

# THE CASE FOR RURAL: ADA, OKLAHOMA

A CASE STUDY BY THE CENTER ON RURAL INNOVATION  
AND RURAL INNOVATION STRATEGIES, INC.

BUILDING INNOVATION IN RURAL AMERICA  
FROM THE GROUND UP



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This case study examines the types of barriers that rural communities in America must navigate when applying for the Economic Development Administration's (EDA) Build to Scale funding to grow a local innovation economy. Through the lens of Ada, Oklahoma, we seek to inform local economic development leaders about the realities of how small, rural nonprofits experience the federal funding application process.



*(Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*



# UNDERSTANDING THE RURAL-URBAN OPPORTUNITY GAP

The Great Recession exacerbated a growing opportunity gap between urban and rural economies. This was largely driven by gains in the tech-based economy, which enabled major urban areas to recover from the economic shock. Between 1997 to 2017, the tech-based economy grew more than four times faster than the overall American economy. In 2017, the tech-based economy represented 6.9% of GDP; in 2018, it accounted for 10.6% of real value-added ([BEA](#)). Following the recession, rural economies were not as resilient, and as the growing tech sector concentrated in urban areas, small towns were left without a path to sustainable 21st-century employment. Five major metropolitan areas accounted for 90% of innovation sector job growth between 2005 and 2017 ([Brookings](#)). Although rural regions represent at least 15% of the workforce (using the CBSA rural definition), only 5% of computer and math occupation employment is located in rural counties. The goal is to bridge that gap and increase the number of tech jobs in rural areas to be 15% of the total rural workforce.

This growing geographic inequity has significant consequences for rural areas, as tax bases shrink and young people move to urban areas searching for aspirational jobs. But with the right tools and assets, small towns can participate in the innovation economy, owning and driving the means of production in today's digital marketplace. This case study, one in a series of five, seeks to show the strategic work being done across rural America in grassroots efforts to create tech-based economy ecosystems.



(Tina Davis; Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)

## Understanding tech-based economies

In telling the story of Ada, it is important to have a grasp on a few terms relevant to the context. First, the local tech-based economy refers to employment in tech-based jobs, tech-related fields such as startup entrepreneurs, computer programmers, cybersecurity analysts, IT specialists, data scientists, network engineers, and other tech-powered roles that are resistant to automation. Part of tech-based economic development (TBED) is fostering the creation of a tech-based economy ecosystem. This work is about aligning organizations in communities around the common goals of increasing tech employment, and as a byproduct, promoting greater economic inclusion in rural communities. Ada is just one community of many across the U.S. that tell the story of how strategic, collaborative groups of organizations can work together to support residents and businesses amidst an evolving landscape of employment.



# Digital Economies in Rural America

In 2010, federal spending in rural counties was an average of \$683 less per person than in urban counties, and between 1994 and 2001, rural areas received half as much investment per capita from the federal government as compared to urban areas ([Bishop, 2012](#); [WK Kellogg Foundation, 2004](#)). The same goes for philanthropic foundations: Between 2005 and 2010, the average real value of grants given to rural areas was half as much as that given to urban areas ([Pender, 2015](#)). This occurs in the context of the rural-urban wealth gap, where the poverty rate is 15.4% in rural areas and 11.9% in urban areas, and where poverty declined at a faster rate in metro counties than non-metro counties between 2013 and 2019 ([USDA ERS, 2021](#)). To address these inequities, a directive from Congress mandated that EDA's Build to Scale funding dedicate at least 40% of funds to rural areas ([U.S. Department of Commerce, 2021](#)). Yet simply because funds are made available to rural communities does not mean that the process is without challenges.

## **The Rural Innovation Initiative (RII)**

The Rural Innovation Initiative (RII) is a tech-based economic development program that supports rural communities to create tech-centric jobs and foster more home-grown tech startups. Powered by [Rural Innovation Strategies, Inc. \(RISI\)](#) and its sister organization, the [Center on Rural Innovation \(CORI\)](#), RII was launched in 2018 through a cooperative agreement between RISI and the [EDA Research and National Technical Assistance \(RNTA\)](#) program. It stemmed from the understanding that while many rural communities had the assets and potential needed to grow tech-based economies, they often struggled to access — or even be aware of — the funding that could help make that a reality.

In 2020, Ada was selected to be a part of an RII cohort. Over the following year, RISI provided technical assistance to the Ada Jobs Foundation (AJF) and its community partners. AJF first learned of the RII through the [StitchCrew](#) accelerator in Oklahoma City and had its first virtual meeting with RISI in April 2019. Following the 2019 [Rural RISE Summit](#) in [Pine Bluff, Arkansas](#) — a community that has also worked with RISI — AJF made the decision to apply to participate in the RII to bolster its efforts to expand tech-based opportunities for Ada residents and be able to work in and contribute back to the community feasibly. The first phase of this work focused on helping AJF develop a strategy for building a local tech economy driven by scalable tech entrepreneurship. The second phase of work focused on providing AJF technical assistance to apply for the Build to Scale Venture Challenge. Following this work, RISI conducted interviews with community leaders and beneficiaries of the work to reflect on the process.

This case study is part of a more extensive series intended to illustrate the array of possible ways that tech-based economy ecosystems can be constructed in rural America. Although the focus of this is on just one small, rural city, the barriers the Ada community has to navigate are common across many rural communities.



# COMMUNITY CONTEXT



(Cody Tucker and child; Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)

Ada is a rural community of just over 17,200 located on Chickasaw land in southeastern Oklahoma. Ada is the headquarters of the Chickasaw Nation, and historically, has been a town of agriculture, oil and natural gas, and manufacturing ([Ananga et al., 2019](#)). Early manufacturing was centered on cotton, cement, and glass, and as agriculture began to decline as the primary industry in the 1950s, the focus shifted toward attracting more industrial plants to hire more residents of the community. It lies atop rich deposits of limestone, sand, silica, and clay, resources that led it into the fracking industry and the development of a major concrete plant, [Lafarge Holcim Cement](#). Both fracking and agriculture create stress on its local water system, and starting in 1966, Ada became a hub of environmental ingenuity as the home to the Environmental Protection Agency's (EPA) [Robert S. Kerr Environmental Research Center](#), which specializes in groundwater studies. Today, Ada seeks to be a hub for groundwater research, plastic products, metal building products, and aircraft maintenance and parts ([Ada Jobs Foundation, 2016](#)).

Demographically, the residents of Ada are 65.1% White, 14.7% two or more races, 12.7% Indigenous, 5.4% Latino, 4.1 % Black, and 1.7% Asian. Twenty percent of the community is in poverty, and the median household income is \$40,175 – a number that is above the poverty line, but is significantly lower than the state's \$52,919 median household income ([ACS, 2019](#)). There are two census tracts in Ada that qualify as Opportunity Zones, and Ada has received allocations from the New Market Tax Credit Program ([OpportunityDb, 2021](#); [GrowAda, 2021](#)). As this case study will explore, Ada's socioeconomic makeup is important for multiple reasons. First, community poverty can be a barrier for organizations seeking the match funding required by many grant programs. The Build to Scale Venture Challenge consists of two tracks: the "Build" track, and the "Scale" track. Both have a 1-to-1 match requirement, meaning that for an applicant to qualify in 2021, it needed to raise up to \$750,000 for the Build Challenge and up to \$1.5 million for the Scale Challenge ([EDA, 2021](#)). Raising a sum of this size in a small rural place with significant amounts of poverty and limited donors is no small feat. Second, the Ada community is in a unique position of having access to two local governments – that of the City of Ada and that of the Chickasaw Nation. When the time arrives to coordinate and collect letters of support, there are two governmental structures to navigate.

This case study details the ways in which Ada navigated common rural obstacles that can prove challenging throughout the EDA Build to Scale application process.



# THE LOCAL DIGITAL ECONOMY ECOSYSTEM



(Amber Ransom; Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)

**Ada is home to several key institutions that make up the network of organizations working on education, digital skilling, and employment to promote tech-based jobs and the tech economy. These institutions operate based on a truly collaborative ecosystem approach – turning to each other for knowledge, resources, and critical feedback.**

## **Ada Jobs Foundation**

In this case study, the central organizing player is the Ada Jobs Foundation (AJF), a nonprofit organization that contracts with the City of Ada to support economic development through job creation, retention, and supporting startup enterprises. Since 2017, AJF has been working to implement a strategy to support entrepreneurs and technology creation in the community. Their activities have included an annual pitch competition, a startup boot camp, and a monthly community entrepreneurship hour event for entrepreneurs to pitch their startup ideas. AJF works closely with a variety of players in the community, including the Chickasaw Nation, East Central University (ECU), Pontotoc Technology Center (PTC), the City of Ada, the EPA's Kerr Lab, and local entrepreneurs from a variety of sectors.

## **Educational Institutions and Business Leaders**

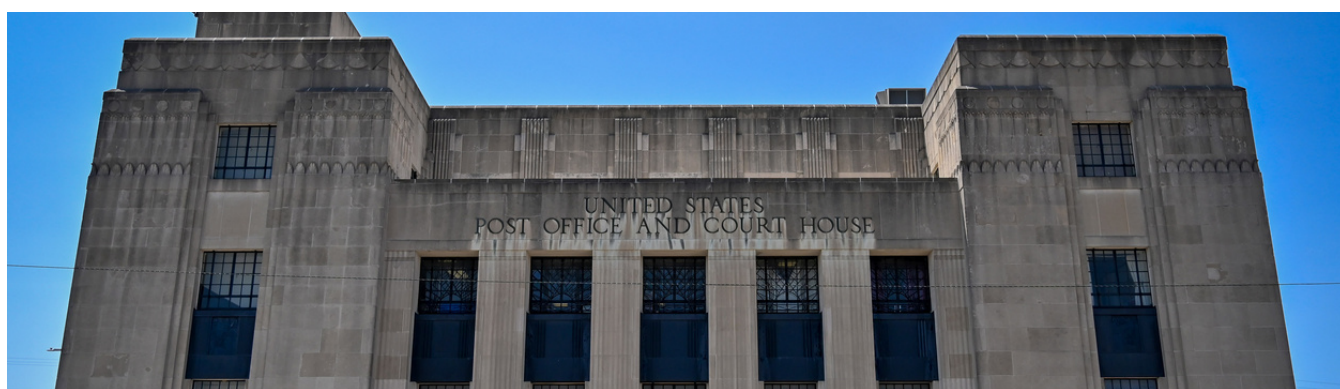
When it comes to education initiatives and training, ECU and PTC are essential to Ada. The Wilburn L. Smith Center for Entrepreneurship at ECU – named after the founder of LegalShield – is one of the foundational stakeholders for supporting students in entrepreneurship endeavors in Ada's tech-based economy ecosystem development. PTC provides skills training for juniors and seniors in high school, as well as adults. On the business side, Ada is home to a number of tech-centric companies, including LegalShield, a tech company that focuses on connecting people in need of legal support to affordable lawyers, and General Aviation Modifications, Inc. (GAMI), which focuses on airplane fuel distribution.





# COMMUNITY CHALLENGES

Ada faces the challenge that many small towns face: Limited career options and entrepreneurial opportunities lead many of the most talented workers to move to larger cities like Oklahoma City, Dallas, and Tulsa. As a result, a significant goal of the community is to find ways to grow tech-based employment opportunities in Ada to attract and retain more talent. In January 2021, after completing their work with the RII Development Cohort, AJF's President and CEO, Jim Eldridge, and his small team decided to apply for a Build to Scale grant that would be submitted in April 2021. Their goal was to fund various pieces of a scalable tech startup ecosystem, and they were accepted as part of a second RII cohort — the RII Build to Scale Technical Assistance program. Through a series of ongoing conversations about the community's experience, the following offers a deep dive into the differential barriers that rural communities face when applying for big federal grants — mainly when the applicant is a small nonprofit.



*(Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*

## CHALLENGE 1: MANAGING LIMITED LOCAL STAFF CAPACITY

Throughout the EDA Build to Scale application process, AJF — the lead applicant — had a core team of two people: Jim Eldridge and Dia Ghosh, Entrepreneurship Specialist. AJF began receiving EDA-funded technical assistance from RISI in March 2020 after engaging with RISI at the 2019 Rural Rise conference in Pine Bluff, Arkansas. This assistance consisted of two main phases. First, RISI helped AJF to identify its assets, clarify its strategy for tech-based economic development, and understand all of its potential partners in the Ada community. His strategy-development assistance helped establish a foundation for future work and was described by Eldridge as “essential capacity building”

that gave them both the confidence and the strategy skills to pursue larger pots of funding. Following the initial technical assistance period, AJF decided to continue its work with RISI to apply for Build to Scale in 2021. While building out their application, AJF held working sessions with community funders to educate them on the process and how a Build to Scale grant would benefit the city, given that they were in the area to apply for the grant. But given the amount of labor, time, and background knowledge involved in the Build to Scale application, “there were times where we felt like we needed four times the level of technical assistance we got,” Eldridge said.







“A lot of rural communities have smaller staff, smaller budgets, and a lot less capacity,” Eldridge said. “We’re a rural economic development organization, and I know some other applicants in our network are with universities that run entire entrepreneurship programs or accelerator spaces.” The relative stress this places on a small nonprofit organization is much greater and more costly than that placed on larger institutions with greater capacity.

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*Applying for a grant like Build to Scale is an investment in the future, but it also means that we are having to make some very tough decisions about putting off projects and not helping out entrepreneurs in the meantime – it’s a calculation we have to make on the day-to-day.*

*- Jim Eldridge, President & CEO, Ada Jobs Foundation*



When asked what would have made the funding application process more manageable, those involved came to the same conclusion: having a knowledgeable, experienced grant writer. Larger institutions frequently have full-time grant writers for a significant portion of the year. Ada has highly skilled grant writers in the community, but they are based at other major institutions such as East Central University, Pontotoc Technology Center, and the public school districts. It isn’t a major challenge to find someone who knows how to write well, but it is quite difficult finding someone who also knows the systems of federal grants, the language of entrepreneurial systems, and the time to commit.

*(All images: Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*



## CHALLENGE 2: SECURING THE COMMUNITY MATCH



*(Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*

Another key part of the EDA Build to Scale application process is securing community match partners who commit to providing cash and/or in-kind support to operationalize the project. In a small rural community, there are several challenges to this.

First is the amount of money. The Venture Challenge Build program that Ada was pursuing had a maximum grant award of \$750,000 over a three-year period. With a 1-to-1 match requirement, this meant AJF would need to raise up to \$750,000 in cash and in-kind support ([EDA, 2021](#)). In a community like Ada, with few major partners who have the ability to be significant financial supporters, fulfilling a 1-to-1 match requirement for a large federal grant can be a challenging task. Unlike urban organizations and local governments – who are generally located closer to donors – rural actors have less connection to outside donors and have limited capacity to make connections with them as a part of the grant application process. Furthermore, the number and wealth of nonprofits located in a place matters: Counties that are home wealthier nonprofits tend to receive more grant funds per person, and counties with poorer nonprofits receive fewer grant funds per person ([Pender, 2015](#)). Money, time, and geographic proximity to wealth are three aspects contributing to why rural communities have difficulty getting access to significant funds to support tech-based economic development ([Neuhoff & Dunkelman, 2011](#); [RHIhub, 2018](#))



“Because of the match requirement, we often can only apply for a smaller grant than we’d really like,” said Jim Lawson, the Board Chair of AJF and Industrial Coordinator at Pontotoc Technology Center.

The second major challenge of the match requirement is the fact that there are a limited number of organizations in the community that have the capacity to match. The same few organizations are repeatedly asked for support in Ada: the City of Ada, the Chickasaw Nation, and LegalShield. “We end up having to tap several people to get the numbers we’re trying to get ... we are always circling back to the same people – and there are always other people out looking for additional funding,” Lawson said.

### **CHALLENGE 3: UNDERSTANDING THE EDA FUNDING PROCESSES**



*(Ada, Oklahoma; courtesy of Rural Innovation Strategies, Inc)*

The City of Ada had never applied for an EDA grant before, and AJF was one of the first organizations in the city to do so. The City of Ada, the Chickasaw Nation, and nonprofit organizations in Ada have had plenty of experience with state and local grants, but federal grants require a new and different set of background knowledge. By virtue of sheer numbers, there is often less institutional knowledge in rural communities. Rural organizations such as AJF often have a wealth of experience managing grants, but lack experience in navigating the EDA’s federal processes. Luckily, Ada gained insight into this background knowledge through the technical support it received from RISI, including coaching on how to identify its local assets and specific expertise in tech-based economic development strategies that work. But this still meant that the AJF staff were learning the ropes of the process as they went, and they felt like the organizations they approached for matches and letters of partnership had to learn the ropes throughout the process as well. The Notice of Funding Opportunity (NOFO) requirements and the match can be daunting and particularly difficult for rural organizations with neither in-house expertise nor a wide array of organizations to turn to for advice, as is more often the case in larger metropolitan areas.





*(Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*

## **CHALLENGE 4: NAVIGATING RELATIONSHIPS IN A SMALL COMMUNITY**

Another difficult part of the process was expressing the stringent requirements of the Build to Scale application process to community partners. Because of its relation to both the City of Ada and the Chickasaw Nation, AJF found itself in a unique situation: Its staff had two government systems to turn to, both of whom wrote letters of support for AJF’s application. “The Chickasaw Nation was great, but it was still difficult to get across that we needed a very specific language, particularly knowing that any tiny detail could have us excluded,” Eldridge explained. Such language includes succinct references to their project, larger goals for the community, precise calculations of in-kind and cash match commitments, and stipulations of when and how the funds can be used. This meant that the process moved more slowly than AJF could have prepared for, waiting for signatures from two separate governing bodies and holding meeting after meeting to ensure everyone was on the same page. In a small community where there are only so many players, maintaining positive relationships is especially important – even when processes are slow, stressful, and filled with minutiae. Without the support of any one party, grant funds may be impossible to attain.

## **SOLVING THE PROBLEM**

While the Ada team faced various challenges in their work to apply for a Build to Scale grant, they found creative and resourceful ways to address the roadblocks that arose. Collaboration with peer community organizations and pursuing outside expertise can prove to be essential sources of support for rural communities in navigating the funding process.

## **PARTNERING WITH A TIGHT-KNIT COMMUNITY NETWORK**

By a coincidence of timing, the City of Ada was formulating a Community Strategic Plan while AJF was working on its Build to Scale application. This type of community planning is a valuable precursor to securing EDA funds. Part of this process involved establishing “Action Teams” to focus on issues of particular importance to Ada – one of which involved entrepreneurship and the tech-based economy. This group consisted of representatives from East Central University, Pontotoc Technology Center, the Chickasaw Nation, AJF, and several local entrepreneurs who are tech startup founders or software entrepreneurs. Whereas in a larger urban setting, these partners might be a small selection of all the actors working on issues related to the tech-based economy, AJF described how there is consistently the same group of six or so actors in a room for all the discussion around entrepreneurship.





*(Rural Innovation Strategies, Inc team; courtesy Rural Innovation Strategies, Inc)*

“We were able to tap into that action team as an advisory group,” Ghosh said, highlighting the types of community support that helped them work around some of the process challenges they faced. “Because we have such a small community, it happened to be that everybody on the Action Team was an important part of our work on Build to Scale.”

Said Lawson: “We wouldn't have done the EDA grant if we hadn't gotten positive feedback from the Action Team. The goal was to try to come up with something that was universally accepted and beneficial. The fact that we already had these pieces in motion with the Action Team made it easier to say, 'Hey, we're already doing this – the EDA grant is just one more task we're going to do.'”

## BRINGING IN OUTSIDE EXPERTISE

Given that AJF and others in Ada had never pursued a federal economic development grant like Build to Scale, gaining insight from RISI on the ins and outs of the application process was imperative. The technical assistance offered expertise into a niche set of federal grant writing knowledge such as formatting and language, and also helped them refine their project proposal. “If you truly want to help rural communities come into the scalable entrepreneurial space, then give them more technical assistance and help them build more capacity,” Eldridge said.

“

*The goal was to try to come up with something that was universally accepted and beneficial.*

*- Jim Lawson, Board Chair of the Ada Jobs Foundation*

As an additional recommendation to the technical assistance program, the AJF team noted that future applicants could benefit from a clear, step-by-step guide for writing partner letters. The technical assistance process is a two-way street: Outside organizations like CORI and RISI may bring in their own expertise, but these organizations can better tailor the quality of aid they offer by deeply listening to the feedback they receive from rural partners.





*(Jake Cantrell; Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*

## Community Progress and Beneficiaries

The Ada Jobs Foundation submitted its Build to Scale application in April 2021 and was still awaiting a final determination at the time this case study was written. When considering the challenges of the application process, it is also important to understand what the tech-based workforce in the Ada community needs and what it stands to gain from the efforts of AJF and its partners. Below are the stories of two people who live and work in Ada.

### JAKE CANTRELL

Jake Cantrell is a software engineer who was born and raised in Ada. In the mid-2000s, his family bought a saltwater trucking company, and Cantrell ended up building software to help them manage the company's day-to-day operations.

By 2014, the family sold the trucking business, and Cantrell converted the software to a commercial software-as-a-service platform to help streamline field operations management in the oil industry. In addition, he serves as one of the local entrepreneur representatives on the Community Action Team for entrepreneurship and tech-based economy, which builds economic development strategy for the City of Ada.

Cantrell's story shows the role that tech-based skills can play in supporting traditional industry. "With a downturn in (the) industry, software can help pull out of that," Cantrell said. "Because all oilfield companies run as leanly as possible, they have way too few employees doing way too much work, and our software can bridge that gap."

With funding from Build to Scale, more software entrepreneurs like Cantrell could access the resources and talent they need to launch startups and support the Ada economy and its growing tech-based ecosystem.





*(Hursh Juneja; Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)*

## HURSH JUNEJA

Hursh Juneja is a much newer resident of Ada. In the summer of 2017, the Chickasaw Nation hired Juneja as its Head of Enterprise Architecture and Innovation/IT. Born and raised in Delhi, India, she has worked in the IT space in Asia and the U.S., based in global hubs such as Bangkok, San Francisco, and Atlanta. “This career has transitioned very easily because there’s so much commonality in technology,” Juneja said. An executive recruiter sought her out for the position in Ada, and Juneja was drawn to the Nation’s driving mission, enhancing the overall quality of life of the Chickasaw people.

As the Chickasaw Nation continues to grow economically, it will need more talent like Juneja to support its IT work. However, with an expanding local tech-based economy — one that supports entrepreneurs, students, and workers in learning important tech skills — the Chickasaw Nation may have the ability to recruit from within its own territory, rather than needing

to seek out those from other areas of the country and the world.

See the Center on Rural Innovation’s [“Portraits of a community”](#) series, for more in-depth stories of those working in Ada’s tech-based economy.

## CONCLUSION

Rural communities such as Ada face real challenges in pursuing funding opportunities that can amplify and transform their tech-based economic development efforts. But finding solutions to these challenges is a multi-pronged effort between funding agencies, local economic development leaders, and the community organizations seeking their resources. Rural economic development leaders can take steps to identify and navigate these barriers proactively. And over time, as federal agencies are better informed on those challenges, they can help minimize the impacts of these barriers on rural areas’ ability to access funding and achieve their full tech-based economy potential.



# THE RURAL ECONOMIC DEVELOPMENT TOOLKIT: APPROACHES TO ASSESSING YOUR COMMUNITY BARRIERS

Ada's experience reveals some of the major challenges that rural communities across the U.S. run into: a lack of local capacity, limited experience in federal grant writing, navigating government entities, and the requirements of the EDA grants themselves. In addition, it is essential to highlight that not all rural communities interested in applying have a leader like Jim Eldridge, who is deeply committed to the work and willing to put hours upon hours of his own time into the process. Based on these realities, CORI and RISI created a checklist of suggestions and questions for rural community leaders.

This checklist can be used as a tool to support those considering applying for a Build to Scale grant and is ideally used several months before the NOFO is released:

1. Start early. The process of thinking about applying for a Build to Scale grant should not start when the NOFO is released, but as soon as you decide you want to apply — no matter how early that is. Developing a clear concept, clear partners, and a clear match can take significant time.

- Have you read through NOFOs from prior application cycles?
  - Do you meet the eligibility requirements?
- When do you want to see your project come to fruition?
  - How does that line up with the annual grant cycle?
- Do you have an established relationship with your city/town government's economic development institutions?
- Is your community situated on land that a tribal government oversees — and do you have a relationship with that government's economic development institutions?
- Does your city or town have a strategic planning process?
  - If so, how does this align with your work plan?

2. Think through the logistics of capacity. As shown through the team's experience at Ada Jobs Foundation, applying for Build to Scale takes a lot of time and energy.

- Who on your team can commit the time to research, network, and write the grant proposal?
- What type of federal grant writing experience does your core team have?
- Have you identified who you can reach out to for additional supports and questions during the application process, such as:
  - Technical assistance programs like RII?
  - The [EDA website](#)?
  - Corresponding with the EDA directly by emailing [oie@eda.gov](mailto:oie@eda.gov)?
- Do you have the funds to hire a grant writer?
- Are there smaller grants that you have gained practice in applying to?
- Are you aware of other rural organizations that have gone through the process for insight?

3. Assess what types of assets are available in your community that could provide additional support on grant writing and project development. Build to Scale grants are designed to support the whole community, and therefore, the ecosystem's other organizations, companies, coalitions, and infrastructure play an essential part.

- Have other organizations in your community gone through the federal grant process?
  - Are there organizations in your community working on similar topics?
  - What types of organizations or institutions could you think about asking for match funding? Whom can you approach for partner letters?
- Have you spoken with institutions in your community that have experience with federal grant writing, such as:
  - Utility companies?
  - Universities or community colleges?
  - Public school systems?







(Ada, Oklahoma; courtesy Rural Innovation Strategies, Inc)

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