-Living Score Rank
22	Alabama	48.57	25	28	28	13	20	28	5

Figure 3. State Ranking for Minority-Owned Small Businesses courtesy of Clarify Capital Study.

Many of the programs or initiatives still in operation can be dated to the last ten years and in many cases within the last six years as seen by Governor Kay Ivey’s development of the Alabama

Workforce Board (Office of Alabama Governor Kay Ivey, 2024). How do we keep that momentum going, how do we ensure that the disparity in listed Black Belt counties isn't a hindrance, and how do we ensure that existing programs continue to reach rural areas in the Black Belt. In the next two sections, this paper will look at initiatives in Alabama and other states and provide recommendations based on our research and findings.

## Alabama Office of Minority Affairs

On March 9, 2016, then Governor Robert Bentley signed Executive Order Number 15 creating and establishing the Governor's Office of Minority Affairs. (Office of the Governor of Alabama, 2016) The Alabama Office of Minority Affairs (AOMA) was tasked with advising the governor on issues affecting minorities and women to guide improvement in social services and overall quality of life. In May 2016, a director was appointed to carry out tasks assigned in Executive Order Number 15 to include outreach, equal representation and involvement in social services, assessment of state agencies in assisting minorities, collaboration with the Alabama Workforce Council and the Alabama Small Business Commission and monitor existing legislation. Additionally, an advisory board was created to assist the director. (Office of Alabama Governor Kay Ivey, 2017)

“As the second agency of its kind in the nation, the mission of the Alabama Office of Minority Affairs is to ensure the inclusion of women and minorities in the success and prosperity of the State of Alabama by identifying and addressing disparities, fostering inclusion, and investing resources to enhance the social, political, economic, educational, and healthcare access and outcomes throughout the state.” (Alabama Office of Minority Affairs, 2025) The agency's vision statement is to “create and support a prosperous Alabama where all citizens have inclusive opportunities to grow, thrive, and contribute to the state's economic and social fabric”.

## Current Programs

### *Small Business Economic Development*

AOMA oversees the [Minority and Women Business Enterprise Initiative](#). This initiative empowers minorities and women through resource and partnership collaboration. The initiative empowers entrepreneurs through leveraging partnerships to expand access to economic mobility.

### *Alabama Colleges and Universities Internship Program (ACUIP)*

The Alabama Colleges and Universities Internship Program offers students exposure to designed and structured work experiences in a variety of fields. “The program seeks to bridge the gap between academic learning and professional experience.” “The mission of the ACUIP is to cultivate the next generation of professionals and leaders in Alabama by providing students with dynamic internship opportunities that enhance their academic learning with practical, real-world application. Through strategic partnerships with federal and state agencies, private businesses, and public organizations, ACUIP enriches students' educational experiences, aligns their personal and professional goals, and prepares them for meaningful contributions to society and the workforce.” (Alabama Office of Minority Affairs, 2025)

Internships provide learning opportunities in areas such as workplace etiquette, professional development, networking, mentorship, and job assistance. Internships last six to twelve weeks and offer monetary compensation per hour. Those eligible for the program must be enrolled in a two-four year higher educational institution and maintain a minimum grade point average (GPA) of 2.5 (Appendix F).

### *Alabama Historically Black Colleges and Universities Initiative*

The [Alabama Historically Black Colleges and Universities Initiative \(HBCU\) Co-Op Pilot Program](#) was established in 2018 under the Alabama HBCU Initiative and was incorporated into [Governor Kay Ivey's Strong Start, Strong Finish Education Initiative](#). (Office of Alabama Governor Kay Ivey, 2018) The initiative provides students firsthand experience in science, technology, engineering, and math (STEM) fields. Students are required to complete three co-op semesters to receive a completion certification. To be eligible, students must be enrolled in one of the fourteen HBCUs in Alabama, and complete their first year of study for a four-year degree or

one fifteen-week term for those seeking a two-year course of study. Students must be a racial/ethnic minority with a minimum GPA of 3.0 in a STEM field of study (Appendix G).

### *Stay in Alabama Initiative*

The [Stay in Alabama Initiative](#) is a training and certification program sustaining workforce development. The program offers workforce training opportunities for high school students through working adults. The program seeks to connect residents to certification programs, career developing skills, and job placement. The initiative has currently developed a specialized training and sponsorship program in partnership with PMI South Alabama for the Certified Associate in Project Management certification. The program provides classroom instruction, virtual learning, mentorship, and full coverage of certification exam fees (Appendix H).

### *Bites of Hope Food Tour*

In partnership with the Heart of Alabama Food Bank, AOMA targets food insecure areas in Alabama. The program provides nutritious food, essential health screenings, and varying health assessments such as blood pressure checks. The program serves to provide a hub for health care education, food nutrition and knowledge, and community empowerment. The mission of the program is “To alleviate hunger and improve health outcomes for Alabama’s families by providing access to nutritious food, education, and essential health services.” (Appendix I).

## State Comparisons

Minority-owned and women-owned businesses play a vital role in driving economic growth, fostering innovation, and promoting equity throughout the United States. In response to longstanding disparities in access to capital, contracting opportunities, and technical resources, several states have implemented forward-thinking policies and programs to support minority-owned and women-owned enterprises’ growth. Among the most notable examples are Maryland, Georgia, and Florida, each offering a distinct but effective framework centered on certification, financial assistance, training, and procurement access. Maryland served as the first state in the nation to have a Governor’s Office of Minority Affairs.

## Maryland

The Governor’s Office of Small, Minority and Women Business Affairs (previously named Maryland Governor’s Office of Minority Affairs) assists small business owners to economic opportunities including procurement programs. The agency’s vision statement is to “create an open and accessible culture where Maryland is open for all small businesses, including those owned by minorities, women, and veterans” (Maryland.gov, 2025) The Governor’s Office of Small, Minority and Women Business Affairs administers the state Minority Business Enterprise (MBE) Program and the Small Business Reserve Certification.

The state’s MBE Program, in place since 1978, mandates that 29 percent of total annual state procurement expenditures be allocated to certified MBEs (Maryland.gov, 2025). Certification is administered through the [Maryland Department of Transportation Office of Minority Business Enterprise](#) and is reserved for businesses that are at least 51 percent owned by individuals who are socially and economically disadvantaged, including women. To further support MBEs, the Governor’s Office of Small, Minority and Women Business Affairs offers ongoing assistance through monthly webinars, certification workshops, and business development training. The Small Business Reserve Certification provides the opportunity for small businesses to compete for contracts with multiple state agencies.

The Maryland Department of Commerce provides financial assistance for small, minority, and women-owned businesses through programs such as the [Video Lottery Terminal Fund \(VLT\)](#), the [Maryland Small Business Development Financing Authority \(MSBDF\)](#), the [Minority Business Pre-Seed Fund](#), the [Neighborhood Business Works](#) loan, and the [Microenterprise Loan Program](#) (Maryland.gov, 2025). In the state’s 2024 annual financial status report for VLT, the report indicates that “\$154.1 million in transactions were approved with a projection of 6,177 new jobs created and retaining 10,094 job, leveraging \$262.3 million in private sector capital” (Maryland Department of Commerce, 2024). MSBDF promotes the expansion of small businesses through working capital, supplies, equipment and real estate acquisitions, and financing of contracts. Neighborhood Business Works provides flexible financing to new small businesses or existing small businesses seeking to expand. Maryland Microenterprise Loan Program provides

opportunities for small business development including financing, training, and technical assistance.

## Georgia

Georgia has experienced notable growth in women-owned businesses, supported by an extensive ecosystem of agencies and nonprofits. The [Women Business Enterprise Certification Program](#) is bolstered by collaborations with the [Georgia Minority Supplier Development Council](#), [Georgia Department of Administrative Services](#), and the [Greater Women's Business Council](#). These organizations facilitate certification, foster networking opportunities, and help secure government contracts.

The [Georgia Minority Business Development Agency \(MBDA\) Business Center](#) developed in association with the Georgia Institute of technology, provides advanced consulting, strategic planning, and assistance in accessing capital and federal contracts. The MBDA Business Center-Atlanta has helped secure over \$600 million in contracts while generating thousands of jobs (Georgia Department of Economic Development, 2025). In 2023, the [University of Georgia Small Business Development Center](#) helped 2,178 new businesses which created 14,933 jobs via a grant from the U.S. Department of Treasury created to expand aid for small businesses that might otherwise have problems accessing traditional banking options (University of Georgia Small Business Development Center, 2023) Georgia's Department of Economic Development provides loans for small businesses via its Early Stage Innovation Fund, [Georgia's Regional Commissions](#), Appalachian Regional Commission, [Export-Import Bank of the United States](#), and the [Small Business Technology Transfer](#). Georgia also boasts the organization [Access to Capital for Entrepreneurs](#) which provides loans to underserved small businesses. Georgia Power through its [Grow Georgia](#) initiative provides several resources for accessing loan assistance.

The [Georgia General Assembly](#) in 1997, developed the Enterprise Zone Employment Act. The Act “improves geographic cities and counties that are suffering from disinvestment, underdevelopment, and economic decline, encouraging private businesses to reinvest and rehabilitate such areas”. Criteria for locations to be eligible for listing as an Enterprise Zone are based on census data, unemployment rate, underdevelopment, population decline, health and safety, and general blight. The Act provides exemptions in taxes such as occupation taxes,

regulatory fees, and sales tax (Georgia Department of Community Affairs, 2025). Additionally, in 2017, the Georgia General Assembly approved the Georgia Agribusiness and Rural Jobs Act which provides establishment of “rural funds which will raise capital to be made available to Georgia small businesses in exchange for receipt of tax credits which can be utilized by affiliates and allocatees” (Georgia Department of Community Affairs, 2025).

In 2023, Georgia House Bill 128 passed following an executive order from Governor Brian Kemp requiring the Georgia Department of Administrative Services to assist small businesses, specifically minority-owned, women-owned, and veteran-owned businesses in the state’s procurement process. The bill also expanded the state’s business certification program (Georgia Department of Administrative Services, 2025) Currently, Georgia does not have a small business enterprise designation or certification requirement. Organizations that want to “self-report”, can register through the Georgia Department of Administrative Services. Georgia does have certification for disadvantaged business enterprise via the [Georgia Department of Transportation](#) (Georgia Department of Economic Development, 2025).

## Florida

Florida’s Department of Management Services Office of Supplier Diversity (OSD) oversees the certification of minority, women, and veteran-owned businesses participating in state procurement. Certified vendors are prioritized in the solicitation process and receive access to state-sponsored events and training (Department of Management Services - State of Florida, 2025). The OSD provides a Mentor-Protégé Program guidance and feedback between an established business owner and a certified business enterprise. The program aids in understanding state procurement processes (Department of Management Services - State of Florida, 2025). Florida’s Department of Management Services also houses the [Florida Advisory Council on Small and Minority Business Development](#). The council researches and provides recommendations on small and minority businesses within the state. In their 2024 annual report, the council targeted strategies to education and support small disadvantage businesses with procurement barriers, identify resource for innovation and technology for small businesses, and create an inventory of laws related to small and minority businesses (Department of Management Services - State of Florida, 2025)

The state also leverages the [Florida Women's Business Center](#) and the [Florida Small Business Development Center \(SBDC\) Network](#) to provide consulting, financial education, and technical support. The Florida SBDC Network supported 1,019 new businesses and helped facilitate access to \$304.3 million in capital in 2024 (Florida Small Business Development Center, 2024). In 2023, the City of St. Petersburg adopted their own Minority-Owned and Women-Owned Business Enterprise Program through the city's Office of Supplier Diversity. The program was birthed from a Disparity Study conducted in 2021. The study looked at the availability and utilization of women-owned, minority-owned, and non-minority male-owned businesses and its disparities (City of St. Petersburg, 2024). Additionally, [Hillsborough County](#) and [Tallahassee-Leon County](#) maintain their own minority-owned and women-owned business enterprise certification programs, offering preferential procurement, free workshops, and business networking opportunities.

The Florida Department of Commerce provides assistance through its Office of Small Business Innovation. The office provides small businesses with technical assistance, access to capital, and business management training. The Office of Small Business Innovation offers funding assistance through programs such as the Rebuild Florida Business Loan Fund, the Rural Community Development Revolving Loan Program, the State Small Business Credit Initiative, and the [Black Business Loan Program](#) (Florida Commerce, 2025).

## Alabama

Access to capital is a significant obstacle. The Federal Reserve's 2016 small business credit survey found that minority-owned firms are more likely to be denied loans and less likely to apply due to fear of rejection. Moreover, rural communities like the Black Belt have reduced physical access to banking institutions, a key resource for business development. (Board of Governors of the Federal Reserve System, 2019)

While Alabama hosts programs through the Office of Minority Affairs and the Alabama Small Business Development Center, these resources are often underutilized in the Black Belt due to outreach gaps, digital divides, and logistical barriers. Programs like the Disadvantaged Business Enterprise Initiative and Alabama State University's Women Entrepreneurs Initiative offer vital support, yet they lack region-specific strategies that consider the Black Belt's entrenched poverty and rural isolation (Women Entrepreneurs Initiative, 2022).

Closing these gaps requires targeted investment, culturally competent outreach, and infrastructure improvements to support sustainable development. Strengthening broadband access, enhancing technical assistance, and expanding local mentorship networks can bridge the divide between statewide initiatives and the region’s underserved business community.

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*“Businesses require fuel, air, and spark. That’s opportunity, people, and financing. You have to have something to buy with and someone to utilize it.” (Harper A. , 2025)*

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Alabama has implemented several initiatives aimed at supporting minority-owned and women-owned business enterprise, with measurement systems in place to assess effectiveness. The Alabama SBDC Network tracks impact through annual reports that capture metrics such as consulting hours, capital infusion, new business starts, and job creation. Their analysis includes return on investment, demonstrating fiscal benefits to the state for every dollar spent on these programs (Alabama SBDC Network - The University of Alabama, 2025).

Procurement programs at both state and local levels further support minority-owned and women-owned business enterprise. For example, the City of Birmingham’s VITAL program reports actual spending on minority-owned and women-owned business enterprise contracts, which accounted for over \$24 million from July 2019 to June 2020 (City of Birmingham, 2025) (Birmingham Times, 2021). Similarly, the state’s [Minority Vendor Program](#) monitors certified vendors and their participation in bidding processes. A statewide procurement study commissioned by the Alabama Office of Minority Affairs in 2024, employed public input and survey data to assess barriers and recommend reforms (State of Alabama Office of Minority Affairs, 2023).

Despite these efforts, there are critical areas for improvement. Currently, many programs focus on inputs rather than long-term outcomes like business revenue growth or sustained job creation. Enhanced data transparency, integration across agencies, and external validation of outcomes could further strengthen the impact of these initiatives. Alabama’s programs provide a solid foundation, but more robust outcome-based evaluation and interagency coordination are essential

for maximizing economic equity and long-term success for minority-owned and women-owned business enterprises.

Empowering communities begins with intentional investment in the people who live and work within them. In Alabama, this starts with supporting minority-owned and women-owned business enterprise, recognizing that economic empowerment is a cornerstone of community development. By offering targeted resources through initiatives like the [Alabama Small Business Development Center Network](#), the state provides business consulting, capital access, and technical assistance designed to foster entrepreneurship. These programs are not only measured through metrics like job creation and new businesses but also demonstrate tangible returns on investment for the state, showing that community-based economic strategies yield fiscal and social benefits.

Efforts to empower citizens extend beyond business development into procurement and policy reform. Programs like the City of Birmingham's VITAL initiative and the state's Minority Vendor Program ensure that minority-owned and women-owned business enterprise have access to public contracts and bidding opportunities. Additionally, the Alabama Office of Minority Affairs includes community voices through surveys and public input to assess and address procurement barriers (Office of Minority Affairs, 2023). Still, for these initiatives to truly transform communities, experts emphasize the need for improved tracking of long-term outcomes, greater transparency, and collaboration across agencies (Lieutenant Governor's Commission on 21st Century Workforce, 2024). Empowerment, therefore, is not a one-time investment; it is an evolving partnership between government and citizens to build equity from the ground up.

## Recommendations

### Increase Access to Capital

Based on interviews conducted with minority business owners across Alabama, a consistent and recurring challenge identified was limited access to capital, especially during the startup phase. Many entrepreneurs expressed that they lacked not only funding but also clear information on where and how to obtain it. In a conversation with Abe Harper, President of Harper Technologies and a member of the Innovate Alabama Board, he emphasized that this gap in awareness is one of the most pressing obstacles for early-stage founders. Harper highlighted that Innovate Alabama

has developed targeted programs to help address this issue by offering resources and funding pathways for entrepreneurs, particularly those from underrepresented communities.

Access to capital has long stood as a formidable barrier for women and minority-owned ventures in Alabama's Black Belt. These entrepreneurs often confront challenges such as limited credit histories, lack of collateral, and institutional biases, all exacerbated by rural isolation and economic disinvestment. Traditional banks typically view these businesses as high risk, and without significant assets, many potential founders are shut out before they even begin. This systemic exclusion not only constrains individual opportunity but also hinders community-wide economic development (Klein, 2024) (White, 2022).

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*"I couldn't get a business loan even with good credit." (Yu, 2025)*

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The State Small Business Credit Initiative (SSBCI), reauthorized under the American Rescue Plan Act of 2021, offers a powerful remedy. This nearly \$10 billion federal program empowers states to build tailored small business financing strategies, including loan guarantees, collateral support, loan participation, venture capital, and technical assistance (U.S. Department of the Treasury, 2025) (Council of Development Finance Agencies, 2025).

Alabama received approximately \$97.9 million in SSBCI funds, deploying them through Innovate Alabama via two major platforms: LendAL, which provides loan and credit support, and InvestAL, which focuses on venture capital equity (Office of Alabama Governor Kay Ivey, 2024). Under LendAL, SSBCI funds are used to enhance small business lending across the state. These enhancements, such as loan guarantees, collateral support, or co-investment programs, reduce lender risk and help unlock capital that might otherwise be withheld (U.S. Department of the Treasury, 2025). Notably, over 56 percent of Alabama's SSBCI allocation is specifically targeted to Socially and Economically Disadvantaged Individuals, positioning many Black Belt entrepreneurs to benefit directly (Innovate Alabama, 2025).

The InvestAL initiative addresses the significant gap in early-stage equity funding. Through a fund of funds program and co-investment model, SSBCI provides up to \$25 million, either directly or via matched investment in venture capital funds (\$9 million), to support scalable startups,

especially those led by underrepresented founders (Figure 4) (U.S. Department of the Treasury, 2025). By requiring one-to-one private sector investment, InvestAL leverages public funds to attract private capital. This is especially critical given that Black and women founders received 2.2 percent of national venture capital in 2017 (Zipkin, 2018) and 1.9 percent in 2022 (Davis, 2023).

Program Name	Program Type	Program Administrator(s)	Allocation
Innovate Alabama Collateral Support Program	Collateral Support	Innovate Alabama	\$24.4M
Innovate Alabama WHW Loan Guarantee Program	Loan Guarantee	Innovate Alabama	\$20.4M
Innovate Alabama Loan Participation Program	Loan Participation	Innovate Alabama	\$20.4M
Innovate Alabama Co-Investment Program	Venture Capital (Direct)	Innovate Alabama	\$23.7M
Innovate Alabama Fund Program	Venture Capital (Funds)	Innovate Alabama	\$9.0M
<b>TOTAL</b>			\$97.9M

Figure 4. Alabama SSBCI Capital Program Portfolio. Table courtesy of U.S. Department of the Treasury.

*“A modest amount of government venture capital finance seems to improve the performance of entrepreneurial ventures relative to ventures supported purely by private venture capitalists.”* (The Digest, 2011)

Beyond direct funding, SSBCI’s technical assistance component enables Innovate Alabama to coordinate with partners like the Alabama Small Business Development Center Network to provide training, loan readiness support, legal navigation, and financial coaching. By coupling access to capital with guidance and capacity building, the state helps entrepreneurs overcome structural and informational barriers, ultimately increasing business sustainability and repayment success.

SSBCI also encourages states to collaborate with Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs). These local, mission-driven lenders are trusted in underserved communities and have been proven effective in increasing participation among disadvantaged groups (Council of Development Finance Agencies, 2025). Innovate

Alabama actively partners with CDFIs such as Renaissance Community Loan Fund and HOPE Credit Union, both of which serve Black Belt counties and help deliver funds to communities often overlooked by traditional finance.

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*“For some reason, people think that when you open a business, you have got all the money in the world. No, you’re going to struggle like hell that first year”. (McGuire, 2025)*

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Taken together, SSBCI represents a comprehensive capital strategy that blends debt support, equity investment, and technical assistance to close the funding gap for disadvantaged entrepreneurs. With nearly \$98 million now in implementation, Alabama is leveraging SSBCI not only to bridge historic funding divides but also to catalyze inclusive and sustainable economic development throughout the Black Belt.

States like Maryland are also looking at other revenue streams for increasing access to capital. The Maryland Department of Commerce utilizes programs such as the VLT, the MSBDFA, the Minority Business Pre-Seed Fund, the Neighborhood Business Works loan, and the Microenterprise Loan Program. Similarly, Georgia’s Department of Economic Development has its Early-Stage Innovation Fund, Georgia’s Regional Commissions, Appalachian Regional Commission, Export-Import Bank of the United States, the Access to Capital for Entrepreneurs organization, and the Small Business Technology Transfer. Florida provides through the Department of Commerce access to capital via its Office of Small Business Innovation through programs like the Rebuild Florida Business Loan Fund, the Rural Community Development Revolving Loan Program, the State Small Business Credit Initiative, and the Black Business Loan Program.

## Launch Mentorship Programs

In addition to financial support, business mentorship plays a pivotal role in the success of minority-owned and women-owned business enterprise, particularly in underserved regions like Alabama's Black Belt. Structured mentorship programs offer emerging entrepreneurs access to guidance,

experience, and networks that are often difficult to obtain otherwise. Programs such as the U.S. Small Business Administration’s Empower to Grow, provide training and coaching to help disadvantaged small businesses (U.S. Small Business Administration, 2025). These programs can significantly reduce the learning curve by helping new business owners navigate key challenges such as regulatory compliance, marketing strategies, financial management, and customer acquisition. Without such support, many minority-owned and women-owned business enterprise face early-stage failure due to avoidable operational pitfalls.

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*“There was no one that offered any resources to help me. I had to travel to Florida to find someone willing to mentor me.” (Yu, 2025)*

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Mentorship also contributes to long-term sustainability by fostering trust-based relationships that facilitate knowledge transfer and skill development. Alabama stands to benefit from expanding mentorship initiatives through strategic partnerships with universities, local chambers of commerce, and business incubators. These institutions can help create mentorship pipelines that are not only accessible but also tailored to the cultural and economic realities of the region. For example, the Alabama Small Business Development Center Network offers business consulting services that could be scaled into formal mentorship programs, reinforcing their existing role in business growth (Alabama SBDC Network - The University of Alabama, 2025).

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*Mentorship was a big piece. As a small business owner, you don’t know where to go or who to talk with. (McGuire, 2025)*

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Culturally responsive mentorship also ensures that minority-owned and women-owned business enterprise leaders receive guidance aligned with their lived experiences and community needs. By connecting experienced professionals with aspiring business owners, the state can build a supportive ecosystem rooted in shared knowledge and empowerment. These efforts, when

implemented effectively, can result in increased business longevity, job creation, and overall economic development within marginalized communities.

Florida provides a mentorship program through its Department of Management Services Office of Supplier Diversity. The program connects a mentor and mentee to aid small development. The state also provides recommendations for improvement and innovation in small businesses through its Advisory Council on Small and Minority Business Development. Florida counties such as Hillsborough and Tallahassee-Leon have their own minority-owned and women-owned business enterprise certification programs, offering preferential procurement, free workshops, and business networking opportunities.

## Enhance Brand Visibility

AOMA plays a critical role in supporting minority-owned businesses, yet its current digital presence falls short of meeting the evolving needs of a diverse and statewide audience. To address this gap, a comprehensive restructuring of the AMOA website is recommended as a strategic solution to enhance accessibility, engagement, and visibility. A modernized platform should feature user-friendly navigation, multilingual support, mobile responsiveness, and prominently display success stories and certified business directories. These improvements would not only empower individual entrepreneurs by increasing their exposure but also reinforce the state's commitment to inclusive economic development. Furthermore, coupling these updates with a robust statewide branding campaign, leveraging social media, utilizing targeted advertising, and engaging in public outreach, can significantly elevate AMOA's visibility and impact. Strong brand presence is directly linked to higher engagement and growth, making this dual strategy of digital and promotional revitalization essential for bridging the gap between underserved businesses and emerging opportunities. "If you have strong branding for your business, people will naturally take note of it much more than they would a business without it. A business that doesn't really have any cohesive branding isn't going to stay in someone's mind for very long." (Jones K. , 2021) In a 2015 Nielson report, it stated that "59 percent prefer to buy new products from brands familiar to them" (Nielsen Company, 2015). The same report indicates that the top source for product awareness is friends and family or word of mouth (Figure 5). A 2019 blog article from Marq indicates that 71 percent buy a product or service from a familiar brand. The same article states that "a business with

consistent branding tends to experience up to 20 percent greater overall growth and 33 percent higher revenue compared to one that struggles with off-brand content” (Marq, 2025).

While products are not being sold, resources are. If a brand is familiar, the higher the percentage for engagement with that brand.

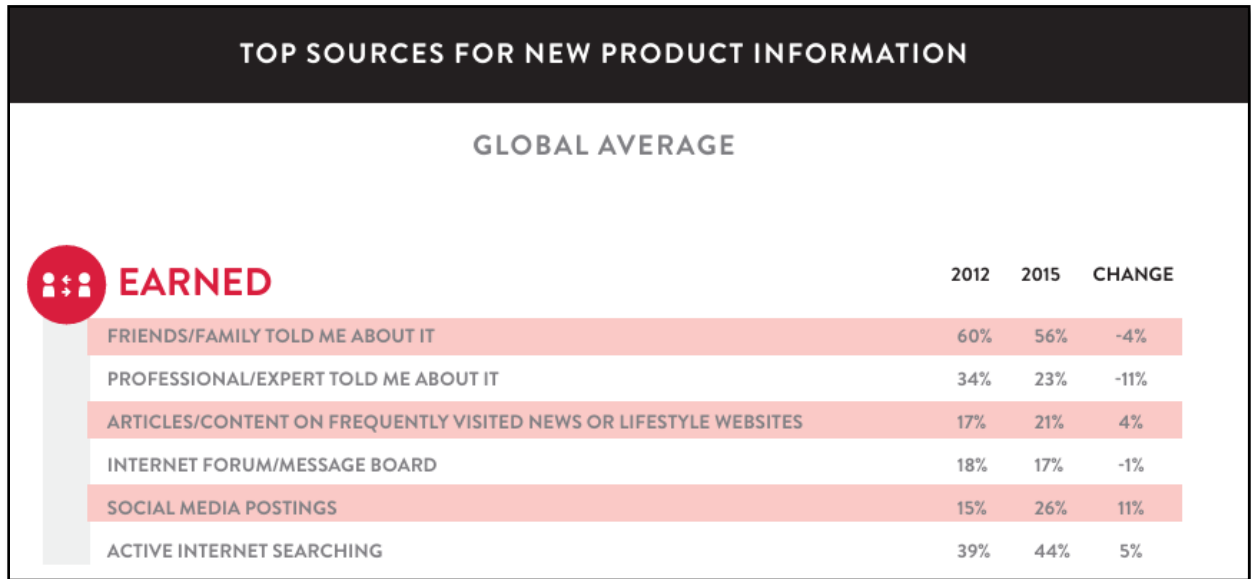


Figure 5. Data taken from 2015 Nielsen Report.

In addition to improving the website’s usability and content, ensuring mobile responsiveness and multilingual accessibility is crucial for reaching a broader demographic, particularly in rural and underserved areas of Alabama. Many minority-owned and women-owned business enterprises operate in communities where mobile devices are the primary means of accessing the internet, making mobile optimization essential for delivering services equitably. A Pew Research study found that 61 percent of Hispanic adults and 43 percent of Black adults in the U.S. rely on smartphones as their primary means of online access (Gelles-Watnick, 2024). Without a mobile-responsive and language-inclusive platform, AOMA risks excluding the very groups it aims to support. Incorporating these features ensures that the platform meets users where they are, allowing for seamless interaction with state resources and improved participation in economic development programs.

Moreover, enhancing AMOA’s digital infrastructure must be paired with strategic branding efforts to increase awareness and engagement. A revitalized public image, bolstered by social media

outreach, targeted campaigns, and promotional events, can position AMOA as a go-to resource for minority entrepreneurs across the state. According to the U.S. Small Business Administration (U.S. Small Business Administration, 2025), organizations that actively invest in branding are more likely to experience sustained growth, attract new customers, and build lasting partnerships. A strong digital presence amplified by consistent messaging across platforms will not only expand AOMA's reach but also build trust within the business community. This holistic approach ensures that technological upgrades are not siloed improvements but integral parts of a statewide effort to drive inclusive economic prosperity.

## Foster Interagency Collaborations

Collaboration among state agencies is critical for enhancing the reach, efficiency, and impact of initiatives aimed at supporting minority-owned and women-owned business enterprises. In Alabama, where economic disparities persist in regions like the Black Belt, coordinated action across government entities can significantly improve how minority-owned and women-owned business enterprises access resources and opportunities. Cross-agency partnerships allow for streamlined procurement processes, aligned workforce development efforts, and the effective sharing of business-related data. These integrations not only reduce redundancy but also ensure that enterprises are equipped with comprehensive support systems to grow and sustain their operations.

One example of effective collaboration lies in the potential partnership between the Alabama Secretary of State's Office and AOMA. The Secretary of State's Office oversees business registrations and maintains essential public records, while AOMA focuses on promoting the growth and visibility of minority-owned businesses across the state. By working together, these agencies can streamline the business formation process for minority entrepreneurs, provide targeted outreach about certification programs, and ensure newly registered minority-owned and women-owned business enterprises are connected to available state resources and support networks. This integrated approach not only reduces bureaucratic hurdles but also enhances access to capital, technical assistance, and market opportunities. Through this type of cross-agency coordination, Alabama can address multiple structural barriers simultaneously and more effectively support the growth and sustainability of minority-owned enterprises.

In Georgia, the Women Business Enterprise Certification Program is bolstered by collaborations with the Georgia Minority Supplier Development Council, Georgia Department of Administrative Services, and the Greater Women's Business Council. The Georgia MBDA Business Center partners with the Georgia Institute of Technology to provide advanced consulting, strategic planning, and assistance in accessing capital and federal contracts. Interagency collaboration fosters shared accountability and transparency. When agencies work together, they can monitor progress collectively, evaluate outcomes with unified metrics, and adapt strategies based on real-time data and feedback. According to the U.S. Department of Commerce, states that implement coordinated minority-owned and women-owned business enterprise support systems see higher rates of business retention and job creation (U.S. Department of Commerce, 2023). For Alabama, such collaboration is not only beneficial, but also essential for building a more inclusive and equitable economic future.

Promoting minority-owned and women-owned business enterprise development in Alabama's Black Belt is not only a matter of economic justice but also a practical strategy for regional revitalization. By increasing access to capital, investing in mentorship, enhancing branding and digital presence, and fostering interagency collaboration, the state can empower minority and women entrepreneurs to thrive. These recommendations, rooted in community needs and informed by ongoing research, offer a sustainable pathway toward greater economic equity and resilience in Alabama's underserved regions.

## Conclusion

Growing entrepreneurship by means of increased access to capital, mentorship opportunities, and organizational partnerships are crucial to the ongoing development and sustainability of minority-owned and women-owned business enterprises in the Black Belt Region. Additionally, rebranding the Alabama Office of Minority Affairs will further display their needed resources to small businesses within the State of Alabama. Strategies presented from other states can be utilized as a foundational resource for programs and initiatives that can be developed in Alabama for continued support of minority-owned and women-owned business enterprises and to ensure a broad spectrum of available assistance throughout the Black Belt Region.

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# Appendix

## Appendix A – Small Business Resource List

ORGANIZATION	PROGRAMS & INITIATIVES	WEBSITE
2-1-1 CONNECTS ALABAMA	Social Services  Mental Health Resources  Employment Support	<a href="https://www.211connectsalabama.org/about-us/">https://www.211connectsalabama.org/about-us/</a>
ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS	Office of Minority Business Enterprise	<a href="https://adeca.alabama.gov/ombe/">https://adeca.alabama.gov/ombe/</a>
ALABAMA BLACK BELT HERITAGE AREA		<a href="#">About the Alabama Black Belt Heritage Area   Alabama Black Belt Heritage Area</a>
ALABAMA COALITION ON BLACK CIVIC PARTICIPATION		<a href="https://www.acbcp.com/">https://www.acbcp.com/</a>
ALABAMA COMMUNITY COLLEGE SYSTEM	Alabama Career Essentials	<a href="https://www.accs.edu/ace/">https://www.accs.edu/ace/</a>
ALABAMA DEPARTMENT OF COMMERCE	Small Business Advocacy	<a href="#">Small Business Advocacy - Made in Alabama</a>
ALABAMA DEPARTMENT OF TRANSPORTATION	Disadvantaged Business Enterprise Program	<a href="https://www.dot.state.al.us/programs/DBE.html">https://www.dot.state.al.us/programs/DBE.html</a>
ALABAMA HUMANITIES ALLIANCE		<a href="#">Alabama Humanities Alliance</a>
ALABAMA INDIAN AFFAIRS COMMISSION		<a href="#">AIAC_Home_Page</a>
ALABAMA MINORITY VENDOR PROGRAM		<a href="https://mvpalabama.com/">https://mvpalabama.com/</a>

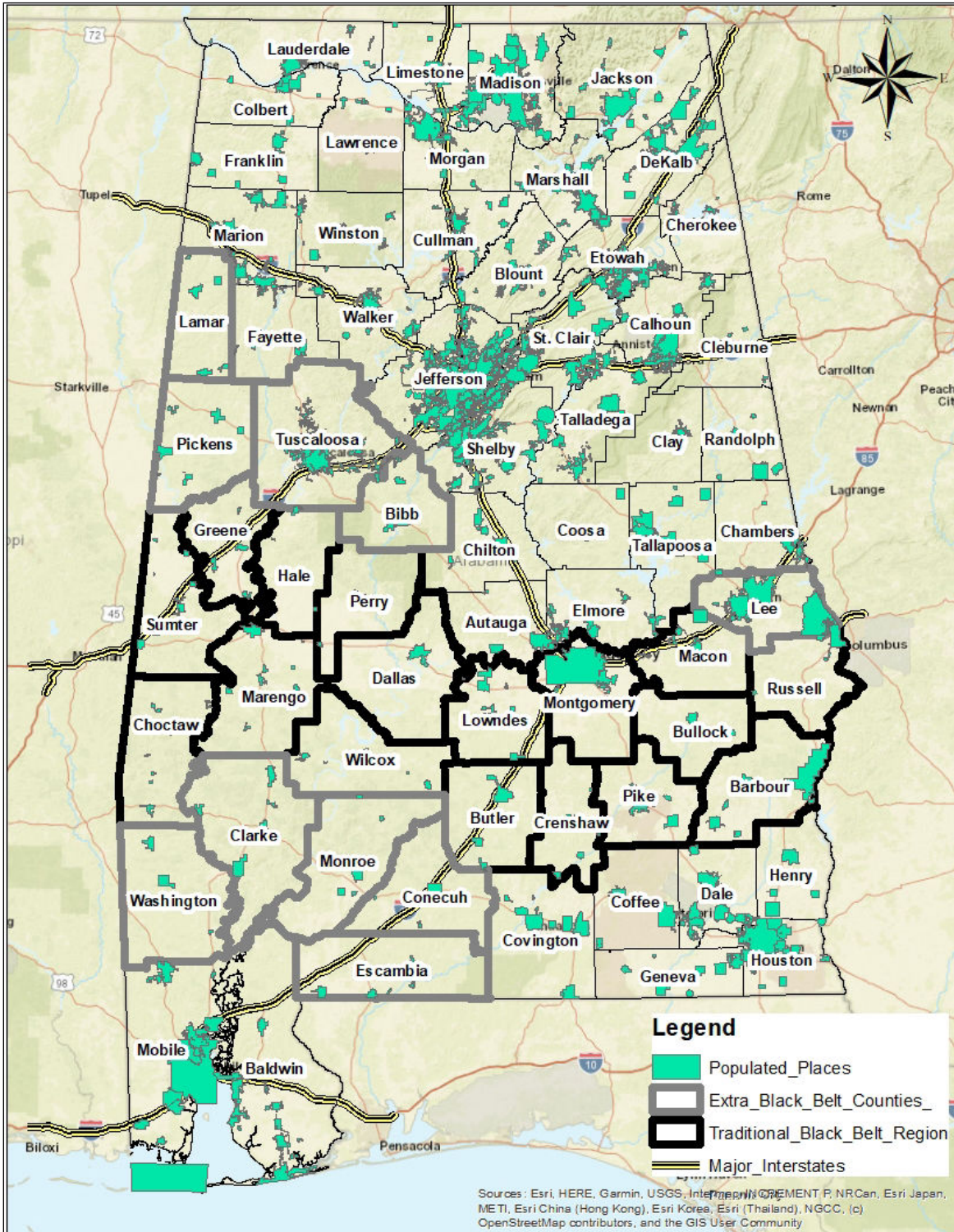
<b>ALABAMA OFFICE OF APPRENTICESHIP</b>	Apprenticeship Opportunities	<a href="#"><u>Alabama Office of Apprenticeship – "Linking Talent to Opportunity"</u></a>
<b>ALABAMA OFFICE OF MINORITY AFFAIRS</b>		<a href="#"><u>Alabama Office of Minority Affairs</u></a>
<b>ALABAMA POWER FOUNDATION</b>	ABC Trust Community Grant  Elevate Grants  Foundation Grants	<a href="https://powerofgood.com/"><u>https://powerofgood.com/</u></a>
<b>ALABAMA SMALL BUSINESS DEVELOPMENT CENTER NETWORK</b>	Starting a Business  Growing Your Business  Workshops & Webinars  Small Business Credit Initiative	<a href="https://www.asbdc.org/"><u>https://www.asbdc.org/</u></a>
<b>ALABAMA STATE BLACK CHAMBER OF COMMERCE</b>		<a href="https://alblackcc.org/"><u>https://alblackcc.org/</u></a>
<b>ALABAMA TRUST FOR HISTORIC PRESERVATION</b>		<a href="#"><u>Home - Alabama Trust for Historic Preservation</u></a>
<b>ALABAMA WORKS</b>	Career Planning  Job Search  Training Resources	<a href="#"><u>Job-Seekers – Alabama Works!</u></a>
<b>ALABAMA'S FRONT PORCHES</b>		<a href="#"><u>Alabama Front Porches: Southwest Alabama Tourism – Southwest Alabama Tourism</u></a>
<b>ALABAMA STATE UNIVERSITY</b>	Small Business Development Center  Alabama APEX	<a href="https://www.angelo.edu/community/small-business-development-center/"><u>https://www.angelo.edu/community/small-business-development-center/</u></a>
<b>ASPEN INSTITUTE</b>	Business Ownership Initiative	<a href="https://www.aspeninstitute.org/programs/business-ownership-initiative/"><u>https://www.aspeninstitute.org/programs/business-ownership-initiative/</u></a>
<b>ASPEN INSTITUTE</b>	Initiative for Inclusive Entrepreneurship	<a href="https://www.aspeninstitute.org/programs/business-ownership-initiative/initiative-for-inclusive-entrepreneurship/"><u>https://www.aspeninstitute.org/programs/business-ownership-initiative/initiative-for-inclusive-entrepreneurship/</u></a>
<b>AUBURN UNIVERSITY</b>	Rural Health Initiative	<a href="https://www.auburn.edu/outreach/ruralhealth/"><u>https://www.auburn.edu/outreach/ruralhealth/</u></a>

<b>BLACK BELT COMMUNITY DEVELOPMENT CORPORATION</b>		<a href="https://blackbeltcdc.org/about-us/">https://blackbeltcdc.org/about-us/</a>
<b>BLACK BELT COMMUNITY FOUNDATION</b>	Black Belt Health, Outreach, Promotion and Education Program (H.O.P.E.)   Arts and Community Grants  Head Start Program  Truth, Racial Healing & Transformation  Selma Growth Fund	<a href="#">Black Belt Community Foundation   Taking what we have to make what we need.</a>
<b>BLACK BELT INCUBATOR NETWORK</b>	Workforce and Business Resources	<a href="https://blackbeltincubatornetwork.com/">https://blackbeltincubatornetwork.com/</a>
<b>BLACK BELT TREASURES</b>		<a href="#">Black Belt Treasures Cultural Arts Center</a>
<b>BLACKBELT CITIZENS FIGHTING FOR HEALTH AND JUSTICE (UNIONTOWN)</b>		<a href="https://www.aclu.org/news/free-speech/poor-black-polluted-alabama-town-speaking-gets-you-sued">https://www.aclu.org/news/free-speech/poor-black-polluted-alabama-town-speaking-gets-you-sued</a>
<b>BLACKBELT WOMEN RISING</b>		<a href="https://www.blackbeltwomenrising.org/about">https://www.blackbeltwomenrising.org/about</a>
<b>BUSINESS COUNCIL OF ALABAMA</b>		<a href="#">The Business Council of Alabama - The voice for Alabama businesses</a>
<b>CARVER INTEGRATIVE SUSTAINABILITY CENTER</b>	Black Belt Marketing and Innovation Center	<a href="https://www.cisc1881.org/programs-projects/black-belt-marketing-and-innovation-center/">https://www.cisc1881.org/programs-projects/black-belt-marketing-and-innovation-center/</a>
<b>CENTRAL ALABAMA REDEVELOPMENT ALLIANCE</b>	Small Business Acceleration Center	<a href="https://caranow.org/">https://caranow.org/</a>

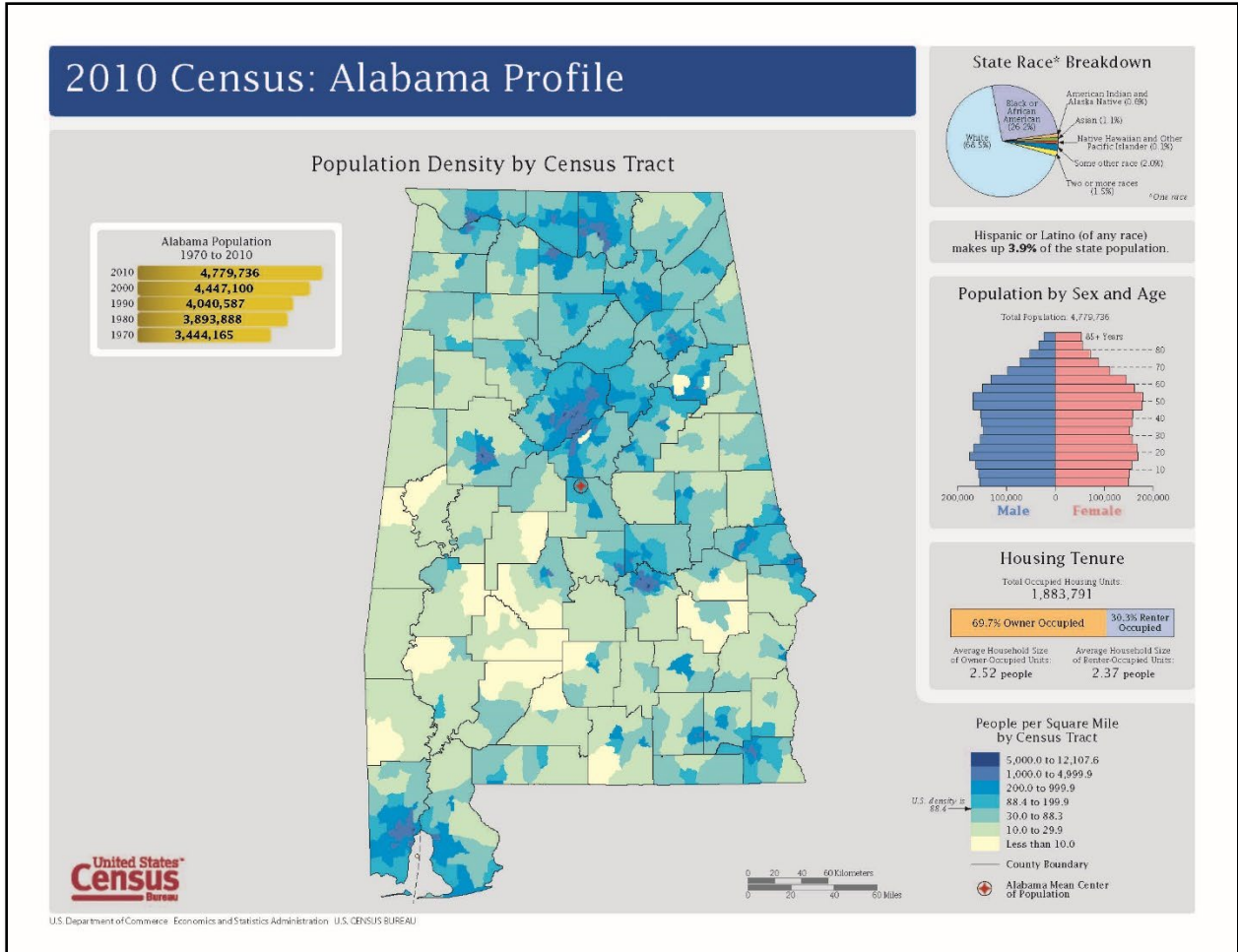
<b>COMCAST RISE</b>	Small Business Grants	<a href="#">Comcast RISE – Elevating small businesses.</a>
<b>DEEP SOUTH FOOD ALLIANCE</b>		<a href="#">Deep South Food Alliance</a>
<b>ECONOMIC DEVELOPMENT PARTNERSHIP OF ALABAMA</b>	Business Intelligence  Innovation & Entrepreneurship	<a href="#">Economic Development Partnership of Alabama - EDPA</a>
<b>EDMUNDITE MISSIONS</b>	Workforce Training & Placement Programs  Nutrition Services	<a href="https://www.emworkforce.org/">https://www.emworkforce.org/</a>
<b>FIND HELP</b>	Free/Reduced Cost Resources- Food, Housing, Financial Assistance	<a href="http://findhelp.org">findhelp.org</a> by <a href="#">findhelp</a> - Search and Connect to Social Care
<b>HELP A BROTHER OUT FOUNDATION</b>	Food Assistance  Community Garden	<a href="https://www.zizisbeecompany.com/">https://www.zizisbeecompany.com/</a>
<b>HISPANIC AND IMMIGRANT CENTER OF ALABAMA</b>		<a href="#">¡HICA!</a>
<b>HOPE POLICY INSTITUTE</b>	Education & Workforce Development  Development Finance  Financial Inclusion	<a href="#">Financial Inclusion   Hope Policy Institute</a>
<b>IGNITE</b>	Economic Development	<a href="https://www.igniteal.org/">https://www.igniteal.org/</a>
<b>INNOVATE ALABAMA</b>	Small Business Credit Initiative	<a href="https://innovatealabama.org/programs/ssbci/">https://innovatealabama.org/programs/ssbci/</a>
<b>KIDONE</b>	Transporting Children to Better Health	<a href="https://www.kidone.org/">https://www.kidone.org/</a>
<b>MINORITY BUSINESS DEVELOPMENT AGENCY</b>		<a href="#">Business Resources   Minority Business Development Agency</a>

<b>SBOSS MONTGOMERY SCORE</b>	Small Business Support	<a href="#">SBOSS Montgomery</a>
	Small Business Assistance Mentorship	<a href="#">Free Small Business Mentorship and Resources   SCORE</a>
<b>TUSKEGEE AREA HEALTH EDUCATION CENTER</b>	Black Belt Medical Reserve Corps.	<a href="https://www.tahec.net/bbmrc.html">https://www.tahec.net/bbmrc.html</a>
<b>UNIVERSITY OF ALABAMA</b>	Alabama Entrepreneurship Institute	<a href="#">Alabama Entrepreneurship Institute – AEI at Culverhouse   The University of Alabama</a>
<b>UNIVERSITY OF WEST ALABAMA</b>	Black Belt STEM Institute	<a href="https://www.uwa.edu/black-belt-stem-institute/">https://www.uwa.edu/black-belt-stem-institute/</a>
<b>UNIVERSITY OF WEST ALABAMA</b>	Division of Economic and Workforce Development	<a href="https://www.uwa.edu/university-departments/division-of-economic-and-workforce/">https://www.uwa.edu/university-departments/division-of-economic-and-workforce/</a>
<b>U.S. DEPARTMENT OF AGRICULTURE</b>	Rural Development  Business Programs	<a href="#">Business Programs   Rural Development</a>
<b>U.S. SMALL BUSINESS ADMINISTRATION</b>	Funding Programs  Federal Contracting Certifications  Counseling	<a href="#">Alabama   U.S. Small Business Administration</a>
<b>WEST ALABAMA WORKS</b>		<a href="#">West AlabamaWorks</a>
<b>WEST CENTRAL ALABAMA AHEC</b>	South Alabama Rural Training Program	<a href="#">SART – West Central Alabama</a>
<b>WOMEN'S BUSINESS ENTERPRISE COUNCIL</b>	Business Support	<a href="#">Home - WBEC South</a>
<b>WOMENSNET</b>	Women Owned Business Grants	<a href="#">The Amber Grant   Grants for Women in Business   WomensNet</a>
<b>ZIZI'S BEE COMPANY, LLC</b>	Community Garden  Urban Agriculture	<a href="https://www.zizisbeecompany.com/">https://www.zizisbeecompany.com/</a>

## Appendix B – Black Belt Region Map



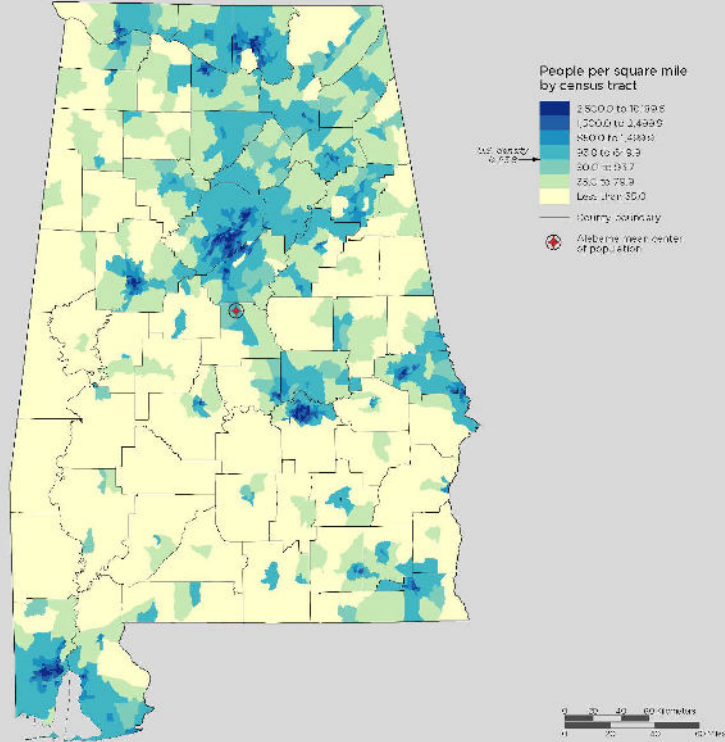
# Appendix C – 2010 Alabama Census Profile



# Appendix D – 2020 Alabama Census Profile

## 2020 Census: Alabama Profile

### Population Density by Census Tract



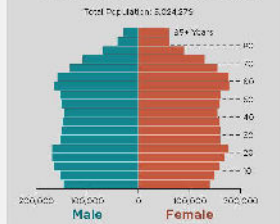
Source: 2020 Census Demographic and Housing Characteristics File (DH0), 1990 to 2010 decennial censuses

### Race Breakdown

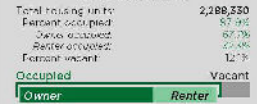


Hispanic or Latino (of any race) makes up **12.7%** of the state population.

### Population by Sex and Age



### Housing Units




### Historical Population Totals





United States Census Bureau  
U.S. Department of Commerce  
www.census.gov

# Appendix E – Alabama SBDC 2024 Economic Impact



## ECONOMIC IMPACT 2024





ALABAMA SMALL BUSINESS DEVELOPMENT CENTER NETWORK

As the **largest statewide provider** of entrepreneurial and business development services, Alabama SBDCs play a vital role in Alabama's economic development by assisting entrepreneurs in **every stage of the business life cycle**.

BUSINESS STARTS

241

OPEN

924

NEW JOBS CREATED

ADVISING HOURS

13,047

\$98.7

Million

CAPITAL ACCESSED

The Alabama SBDC Network provides emerging and established businesses with the expertise and resources needed to succeed.

A TRUSTED PARTNER IN EVERY COUNTY, FOR EVERYONE

The Alabama SBDC helps create opportunities for ALL small businesses by providing them with expert advice, training, and resources that level the playing field with larger competitors. The Alabama SBDC provided confidential, one-on-one assistance to **3,095 clients** last year, including:

49%

Women-Owned

14%

Veteran-Owned

27%

Minority-Owned

38%

Rural

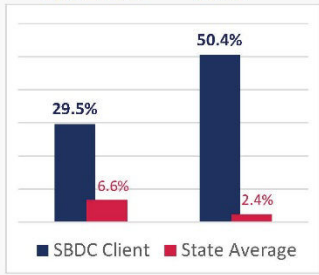
POWERED BY



Efficient & Effective

RESULTS: Companies that access SBDC services outperform peers.


REVENUE      JOBS



Metric	SBDC Client	State Average
Revenue	29.5%	6.6%
Jobs	50.4%	2.4%

CY24 Performance Data; All data is client-verified as a result of SBDC assistance. Funded in part through a Cooperative Agreement with the U.S. Small Business Administration.

Growing Alabama's Economy, One Small Business at a Time



PART OF THE University of Alabama System.

# Appendix F – Alabama Colleges & Universities Internship Program



STATE OF ALABAMA OFFICE OF  
**MINORITY AFFAIRS**

## ALABAMA COLLEGES & UNIVERSITIES INTERNSHIP PROGRAM



### ABOUT OUR PROGRAM

The Alabama Colleges and Universities Internship Program (ACUIP) is a flagship initiative under the Alabama Office of Minority Affairs (AOMA). This program is dedicated to bridging the gap between academic learning and professional experience, offering students real-world exposure and hands-on work opportunities. ACUIP aligns with AOMA's mission to foster education, workforce development, and economic prosperity across Alabama.

### MISSION & CORE VALUES

The mission of the ACUIP is to cultivate the next generation of professionals and leaders in Alabama by providing students with dynamic internship opportunities that enhance their academic learning with practical, real-world application.

- Empowerment Through Education
- Collaboration and Community
- Professional Growth and Personal Excellence

### BE YOUR BEST NOW

The ACUIP orientation for students is meticulously designed to equip interns with the necessary skills and knowledge for a successful internship experience. This process includes online pre-orientation modules and a detailed three-day in-person orientation, covering topics such as workplace etiquette, professional development, and networking. This approach ensures that interns are well-prepared to make the most of their internship from day one. A cornerstone of the ACUIP experience is personalized mentorship, continuous evaluation, and structured feedback sessions, ensuring interns' professional growth and alignment with their career goals. Upon successful completion of the program, interns receive a Certificate of Completion and access to career services, including counseling, resume workshops, and job placement assistance.

### BECOME AN INTERN

The program is open to students enrolled in 2–4-year educational institutions within the state and aims to bridge the educational and professional divide by facilitating real-world work experiences. Internships typically last between **6 to 12 weeks** and offer a competitive compensation of **\$20.43 per hour**. Eligibility for this enriching program requires students to maintain a **minimum GPA of 2.5**.

### HERE'S WHAT YOU'LL NEED

- Cover letter
- Resume
- Official Transcript
- Two Letter of Recommendation
- Four Verifiable References
- Writing Sample

### CONTACT US

+1 (334) 353-2113  
INFO@AOMA.ALABAMA.GOV  
www.AOMA.ALABAMA.gov

Email your package to:  
trinity.hummons@aoma.alabama.gov

# Appendix G – HBCU Initiative



**→ Alabama HBCU Initiative**

The Alabama Office of Minority Affairs (AOMA) established the Alabama HBCU Initiative to enhance communication between Alabama’s Historically Black Colleges and Universities (HBCUs) and the state. With a total of fourteen institutions, Alabama boasts the largest number of HBCUs in the nation, which play a crucial role in providing educational opportunities for African American students. The initiative aims to maximize the economic impact of these institutions and ensure their long-term viability.

**→ Alabama Colleges & Universities Internship**



The Alabama Colleges and Universities Internship Program (ACUIP) is designed to bridge the gap between academic learning and professional experience. By offering students real-world exposure and hands-on work experience, ACUIP aligns with AOMA’s mission to enhance education, workforce development, and economic prosperity across the state.

**→ Minority & Women Business Enterprise**

The Alabama Office of Minority Affairs oversees the Minority and Women’s Business Initiative to empower minority and women entrepreneurs through leveraging partnerships to expand access to economic mobility for these entrepreneurs. With state partners like the Alabama Department of Finance -- Purchasing Division, Economic and Community Development, Commerce, and Transportation, business owners connect to our extensive network of resources to bring vision and innovation that contributes to Alabama’s diverse economic growth.

[AOMA.ALABAMA.GOV](http://AOMA.ALABAMA.GOV)

## Appendix H – Stay in Alabama Initiative



# STAY IN ALABAMA

## Training & Certification INITIATIVE

### Build Your Future HERE!


#### Ready to Advance Your Career?

Join the Alabama Office of Minority Affairs (AOMA) in an empowering statewide program designed to equip you with high-demand skills and industry recognized certifications in:

- Technology
- Healthcare
- Project Management
- Skilled Trades


#### SPECIAL HIGHLIGHT

**Project Management Boot Camp**  
Open to Alabama Residents Ages 18-65  
📅 Registration: April 9 - May 5, 2025  
🔥 First Training Cohort Starts: June 2, 2025




#### ✓ Career-Focused Training

Gain practical, job-ready skills through hands-on training tailored for today's leading industries.



#### ✓ Full Certification Sponsorships

Earn certifications like CompTIA A+, AWS Cloud Practitioner, Certified Nursing Assistant (CNA), Welding, and PMI's Certified Associate in Project Management (CAPM®)—at no cost!



#### ✓ Reskilling & Upskilling

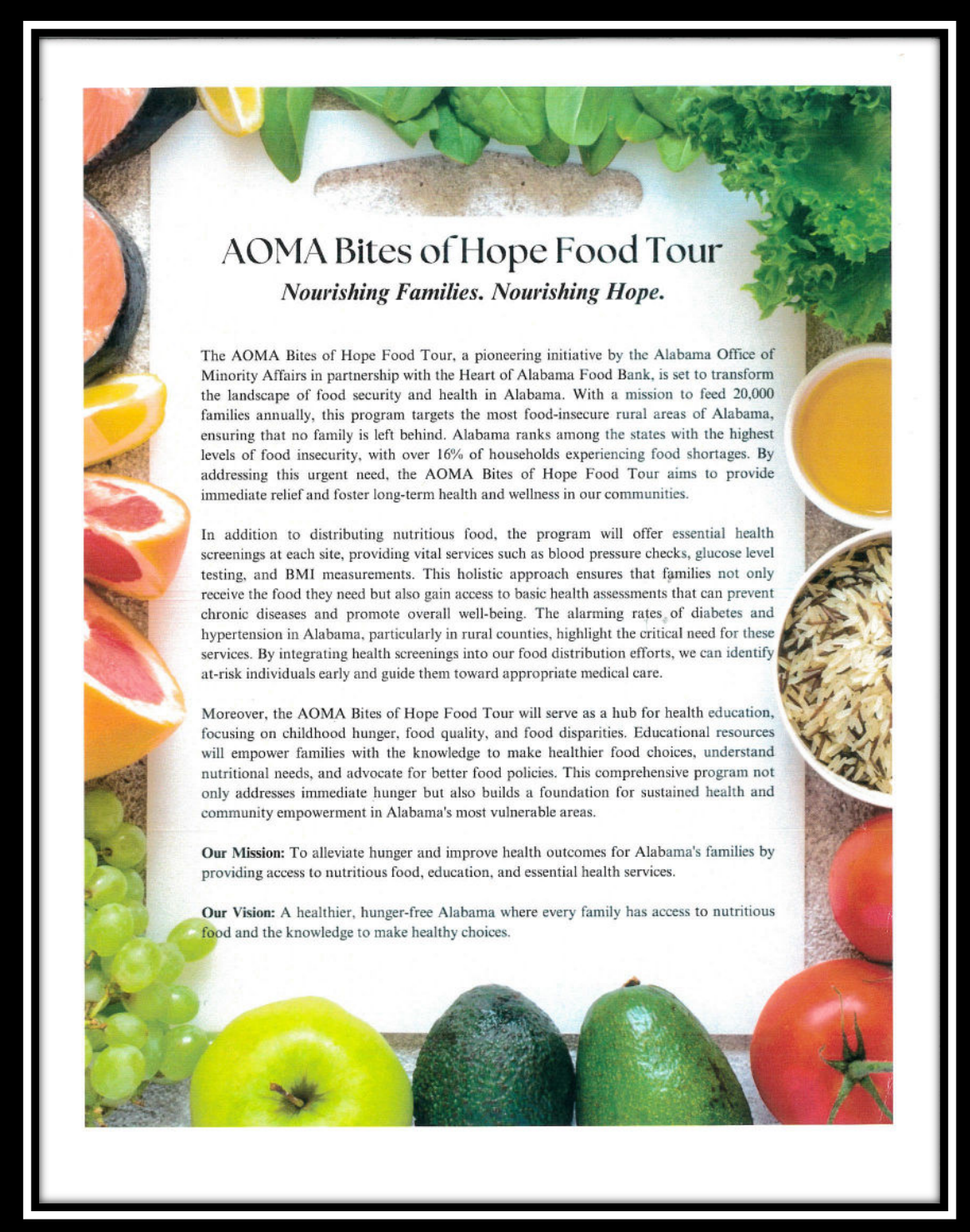
Opportunities for career changers, older adults re-entering the workforce, and anyone looking to upgrade their skills.

**Don't just look for jobs—build a career in Alabama!**

[www.aoma.alabama.gov](http://www.aoma.alabama.gov)  
(334) 353-2113 | [info@aoma.alabama.gov](mailto:info@aoma.alabama.gov)  
📍 100 North Union Street, Suite 390, Montgomery, AL 36104

*Building Alabama's Workforce. Strengthening Alabama's Future.*

## Appendix I – AOMA Bites of Hope



**AOMA Bites of Hope Food Tour**  
*Nourishing Families. Nourishing Hope.*

The AOMA Bites of Hope Food Tour, a pioneering initiative by the Alabama Office of Minority Affairs in partnership with the Heart of Alabama Food Bank, is set to transform the landscape of food security and health in Alabama. With a mission to feed 20,000 families annually, this program targets the most food-insecure rural areas of Alabama, ensuring that no family is left behind. Alabama ranks among the states with the highest levels of food insecurity, with over 16% of households experiencing food shortages. By addressing this urgent need, the AOMA Bites of Hope Food Tour aims to provide immediate relief and foster long-term health and wellness in our communities.

In addition to distributing nutritious food, the program will offer essential health screenings at each site, providing vital services such as blood pressure checks, glucose level testing, and BMI measurements. This holistic approach ensures that families not only receive the food they need but also gain access to basic health assessments that can prevent chronic diseases and promote overall well-being. The alarming rates of diabetes and hypertension in Alabama, particularly in rural counties, highlight the critical need for these services. By integrating health screenings into our food distribution efforts, we can identify at-risk individuals early and guide them toward appropriate medical care.

Moreover, the AOMA Bites of Hope Food Tour will serve as a hub for health education, focusing on childhood hunger, food quality, and food disparities. Educational resources will empower families with the knowledge to make healthier food choices, understand nutritional needs, and advocate for better food policies. This comprehensive program not only addresses immediate hunger but also builds a foundation for sustained health and community empowerment in Alabama's most vulnerable areas.

**Our Mission:** To alleviate hunger and improve health outcomes for Alabama's families by providing access to nutritious food, education, and essential health services.

**Our Vision:** A healthier, hunger-free Alabama where every family has access to nutritious food and the knowledge to make healthy choices.