# RURAL AND TRIBAL
# WOMEN'S
# ENTREPRENEURSHIP

An investigation of women's entrepreneurship across the United States through surveys and in-depth interviews



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# Executive Summary

For this report, we investigated the state of women's entrepreneurship among Indigenous[1] women and women from rural areas through in-depth interviews and surveys of women entrepreneurs and local governance leaders across the United States. A summary of the key findings and highlights from the interviews are offered here:

## Indigenous Women Entrepreneurs

Indigenous women entrepreneurs were extremely likely to have their Indigenous identities and practices woven into their business models and products.  A strong sense of community serves as a motivator for their entrepreneurial efforts.

➢ Training and education: Most women had completed some level of formal education or professional workshop to learn about running a business; however, much was left to be learned through hand-on experience for all participants.

➢ Mentorship and networks: Most women found mentorship and networks to be extremely important to their business operations and valued mentors that had hands on experience in the

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[1]There is considerable diversity (and disagreement) regarding the terms used in the literature and within government agencies for people of Native descent. These include Tribal, Native American, Native Indian, Native, and Indigenous. The specified focus of this report was Tribal and, as a consequence, that is the term we have used most often to refer to systems, and through conversations with Indigenous women, we use the term Indigenous when referring to people. However, when Indigenous respondents self-identified by another term, we honored their chosen term.

same business sector, had experience with their Tribal culture, and were communicative and supportive while being simultaneously realistic. There was also a recognized desire to compensate mentors through governmental subsidies to reduce costs on aspiring entrepreneurs.

➢ Financing and other resources: A majority of women self-funded their business, some to avoid owing and others because they could not secure loans due to living on Trusted land. There is also a high need for improved internet, childcare, and transportation access, especially on reservations.

➢ What entrepreneurship means to them: Entrepreneurism for most, provided a sense of empowerment and opportunity to not only achieve personal gain, but to give back to their communities and share their culture.

➢ Knowledge of existing resources: Awareness of federal resources was extremely lacking for almost all participants. Further, there was a strong sense of mistrust towards federally funded programs. Outreach and rapport building might help heal the divide.

➢ Tribal realities: Indigenous women face increased discrimination from inside and outside most Tribes. Tribes often lean to be patriarchal, and non-indigenous folks may tokenize or be racist towards Indigenous women.

## Rural Women Entrepreneurs

Rural women also tend to display strong senses of community and rely heavily on family and social networks. They also have less access to resources than urban folks though the specific issues may differ from Indigenous women.

➢ Training and education: While several women had advanced degrees in fields of study such as dentistry or chiropractic medicine, often these degree programs did not prepare them for running a business. Rural women were more likely to learn from experience and online tutorials across sectors.

➢ Mentorship and networks: Rural women were more likely to engage informal mentors, as opposed to formal, often paid mentorship programs to seek guidance on running their business. Similarly, many rural women utilized virtual networking spaces and personal networks, though some do use professional networks related to their sector of work.

➢ **Financing and other resources:** Rural women were more likely to apply for loans than their Indigenous counterparts, however they would still face the possibility of rejection, high interest, or high collateral. Further, the convoluted processes of applying for loans and assistance may dissuade some from trying. Access to internet, childcare, and transportation, while better than on an Indian reservation, were extremely lacking and could impede entrepreneurial activities.

➢ **What entrepreneurship means to them:** Entrepreneurship provided opportunities for independence, community involvement, and personal fulfillment though it could also lead to feeling burnt out or stress related to business operations and risk.

➢ **Knowledge of existing resources:** Knowledge of existing resources was rare, though many did engage their local Chambers of Commerce to locate resources. There was a strong call to increase the marketing of existing programs to promote their use.

➢ **Rural realities:** While generally, rural communities had strong relationships, some women felt isolated from their communities or as if they could not fully participate in desired activities so as not to affect their reputations. There was a general duality of collectivism and isolation as navigating community dynamics could heavily impact one's business.

## Governance Leaders

➢ **Community environments:** The interviews covered several United States regions, including the Great Plains, Georgia, and Iowa, and involved various community members such as small business owners and Chamber of Commerce members. Many women-owned businesses in these regions were in retail, services (such as salons and bakeries), and unique niches like outdoor adventures or cultural art.

➢ **Local programs:** Governance leaders explained that their regions offered support to entrepreneurs with programs provided by the Chamber of Commerce, regional authorities and small business centers. The latter help with business planning, licensing, funding, and marketing activities. We learned that the local programs are often seen as limited in funding and scope and have stringent eligibility criteria. Both issues make these programs less accessible for some women.

➢ **Challenges for women-owned programs:** Governance leaders discussed a lack of awareness about available programs at both the local and federal levels. Moreover, many of these programs are perceived as generic and not specifically tailored for women or minority owned

businesses. Tribal governance leaders noted that there is a general distrust of federal and state programs among Native American women, who often prefer Tribal programs

➢ Limited awareness/accessibility concerns: Governance leaders stressed that the awareness of grant opportunities and state and federal programs such as the Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs) was generally low. This results in underutilization of these programs by women-owned businesses in rural and Tribal areas. Other factors contributing to underutilization include distrust and the perceived complexity of these programs. Leaders advised that more active promotion and outreach – including direct engagement with communities – would increase awareness and utilization of these resources

➢ Cultural and regional considerations: The success of some businesses in Tribal communities is tied closely to cultural identity, particularly in communities with significant Native American populations. There is a need for more culturally relevant, sensitive, and inclusive resources. Programs should consider the unique challenges faced by Native American women, including language barriers, cultural practices, and geographic distance from Tribal lands.

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# Methodology

## In-Depth Interviews

To assess the state of women's entrepreneurship in Tribal and rural areas of the United States, we conducted 100 in-depth interviews of women entrepreneurs (n = 92) and local governance leaders (n = 8). The areas sampled were:

- Tribal
    - Kansas/Missouri, including Kickapoo, Potawatomi, and Sioux Tribes (n = 6)
    - New Mexico, including Navajo and several Pueblo Tribes (n = 13)

- Rural
    - Alaska (n = 10)
    - California (n = 10)
    - Georgia (n = 11)
    - Iowa (n = 10)
    - Minnesota (n = 5)
    - Missouri (n = 12)
    - New York (n = 10)
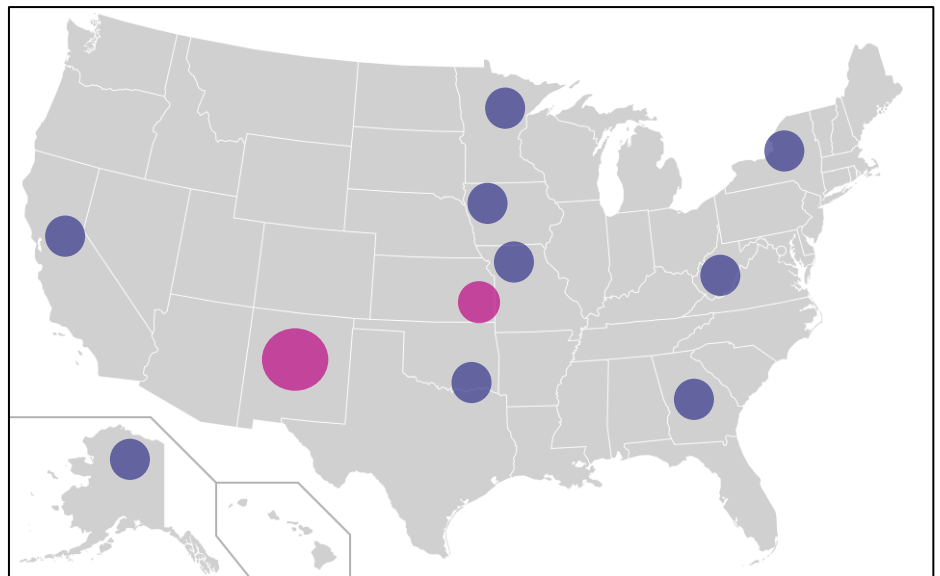    - Oklahoma (n = 3)
    - West Virginia (n = 10)



*Figure 1.* General locations of interviews

## Hiring and training interviewers

Interviewers from the local communities were identified and hired to conduct up to 10 interviews in each area, 9 women entrepreneurs and 1 governance leader when possible. Interviewers were selected based on the criteria that they were from or lived in the rural area or were members of Indigenous Tribes and had intimate understandings of the cultural norms of the regions. The interviewers in Georgia, Missouri, and New Mexico completed additional interviews with new regionally specific questions after the first 9 were completed in order to complete the sample of 100 interviews.

All interviewers completed human subjects research training and an ~1.5 hr. synchronous training with dfusion staff on conducting the guided interviews, using probing questions, avoiding leading questions, and building rapport with participants.

## Participants

Participants completed screening surveys to assess their eligibility to participate in the interviews. Once eligibility was confirmed by study staff, interviews were scheduled to take place in-person or over video chat if in-person was not feasible.

Women entrepreneurs were eligible if they:

- Did **not** identify as a man (for the sake of this report, we will refer to "women," though two of the participants identified as nonbinary),
- At least 50% of their business was woman- (or gender-queer) owned,
- Had some sort of business license or EIN, and
- Lived in a rural area of the US as defined by the USDA and U.S. Census (i.e., < 5,000 population, low population density) **OR** were an Indigenous business owner.

Governance leaders were eligible if they:

- Had an elected or appointed governance position that interacted with business owners in their community OR were a board member of a Chamber of Commerce,
- Had served in their role for longer than 3 months, and
- Served a rural area of the US as defined by the USDA and U.S. Census (i.e., < 5,000 population, low population density) **OR** served a Tribal role.

Table 1. Interview Participant Demographics

|  | Tribal | Rural |
|---|---|---|
| Gender |  |  |
| Male (governance leaders only) | 0 | 2 |
| Woman (cis and trans) | 18 | 78 |
| Nonbinary/Genderqueer | 1 | 1 |
| Transgender* | 2 | 0 |
| Race |  |  |
| American Indian or Alaska Native | 19 | 0 |
| Asian | 0 | 2 |
| Black or African American | 0 | 11 |
| Hispanic or Latino | 0 | 2 |
| Middle Eastern or North African | 0 | 0 |
| Native Hawaiian or Pacific Islander | 0 | 0 |
| White | 1 | 68 |

*Note. Only one participant specifically indicated they were a cis woman

## Structured interviews

Interviews were designed to take a maximum of 60 minutes to complete.

Women entrepreneurs. The structured interviews for entrepreneurs consisted of 24 questions across 6 categories: 1) education and training, 2) mentorship and networks, 3) financing and other resources, 4) what entrepreneurship meant to them, 5) knowledge of existing resources, and 6) regionally or Tribally specific questions, which were authored by the region's interviewer.

Governance leaders. The structured interviews for entrepreneurs consisted of 17 questions across 4 categories: 1) an introduction to the community's environment, 2) local programs, 3) awareness and access to state and federal programs, and 4) the general state of women-owned small businesses in their community.

### *Interview processing*

Audio recordings of the interviews were transcribed using RevAI speech-to-text software. Researchers then proofread the transcripts, tagged questions, and de-identified the transcripts, listening to the audio to correct any errors. Upon de-identification and the quality check, the audio files were deleted.

### *Data analysis*

Two researchers conducted thematic analysis of the transcripts per type (rural v Tribal), using inductive reasoning to identify common themes of responses across the different categories of questions. Results, themes, and policy implications are discussed below.

## Surveys

To expand upon the interview findings, we created online surveys for Indigenous and rural women entrepreneurs and as well as surveys for rural and Tribal local governance leaders in the United States. The surveys were available nationwide and distributed through paid marketing lists, community organizations, and social media advertisements. The general areas that participated are highlighted in figure 2.



*Figure 2.* Heat map of survey participants. Note. There were no participants in Alaska or Hawaii

### *Participants*

Women entrepreneurs were eligible if they:

- Did **not** identify as a man
- At least 50% of their business was woman- (or gender-queer) owned,
- Had some sort of business license or EIN, and
- Lived in a rural area of the US as defined by the USDA and U.S. Office of Management and Budget (i.e., < 10,000 population, low population density) **OR** were an Indigenous business owner.

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- Had an elected or appointed governance position that interacted with business owners in their community OR were a board member of a Chamber of Commerce,
- Had served in their role for longer than 3 months, and
- Lived in a rural area of the US as defined by the USDA and U.S. Office of Management and Budget (i.e., < 10,000 population, low population density) **OR** served a Tribal leadership role.

Table 2. Survey Participant Demographics

|  | Entrepreneurs | | Governance Leaders | |
|---|---|---|---|---|
|  | Tribal | Rural | Tribal | Rural |
| **Gender** | | | | |
| Woman (cis and trans) | 41 | 84 | 2 | 14 |
| Man (cis and trans) | 0 | 0 | 5 | 3 |
| **Race** | | | | |
| American Indian or Alaska Native | 38 | 3* | 8 | 0 |
| Asian | 0 | 1 | 0 | 2 |
| Black or African American | 4 | 27 | 0 | 4 |
| Hispanic or Latino | 0 | 1 | 0 | 0 |
| Middle Eastern or North African | 0 | 0 | 0 | 0 |
| Native Hawaiian or Pacific Islander | 3 | 1 | 0 | 1 |
| White | 3 | 51 | 0 | 10 |
| **Ages** | | | | |
| 18-15 | 1 | 0 | 0 | 0 |
| 26-30 | 9 | 15 | 0 | 0 |
| 31-35 | 11 | 20 | 1 | 3 |
| 36-40 | 7 | 13 | 1 | 2 |
| 41-45 | 8 | 16 | 2 | 9 |
| 46-50 | 4 | 11 | 3 | 3 |
| 51-55 | 1 | 7 | 0 | 0 |
| 56-60 | 0 | 2 | 0 | 0 |
| 61-65 | 0 | 0 | 0 | 0 |
| 66+ | 0 | 0 | 0 | 0 |

*Note. Three women completed the rural survey and identified their race as American Indian or Alaska Native and reported they were not affiliated with any Indigenous Tribes

## *Surveys*

Participants completed online screening surveys to assess their eligibility to participate in the interviews. Once eligibility was confirmed by the screening survey, they completed an online informed consent prior to completing the surveys. Surveys were designed to take a maximum of 60 minutes to complete. On average, participants completed the surveys in 29 minutes. Beyond the eligibility questions, participants were able to indicate "I don't want to answer" for any of the questions if they were in any way uncomfortable. Participants' data were verified (i.e., IP addresses were confirmed to be within the United States and not using a VPN, zip codes from the screening survey matched reported locations from the full survey, zip codes were confirmed as rural), then valid participants received a $25 gift card to compensate them for their time.

Women entrepreneurs. The screening survey consisted of 9 items accessing participants' eligibility and business structures. The full survey has an additional 80 items that accessed: 1) further demographics, 2) information about their business, 3) their motivations for becoming an entrepreneur, 4) their history with training, mentorship, and networks, 5) their access to financing and resources, and 6) their knowledge of existing programs. There was an additional section for women farmers.

Governance leaders. The screening survey consisted of 9 items accessing participants' eligibility and business structures. The full survey has an additional 41 items that accessed: 1) further demographics, 2) information about women-owned businesses in their community, 3) any local supports in their community for women entrepreneurs in their community, and 4) their knowledge of and recommendations for federal and state programs to support businesses.

# Field Interviews with

# Indigenous Women Entrepreneurs

# Overview: Indigenous Women Entrepreneurs Interviews

Nine of the 17 Indigenous women entrepreneurs (53%) lived and operated their business on sovereign Tribal land. They represented a variety of business types including artisans and product creators (muralist, jewelry makers, floral designer, embroidery, clothing designer, medicinal soap maker), service providers (masseuse, hair salon owners), and food service (medicinal food and beverage, bakers, caterer, restaurateur).

Several common themes emerged across the Tribal interviews:

*Use of Indigenous identities.* All but one Indigenous entrepreneur incorporated their customs and traditions into their business products and/or in their business operations. This could include incorporating specific ceremonies to cleanse and bless working spaces to creating authentic, Indigenous products for sale. All the participants in food service incorporated Indigenous recipes and medicinal herbs and flavors into their products.

> *"I try to use a lot of, not exactly native flavors. But I mean, I do try and bring flavors that are special to me. It's something that's very special to me. I try to bring flavors like cheese, sumac, that's in one of the flavors of my food like Prickly pear sumac lemonade. I just launched a new project, a Navajo tea, lightly sweetened with prickly pear of syrup. I'm really grateful to be able to use these native flavors in this way." -Baker, Diné (Navajo)*

> *"I smudge all the time. I also talk to the flowers whenever a new shipment of flowers comes in, I would say, welcome to [the reservation]. Or, when I'm a designing, I'll talk to them. It's just, because, you know, they took so long to grow. Our mother gave them as gifts, so I respect them that way." -Floral designer, Pueblo*

*Strong emphasis on community.* Indigenous women on and off reservations had strong ties to their family units and Indigenous cultures save one: a transgender woman, who closely aligned herself with the LGBTQIA+ community outside of the reservation. While she did not deny her heritage or deny her identity, she felt her queer identity had a larger impact on the community she grew with her business.

> *"With my business, it's the teachings. My sewing the traditional clothing. Not only do we want it to be passed down from generation to generation, but also, keeping our language strong. So when I have my sewing workshops, if I am within my community, we talk to each other in our language. And when I'm working with the elders, it's the same thing. I try to talk to them in our language so that they have a better understanding of what we are doing. or what we are creating." -Textile embroider/Traditional clothing designer, Pueblo*

*Challenges and responses.* On and off reservations, Indigenous women voiced their struggles with access to resources, including financial, childcare, and transportation, as well as shared stories of discrimination. Two women were rather candid in sharing their stories of being Native in the United States, where the history of colonization caused lasting harm that is still affecting them today ranging from the effects of being tokenized to having their identity erased.

> *"The biggest thing that would culturally affect me, if you've noticed the name of the Sports mascot here is the Black Hawks, and the Indian chief is their logo. That's pretty hard to deal with, right. 'cause when you're dealing with a small town where their school sports mean everything to them. They have a really hard time absorbing the fact that I can't appreciate it. That is a huge thing, having to be in the fight all the time for respect. That's not honor."*
> *-Masseuse, Standing Rock Sioux*

*"The Spaniards took a lot of our Tribal identities and erased them, they didn't record them correctly. And because of that, we have to fight for recognition. It's messed up my business. I was told that I am basically a "native inspired" business instead of a native-owned business. I have a family tree going back to 1750 of my heritage and my bloodline. But that's not good enough for the government to acknowledge who I am, where I come from. So I struggle as an Indigenous person because of the government. So again, why am I gonna take money from a government who has screwed me over left and right? So, no, I don't think I will hold my breath for them to come save me at all." -Medicinal jewelry designer, unspecified Tribe*

Despite the trials and hardships, the Indigenous entrepreneurs displayed their perseverance and grit in the face of the challenges of business. Their stories illustrate their cultural identities and resilience as they navigate the business world in the United States. All of these ideas are explored further in the discussions that follow.

## Education and training

*Formal education.* A majority (n = 12) of the Indigenous participants had completed some sort of formal business training either from university or vocational school courses (n = 5) and/or through a program that was designed to teach business skills and processes (n = 8). Interestingly, the participant with an MBA felt that the coursework did not prepare her to actually operate her business.

*"Despite having an MBA, I don't feel like I have an awareness of the things that I probably should do or need to do. The reality of just jumping through all the hoops has not been easy for me."*
*-Coffee farmer and roaster, Potawatomi*

*Indigenous-specific education.* There is an apparent need for Indigenous-specific, or even Tribally specific education for women operating businesses within and for other Indigenous people. One participant noted that she needed to learn from experience because there were no culturally sensitive trainings near her in Kansas.

*"I think there's a big difference between Indigenous women who offer their art versus other non-Indigenous women who offer services that, you know, in this country are looked at as a business. I think that Indigenous women, unfortunately have the experience of trauma response. And when we are needing to make money for our families, for ourselves, we act in a very hustle-type way. We get work done, you know, we go the extra mile. We do things that you don't learn in school anyways in order to survive and hustle. So I think that my learning strategy is sink or swim." -Medicinal jewelry designer, unspecified Tribe*



*Figure 3.* Number of Indigenous women business owners who reported different modes of education

Meanwhile, 9 of the 12 Indigenous women in New Mexico were able to participate in training seminars and programs provided by the Navajo Nation, specific Pueblos, or other Tribal groups in the Southeast, all of whom noted that the trainings were helpful in teaching them to navigate business within the Tribes.

*Informal education.* While two participants relied completely on "winging it" when they started their business, two others had

previous managerial work positions to learn how a business ran. Otherwise, informal education supplemented the formal education opportunities of all the other participants.

## The role of mentors

A majority (n = 13) of participants have used either a formal or informal mentor during their time in business, four of whom had both. Those who participated in formal mentorship through Tribal programs did not have to pay for the mentorship as it was subsidized through the program, with one participant noting the appropriateness of this subsidy:

> "I think I need mentors, and the mentors need to be compensated. Not necessarily by me, but, we need to find these Native businesswomen mentors and make sure they're compensated to have time to offer younger business owner entrepreneurs their services. I have a good circle of people, but I know that their time is so crunched and valuable. They're just as overworked, overloaded as me. So, a lot of times I don't even turn to my circle or my mentors because I myself try not to overwhelm them, overload them." – Vegan restauranteur, Hopi (Pueblo)

Mentorship plays a critical role for entrepreneurs beyond guidance to meet business license requirements or navigating marketing and networking etc. They increase the mentee's self-efficacy and provide social support. Common desired traits of mentors noted included: people who have been where [I] am either by industry or Tribal affiliation, communication skills, and realistic views of what can and cannot be accomplished.

## Tapping into networks

Many of the women in New Mexico have participated in professional networks such as Native Women Lead and Arrowhead Business Group. Others have vocational networks such as fellow cosmetologists or farmer's market venders. Most who use formal and informal networks (e.g., friends and family) were able to increase their networking, learn social media skills, and business skills. One woman noted the desire to have a larger, Indigenous network. She had attended a county-specific group in Kansas, and she felt ignored. This highlights the need for and importance of inclusive networks to welcome different perspectives as well as the desire for population-specific networks.

*"I felt like they weren't talking to me. I felt like they were talking to everybody else. I felt like what I offer and what I do doesn't fit their training model. Yeah. And it was a waste of my time and, you know what I mean? It didn't support me as a Native person in with my Indigenous work at all. So I haven't ever found support outside of my native community."*

*-Medicinal Jewelry Maker, Unspecified Tribe*

## Experiences with financing

Only four participants reported applying for loans to gain startup funds, with two additional women who applied for COVID-19 relief through the Navajo Nation. Some did not apply for loans because they did not qualify, such as the Diné restorative farmer, whose home cannot be used for collateral because the land is in Trust, almost punishing them for owning a brick-and-mortar house.

> "Every person that rejected me said, "well, if you lived in a mobile home or a modular home, you could have used that as your collateral," because if I didn't pay my loan, they could just pick up my house and take it off with it. But because this house was on a foundation, they couldn't do that." –Restorative farmer, Diné

Another common theme that emerged was participants who had no interest in loans because they did not want to owe a bank or financial entity, though they were willing and had applied for grants that did not need to be repaid.

> "*I had to pay something back? Oh my gosh. No, that terrifies me.*"
>
> *-Artisan beverage creator, Kickapoo*

Meanwhile, a majority of the participants (n = 12) were solely or mostly self-funded for their business ventures. Some assumed they did not qualify for grants and loans, two applied and were denied. The reception and willingness to apply for grants was much higher, with 6 participants applying for and receiving at least one grant. One woman applied for 58 grants to receive 6 of them. Overall, startup loans from Tribal groups were better received than SBA loans, and grants were more palatable to a majority. Three women were able to secure micro-grants and microloans, which might also provide an opportunity for startup funding with less collateral and lower interest rates.

## Resource concerns

Beyond financial capital, the participants were also questioned about their access to internet, childcare, transportation, and staffing.

*Internet.* Only one participant did not find access to internet essential for their business. Everyone else used the internet for social media, networking, scheduling clients, communication, and/or processing payments. However, internet coverage on the reservations was spotty at best, with one woman paying out of pocket for Starlink because there was no reliable internet where she lived. The infrastructure is completely lacking. In some places, Tribes have started to fund fiber internet, but not for residential use.

> "*The Tribe negotiated with [internet company] saying, okay, you put the fiber optic lines, but it has to go to our educational systems and our Tribal offices. But they did not put in the infrastructure so that it could eventually go to the residential areas. So outside my fence here, there's a fiber optics line that runs across. And I can't gain access to it because there's no infrastructure in place.*" *–Floral designer, Pueblo*

*Childcare.* None of the participants currently required childcare or had any issues with obtaining childcare when needed, because all of the participants with children were either able to stay home with their children or had family or friends who could watch them. The complete lack of quality and well-priced childcare affected more than one participant who stayed home out of necessity—not choice—or could only work when the children were sleeping. The only participant who was able to identify a safe, quality daycare said it was a Headstart program that was a 20-mile round trip from her house. Which posed its own barriers.

> *"That's been a major barrier. We haven't had enough to pay for daycare, so he's been at home with me"*
>
> *-Coffee farmer and roaster, Potawatomi*

*Transportation.* No participant said their transportation needs were categorically unmet. However, everyone had their own personal vehicle, and multiple mentioned that the price of gas would often prevent them from traveling. The restorative farmer, who relied on their car to visit people's farms to coach them in best practices, noted that often the roads get washed out and prevents them from being able to complete their job. The participants on the reservation had more issues with travel than those off reservation.

*"And I don't know if other entrepreneurs feel that way, but especially when we're talking about agro business. You're out there like in the fields or you're like isolated. and, and safety's like always my number one priority,"*
*-Restorative farmer, Diné*

*Staffing.* Participants' abilities to hire adequate staffing were idiosyncratic with five participants unable to do so, with three of those unable to afford additional staff, one being unable to identify qualified staff, and one interestingly being concerned for their safety. The restorative farmer, a nonbinary AFAB person, who earlier noted unsafe road conditions, fears hiring just anybody to join their venture when traveling to remote locations and risking being stranded.

## What it means to own a business

*Preferred terms.* The participants had a variety of terms that they like to refer themselves as: 6 liked the term "entrepreneur," nine accepted the terms "business owner" or "business woman," four preferred for their Indigenous identity to be include in their monikers such as, "Native trans woman business owner," or " Indigenous artist," three preferred to be noted by their professions of "artists," or "designer," and two had specific terms they like, "social change agent," and "creator, generator, or innovator." While a majority admitted that they had not given their terminology much thought before being asked, a few had strong feelings as to what delineated "entrepreneur" from their preferred term. The Navajo designer said, "I'm an entrepreneur, but like, it's just not a word I would, it just doesn't come off my tongue, you know?" while the Pueblo floral designer fluctuated between "entrepreneur" and "business owner" because, "when I've gone back on Capitol Hill, people seem to relate to "Entrepreneur" more than as an owner, so I'll, I'll say it just depends on, on the group that I'm talking to."

*Definition of success and motivations for business.* When asked how they defined "success" for their business, only six participants provided answers related to money, three of whom answered simply along the lines of, "making more money that I'm spending." The other three, while mentioning money, had additional qualifiers. The independent artist only wanted enough money to enjoy the freedom of not having to worry about it and to travel. The jewelry designer said that community building is just as important as the money, and the coffee roaster wanted to earn enough income that she could profit share with all the farmers that staff the farm in Guatemala along with everyone else along her supply chain. For 12 of the respondents, seeing people enjoying their product, participating in cultural practices, and building community were at the forefront of their definition of success.

*"[My husband and I] say we're Indian rich because we have a lot of blankets. We have a lot of our traditional clothing. We still have tall cultural ties. We're Indian rich. We're not non-native rich, because our account is always straining. so, you know, but for us that, you know, it's, it's a different, it's a different level in Indian country. - Floral designer, Pueblo*

The motivations for starting their business varied from wanting something to do while being home with the kids, to escaping toxic and racist kitchen environments of previous jobs, to finding a pathway out of homelessness. A majority (n = 9) started

their ventures to share their culture, give back to the community and restore their environments. Every participant reported having already achieved success or at least incremental success towards their final goals.

> *"It's just, something that just is not done by a lot of people anymore. There's just a few of us and sometimes it may just be the grandmother of the family that, you know, makes dresses just keeping, a traditional life, you know? So I think that's what I'm doing is just keeping a tradition alive." –Traditional clothing maker, Navajo*

*Biggest entrepreneurial challenges.* A large theme that emerged surrounding challenges for entrepreneurs was, unsurprisingly, finances, both in securing capital and figuring out tax systems and licensing. Other challenges were idiosyncratic such as the challenges of gaining notoriety as an artist, marketing, the time travel takes and even being able to "pass" as a trans woman.

*Biggest entrepreneurial rewards.* The biggest noted rewards, however, were much more ubiquitous with 14 of 17 participants claiming their largest rewards were seeing people enjoying their products and/or participating in the culture. The community engagement was a high priority for most of the women, with the remaining three being rewarded by being able to support themselves, and in the case of the trans woman bakery owner, the ability to live her authentic life within the community.

*What to understand about being an Indigenous woman entrepreneur.* Three women wanted to highlight that being an Indigenous entrepreneur is difficult whether it be from discrimination, competition for limited financial resources, or growing up in poor areas of a reservation with awful infrastructure. The majority of women shared their feelings of entrepreneurship as an empowering force. It gives an opportunity to share culture, serve as a role model, and to show the world that they're still here despite the horrendous history of colonizers.

> *"What it means to be a woman entrepreneur as a, as a Tribal or Native American entrepreneur is, taking some of that power back as a woman."*
> *-Caterer of Indigenous cuisine, Diné*

## Awareness and the use of existing federal resources

To summarize, the awareness of federal resources was almost nonexistent between the participants. Nobody know what it meant to be certified as a Women-Owned Small Business (WOSB), and only one person had heard of Women's Business Centers (WBCs) but thought those were only appropriate for women living in cities. While 10 of the women has at least heard of the Small Business Administration (SBA), only five of those attempted to use SBA resources and only three would recommend SBA resources to other Indigenous women. One woman had a bad experience and never went back to the SBA and the other found the SBA was not set up to assist people with Microbusinesses.

> *"I did go have a conversation with them, but I left frustrated because again, my business model doesn't fit into colonized. ideas of what business should be." –Jewelry designer, undisclosed Tribe*

> *"[the SBA is] still is not accommodating micro business owners, but there's actually gonna be a Tribal summit with SBA in a couple weeks that I hope I'm gonna get an invitation to where they're actually wanting to finally address micro entrepreneurs and Native artists at the SBA level." –Floral designer, Pueblo*

However, there were several suggestions for what types of resources women would want to use from federal sources and how to better market them to Indigenous women.

*Desired resources.* Unsurprisingly, 12 women mentioned they would want more access to capital be it through grants or microloans, or training to navigate financial systems such as applications and taxes. They want training and they want them to be accessible.

*"You get the knowledge and resources, but it's like jumping through hoops to get. What we really need is capital. I don't want any more programs that don't come with capital."*
*-Vegan restaurateur, Hopi*

*How to market these resources.* Eight women recommended using social media, radio advertisements, and physical signs to advertise existing programs. The larger suggestion, offered in some form or another by 12 of the women, was to engage in grassroots outreach, sending ambassadors to Tribal spaces, and getting buy-in from trusted community members that could then act as innovators in the community to spread the news and recommendations of useful resources.

"How come, you know, they're not here? They don't do the work to come into our communities. They expect us to come to them. And the problem with that is that's not always a safe space."

–Jewelry designer, unspecified Tribe

"There needs to be more awareness of what's out there. Like they need like a hundred more [interviews like this] to get it out there. I mean, for real, because that's, that's important and that's important work."
–Caterer of Indigenous food, Diné

## Tribal realities

*Cultural norms to be overcome and discrimination from the outside.* Within Indigenous cultures, women and LGBTQIA+ individuals face discrimination from heavily patriarchal systems. Women are sometimes seen as less capable. One participant, the Pueblo textile embroiderer, had to leave her Pueblo because she was single and unmarried. The trans Diné bakery owner was unable to re-register with her Tribe after legally changing her name and gender. Often, other Pueblo people are wary of the vegan food prepared by the Hopi restauranteur.

In addition to discrimination within Tribes, Indigenous women also face discrimination from outside the community. The Quechua artist often gets passed over for her work being "too Native." The Diné restorative farmer was denied a loan despite their stellar credit. The Hopi vegan restauranteur and the Sioux masseuse have been tokenized for their "Native faces". There is a lot to overcome, as unfair as that statement may be.

*Cultural norms as strengths.* On the reservation, most Tribes do not have a "for-profit" culture. The focus is much more on the community. This is a large strength of Indigenous people and increases the resiliency and grit of the individual as part of the group. None of our participants had an issue with

securing childcare, because there were always family and friends ready to help. Within our sample of Kansas and New Mexico, the women in New Mexico seemed much better connected with their communities. However, the Kansas Indigenous groups serve all Indigenous people and have also built community systems that serve the area. This is a strength of the Indigenous people that can be harnessed to better support the individuals while remembering that each group is unique and needs to be engaged by the federal government should they want to affect change.

*"The big thing is that Tribal rural entrepreneurship is, has a really unique perspective because we're dealing with also the federal trust issues. So, when, so I think a lot of times, organizations and federal organizations just want to lump us into one big group when they don't realize that we're not one big group. We're 576 little, you know, individualized groups. and each Tribe has a different, set of guidelines for the businesses and, to and that these organizations need to realize that you have to learn about that."*

*--Floral designer, Pueblo*

# Field Interviews with

# Rural Women Entrepreneurs

# Overview: Rural Women Entrepreneurs Interviews

The 75 rural women entrepreneurs represented a large variety of businesses and described an array of entrepreneurial approaches, from traditional small businesses to innovative and niche enterprises. Their experiences reflected the use of diverse business models, from agriculture and food production to wellness services, retail, and creative product industries. As we listened to women's responses, we quickly learned that most of their business efforts fell into one of two categories:

1) *Small business ventures,* many involving products and/or hand-made wares involving both store and home-based production efforts (e.g., candle-making operations, bakeries, crochet-pattern maker/blogger; cheese maker; handmade jewelry)

2) *Specialized service-oriented businesses* that took place in homes, communities, and diverse local settings (e.g., home design consulting, dentistry, farming, legal document assistance, tattooing, photographic services, massage therapy, art framing, day care services, etc.)

As the interviews proceeded, we heard descriptions of entrepreneurial efforts borne from various interests, family backgrounds, financial incentives and life circumstances. For some, businesses were partly inspired by personal interests and/or hobbies:

> *"It started off as just a very simple gift shop, mostly locally sourced items. It had been something I always wanted to do, and then when my dad passed away, I decided that I wanted to go ahead and do it because life is short." –owner of boutique shop, West Virginia*

For other women, their business was an existing part of a family legacy:

> *"My husband has owned the orchard for 24 years and he even worked at it before he owned it, for approximately two years or so. When we got married, I got into it. And so, we sell our apples." –apple farmer, Minnesota*

And for still others, pressing life situations – losing a job, starting a family, relocating, and basic economic necessity – drove the logic behind their decision to start a business:

> *"At the time, jobs were scarce. People didn't know the state of the future, and people were home. So I said, what can I do to take up some of my time while still earning some money?" –candlemaker, Georgia*

> *"My business is a bakery that I started 31 years ago. After becoming pregnant and feeling like I didn't have many job opportunities, I decided to create one for myself." – owner retail bakery, Georgia*

*"Our pizza farm sits on 50 acres. It was once a horse pasture. And the idea of a pizza farm is, we make wood-fired pizzas. We have a garden where we grow as much as possible; we locally source as much as we can. We invite customers to come out and sit. We have live music and walking trails. And we have animals that have been rescued including alpaca goats.*
*So, it's a very family friendly restaurant."*

*-Pizza farm owner, Minnesota*

Throughout these interviews, respondents described an array of entrepreneurial approaches, from traditional small businesses to innovative and niche enterprises. Their experiences reflected the use of diverse business models, from agriculture and food production to wellness services, retail, and creative product industries. One Minnesota woman describe a "pizza farm" business, ten years running, that worked multiple angles. Despite the diversity within the sample, several common themes emerged:

*Community and family.* An important recurring theme that emerged from the start of these interviews dealt with the importance of community and family to the success of the respondents' businesses. Local support was critical for many, from those who sourced products from local suppliers to those engaging with their communities through markets, events, and loyal customers and clients. Family involvement was often described as critical to respondents' business livelihood. Spouses, children, and extended family members were mentioned by many as both shaping entrepreneurial decisions, and contributing to actual labor, co-ownerships, financial assistance, and informal mentoring.

> *"We started the can redemption business because of my son. He was just graduating. He thought he was going to go get a big person job. Well, he did that for a couple months and didn't like it. So then he said, can we go back and own a store again." –Owner, can redemption store, Iowa*

> *"I have several businesses. Everything today that we own is owned by myself and my two brothers equally. We have a farming business, a trucking business. two grain elevators and a feed store. I just did a coffee shop with my mom. but I run the operation." –Owner, coffee shop, grain elevator, trucking business, Missouri*

*Challenges and responses.* As interviews continued, stories of the entrepreneurial challenges respondents faced in maintaining and scaling their businesses emerged. This was usually due to limited resources, but also difficulties finding the right markets, pressures to self-finance, and challenges balancing their personal and professional lives. There were also discussions about difficulties balancing growth goals with business sustainability.

In spite of recurring tales of entrepreneurial challenges, from market/finance challenges to personal hardships, these rural women business owners shared with us experiences that demonstrated their grit, persistence, and resilience. Their journeys illustrated their ability to find new and creative solutions (e.g., pivoting business strategies, pursuing or expanding new product lines) and successfully adapt to new circumstances (e.g. shifting business models to keep a business afloat). All of these ideas are explored further in the discussions that follow.

## Education and training

*Formal education.* Business education varied greatly among the rural women participants, with 55% having received some sort of formal education; however, among the 40% who had vocational or university training, many supplemented that vocational training with online business classes, other programs, and seeking information from online sources because the formal education was not enough specifically for learning business practices. Of note, those with higher education/specialized degrees (e.g., a Doctor of Chiropractic) explained that their education/training focused more on their professional skills/areas of expertise and were not particularly focused on skills they would need to start and maintain a business. It was not uncommon to hear them describe later learning needs for specific business training on their entrepreneurial journeys:

> *"I trained very vigorously to be a dentist, not so much to be a business owner. I had a couple of little classes in dental school about owning a practice, but it really didn't talk a lot about owning a business."–Dentist, Minnesota*

*"I've had training in this specific career path, not business wise. I wanted to take a business class, but it was really expensive at the college here. But like training in my career specifically? Absolutely. Alaska surprisingly has very strict requirements for completing an apprenticeship and becoming a licensed tattooer; not every state has those." –owner, tattoo shop, Alaska*

*"A lot of it is trial and error. So, I think it started a lot with online research. So, a lot of YouTube videos, a lot of just Googling, and then networking. So going to, like, other events where there are other entrepreneurs and just kind of seeing how they work."*

*--Herbalist, Georgia*

*Informal education.* Many respondents described the importance of hands-on learning in training for their profession. Almost half of the participants (n = 31) did not report having any explicit, formal training to start their businesses, many learned from families, networks, and mentors, while some were content to just "wing it" and learned through their own experience. Terms like "learning on the job" "trial and error learning" and even "seat of my pants learning" were frequently used, emphasizing the importance of practical learning efforts.

Hands-on-learning also included lessons learned participating in existing family businesses or drawing on previous work experience. Also included was mentorship support from family members, colleagues, and other business professionals. Hands-on experiences often served as a substitute for formal business education.

Additionally, some respondents (n = 15) described attending local workshops, taking one or more single college courses, and/or taking advantage of educational resources provided by community organizations and small business associations. These resources helped respondents further their understanding in both topical areas, as well as some business areas including legal requirements, financial procedures, and marketing efforts.
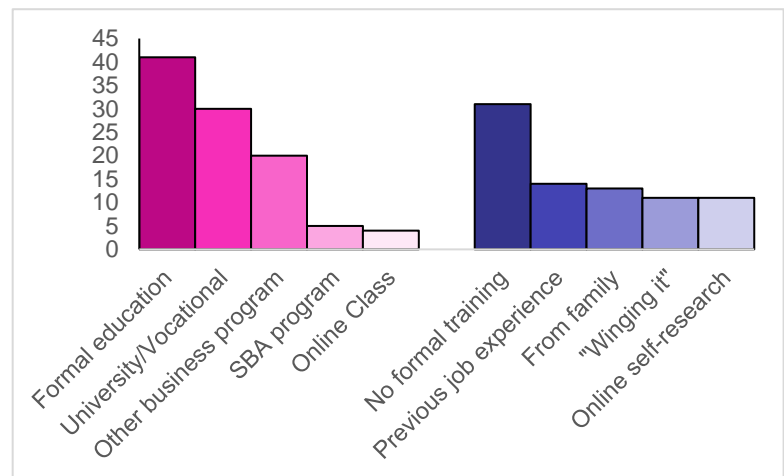
*Financial literacy goals.* One of the most commonly noted educational/training challenges among respondents dealt with their financial management concerns. "Financial literacy" needs were reflected in respondents' descriptions of feeling underprepared and underinformed in this area.



*Figure 4.* Number of rural women business owners who reported different modes of education.

> *"As for the business aspect of managing money, I'm not very good at it and I really should farm it out. And that's, you know, that's something that I would advise people to is figure out what your strengths are and where, where you struggle. You've got to farm it out." –small business consultant, CA*

It was clear that respondents recognized the importance of learning how to adapt to changing market conditions, customer needs, financial management guidelines, and shifting industry trends. For some, this inspired the pursuit of specific training through community/professional workshops. More commonly, respondents sought financial advice from peers and professionals such as accountants, mentors, and bankers.

*"I got in touch with a lawyer and yeah, he was amazing. And he really did do a lot. He would say "Hey, you really should be investing in here and you should…" You know. And thank goodness he did. I mean, that really helped us a ton." –owner, can redemption store, Iowa*

*Self-teaching online.* Many respondents (n = 27) reported pursuing informal learning about their profession as well as financial management issues through social media platforms; these included Facebook, YouTube, Pinterest, and TikTok. These resources were sought by those trying to acquire new skills, particularly in design, marketing, and day-to-day business operations. Others sought peer support and guidance through specialized online networking groups. Some described listening to relevant podcasts and many described looking for business-related answers using search engines like Google. In general, these social media resources and strategies were commonly used and characterized as very helpful:

*"A lot of my things I've learned off TikTok and Facebook and Instagram, because anytime that I want to do anything, whether it's recipes, whether it's how to market your business, marketing strategies, how to be an influencer, anything that I have a question about. I mean, anything that I want to know about, my first thing is to go to TikTok because somebody has already researched that." –candlemaker, Georgia*

*"I really hit the podcast scene for marketing especially. I definitely didn't have any experience in marketing and podcasts were kind of a huge, huge thing. I listened to three different ones, and I recommend them all the time." –jewelry maker, Georgia*

In sum, these women entrepreneurs employed a diverse range of learning strategies to build and sustain their businesses, highlighting the importance of adaptability, resourcefulness, and family/network support in their journeys.

## The role of mentors

Through the course of these interviews, we heard respondents describe the unique obstacles they faced as women in business. These included the challenges of securing financing, overcoming industry biases, and balancing family responsibilities. We wanted to know what role, if any, mentors played in helping the women navigate these business challenges. Their responses highlighted the following themes:

*Formal mentorship.* While most every respondent (n = 69) indicated that mentorship was important and a potentially constructive form of business support, not all respondents had formal mentors. This was sometimes by choice, and other times because there was uncertainty about how to connect with relevant, professional mentors.

*"It's tough being just an at home business, and its crafting and the market can be super flooded in that aspect. So, the mentorship piece, I don't even know who I would ask. If there was some sort of like, I don't know, network of people that are like willing to answer questions…but it's also competitive. Right?"*
*--Novelty Tea Store, West Virginia*

Only 11 participants reported having a formal mentor, and only 4 of them paid for their mentor or knew their mentor was compensated through an organization for their time.

*Informal versus formal mentorship.* Informal mentors were the common contributing support in these women's lives and almost ubiquitous. Women describe informal mentorships and the critical support they received from experienced people both in their networks, as well as family members and friends.

*"My informal mentor was a friend from another wine company. Because she's been at this for so many years and then finally got her feet on the ground three years before we started opening our stuff. And so, she had the process fresh in her brain and every question I had, she was able to answer. Then she would come to me and be like, oh, did you think of this? Without her, this wouldn't have been able to get done because it's just a very complicated process. So that was the closest thing to a mentor I've had"*

*--Functional beverage business owner, New York*

*Importance of mentorship.* Mentorship was characterized by the majority of respondents as important in keyways. For one, mentors helped the women to gain industry-specific knowledge, to bridge knowledge gaps, and to help avoid business pitfalls. Mentors were valued for offering lessons learned from shared experiences, helping women learn from their mistakes, and counter-balancing trial-and-error learning. Additionally, mentors were described as providing critical support in boosting the women's business confidence, offering practical and honest advice that helped women navigate business hurdles and accelerate their business success.

*"I never paid for a mentorship program. You attach yourself to someone you respect, admire, or know they could help you in some way. My mentor was a retired bank president and when my dad passed away, I adopted him. He never sugarcoated anything. He always told you exactly what he thought, take it or leave it. And he was very honest. He was very good and knew the financial part that I really didn't tell get at the time." –retail home decorator, Iowa*

*What makes an ideal mentor?* Respondents noted that mentors should ideally share similar values, particularly regarding business ethics, but also in terms of a shared passion for the field. The women prioritized mentors that had experience in their business industries, shared their background, or faced similar challenges. But they also wanted a mentor that was a good fit, that had integrity, and would provide honest feedback in a comprehensible, timely manner:

*"I would look for someone who has the ability to sit down and have a normal conversation. And not speak down to me, but speak with me. Just to have someone who has business knowledge in the state that I'm in, and the ability to have just a general conversation." –owner, bar/restaurant, Iowa*

*Not all "mentors" are helpful.* In another interesting discussion of mentorship, one woman who owns a hair salon noted that her experience with prior bosses – potential mentors – was not a positive one. For her, this represented a missed opportunity, and a lesson about what true mentorship means. As she explained:

*"What I've learned from them is if I were to ever have employees within my business, I would treat them better. Not that they didn't treat me well, but they didn't have the confidence in me to move up to a chair and do people's hair. There was no room for growth in either one of the salons that I worked for. I feel mentorship is important. You need somebody there to back you up and to help you and guide you if you don't know which direction you're going." –owner, natural hair salon, Georgia*

In summary, informal mentorship relationships were the most common form of mentorship discussed, contributing in largely positive ways to the growth of women-led businesses. There was a particular focus on mentorship arrangements with family guidance, personal connections, and peer networks.

## Tapping into networks

*Professional networks.* As highlighted in the prior section, the women entrepreneurs in this study had mentorship connections that arose from their social networks and, in some cases, professional networks as well. In general, however, business owners tended to have minimal interaction with formal professional networks, with only 30 participants being involved with them at all. Those who did mentioned networks like the Apple Growers Association, their local Chamber of Commerce, or other industry-specific associations through organizations like SCORE.

While some respondents noted that they valued these formal networks, others indicated they were either unaware of these groups or chose not to be a part of them, instead preferring to participate in informal networks offering more personalized connections, support, and in many cases, local accessibility.

Other challenges with professional networks were cited, including a) difficulty finding professional networks in rural areas or within specific niche industries; b) frustration that some professional networks appeared to be more focused on hosting social events rather than providing respondents with meaningful business support.

> *"Interviewer: What role does the Apple Growers Association play for you and your business?*
> *Respondent: Not much really.*
> *Interviewer: Just to clarify, is that the yearly convention you were talking about?*
> *Respondent: Well, it's not a convention, it's just a, you know, we get together once a year at somebody's orchard and, and there's some kind of, you know, they teach us something new, what's going on, or something like that."* –apple farmer, Minnesota

*Virtual networks.* As we explored respondents' use of diverse social networks, we once again heard about the importance of virtual networks from 18 of the participants. Connecting with peers (and potential mentors) through Facebook groups, Instagram, and business-specific online forums afforded respondents the opportunity to connect and network with others in similar industries.

*Personal networks.* Personal networks including family members, friends, community members and professional peers were used in some form by all participants. The women reported receiving help with marketing and promotion activities, set-up and coordination of events, travel assistance, word-of-mouth referrals, financial support, advice/guidance, physical labor, and emotional support:

*Community Support Networks.* One of the distinctive types of networking activities reported in this study was networking with one's local community. Professional and personal networks often overlapped in small communities, blurring the lines

> *"Until recently, my social networking has all been online, but in just the last couple of months, where you met me down at that Farmer's Market? Oh, my goodness. I'm starting to create the in person, not because we do the same thing, just because it's nice to talk to people, and be part of a community. I also actually started teaching crochet at the local library, and that's creating open doors that are leading to more things. So yeah. I'm actually starting the in-person stuff now."*
> *—owner, crochet pattern sales, Missouri*

between business and personal relationships. Community networks helped support local businesses in a variety of ways, from Chamber of Commerce membership to serving as loyal customers and clients, making local purchases of products and services, participating in/attending local events, and informal social gatherings that promoted community connections.

> *"[This region] is just so community oriented. And once you get in the community, there's constantly local popups and stuff like the [names a local inn] hosts entrepreneur events sometimes. And there's a hairdresser here who hosts little women's' entrepreneur popups and things like that. So, there's a lot of opportunities, um, once you kind of like throw your name out there. And a lot of them come through our Chamber of Commerce. You'll hear through things through there." –Owner, souvenir shop, California*

In summary, our interviews reflected respondents' reliance on personal networks (i.e., friends, family, customers/clients, community members) for business support, while formal professional networks played a smaller, less consistent role across different businesses.

## Experiences with financing

A critical focus throughout these interviews dealt with the women's experiences trying to finance their businesses. Our questions explored the challenges women faced in trying to secure financial resources to start, maintain, or grow their businesses. We also explored the resourcefulness of the business owners as they navigated various financial landscapes.

*Lack of formal business education.* As noted previously in this report, many business owners noted that they had not received formal financial or business training, instead learning through experience and often making financial decisions through trial and error. For some, these experiences were meaningful, teaching them valuable lessons in financial management such as budgeting and managing cash flow. For others, learning through trial and error creates stress and uncertainty around their financial choices and financial health.

*Turned down loans, discouraged potential borrowers.* Respondents' concerns about applying for formal financing were not without merit. Many respondents shared their stories of having difficulties obtaining traditional bank loans. This was especially true in the early stages of their business. Only 11 participants had applied for loans for startup capital, and 7 had applied for grants. Peppered throughout these interviews were stories of those who had attempted to apply for loans but did not succeed, either because they were turned down based on their financial/credit status, or they were scared off by the perceived complexity of the process:

> *"Financing has been my biggest challenge. I was rather low income when I came acquired the business. And I don't have the credit. I haven't really been able to find out good ways to get loans or anything like that. Even now, the studio is self-sustaining and a bit profitable. I try to put money back into it. But I can't really go and get loans and things like that. I've struggled in finding how to do that because I don't have great credit." –yoga studio owner, Georgia*

> *"Yeah, I've been able to finance my business, but out of pocket. It's not as easy. I think it would be much easier if, you know how we're able to get federal funding to go to school? But it's not that easy to get funding for entrepreneurship for small businesses, which I think is the downfall in smart business funding. If the federal government would allow us the opportunity to get those same federal subsidized and unsubsidized loans to start a business, that would help a lot of people out."–candlemaker, Georgia*

The farmers in the sample were more likely to have applied for and received Farm Service Agency (FSA) or USDA grants when they had formal agricultural education, while other small-scale farmers

were unable to apply for similar loans because of the scale of their production or location in unincorporated towns, which led to FSA service centers sending one woman to three different locations, none of whom aided her in applying for a loan.

*Formal financing success stories*. To be clear, we also heard some diverse stories of financing success throughout these interviews. For example, several respondents involved with farming enterprises had found relevant financing resources and successfully went through the administrative processes and requirements to secure financing. Notably for one Minnesota farmer working with the FSA, this process included financial training, required courses, and close monitoring:

> *"So, when we were first farming, the farm was financed through FSA, the Farm Service Agency. So with them we had to take financial training where we had to take classes on, you know, how to structure your financial, debts and whatever assets. And then once a year we had to make a plan, like a financial plan and turn it into them. And also, a report from the year past. So, they kept very close tabs on what we were doing. So we did learn a lot through that."*
> *–dairy farmer, Minnesota*

Other Minnesota farmers also shared stories of successfully acquiring business loans through their local banks:

> *"We just primarily take out loans through our regular bank, and it's just like an operating loan pretty much every year. So, some years we don't have to, which is great. some years, but I mean, it's usually, you know, 25, 30,000, it's not huge loans like a lot of other businesses need to take out, so, but normally we can make everything work like we're, you know, small scale. So it, you know, it works for us, but yeah. So not a whole lot."* *–vegetable and flower farmer, Minnesota*

*Reliance on personal loans/financing.* Many respondents discussed their business financing strategies in personal terms, sharing that they had relied on family loans, personal savings, and/or inheritance to start and maintain their businesses. Contributions came from spouses, parents, extended family in some cases, in addition to their own savings. A young home decorator from Iowa shared this story of how her family and her self-determination helped her face the challenges of securing financing for a home decorating business.

> *"I went to the bank to secure my loan. I had a zero-credit rating. I was a stay-at-home mommy. So, my mom and dad were both living yet, and I went to them; they by no means had any money to spare. I put myself through college. They went with me to the local bank, that's where we explored the Women in Business and Minority. My parents put a CD into a local bank here to secure my loan, because I did not exist on paper."*
>
> *–home decorating business, Iowa*

*Creative financing responses.* The interviews clearly reflected a degree of debt or risk aversion among several respondents (n = 12). Some reported avoiding bank loans due to concerns about being unable to replay them and/or taking on additional debt. Some employed creative financing approaches instead, such as reinvesting profits in their business, spending with caution, and scaling their businesses gradually. In some cases, this meant not hiring additional staff or expanding one's product line. In other cases, respondents held off on buying new equipment, vehicles, or larger/more expensive business spaces.

A few respondents reported strategies like borrowing from one part of their business to finance another or using credit cards for smaller purchases. Many interviewees emphasized their desire to be financially independent and avoid reliance on external funding. This often stemmed from previous negative experiences with debt but also encompassed a belief in the importance of self-sufficiency.

### *Challenges accessing formal financing.*

*Financing isn't simple.* For some, the loan application was complex and daunting. Some women business owners mentioned the length and complexity of the loan application process as a deterrent. For others, a lack of familiarity with the financing process deterred participating in loan application efforts.

*Not meeting qualifications.* As illustrated above, some respondents mentioned applying but being turned down due to lack of credit, poor credit, lack of collateral, or the newness of their business. For some, being turned down for their first loan led them to avoid trying again. For others, the strategy was to keep trying and to investigate other possible financing arrangements.

*Facing discrimination and barriers to financing.* Several respondents, particularly women of color, reported facing barriers to financing that they believed were related to their gender or race. These barriers included being denied loans, receiving unfavorable terms, or experiencing bias from financial institutions. Business owners in rural or underserved areas faced challenges due to the lack of local resources, limited access to capital, and smaller customer bases. This affected both their revenue and their ability to secure financing.

### *Accessing local and alternative financing*

*Local financial support.* Those who succeeded in securing financing often did so through local banks or community development programs. Relationships with local bankers or connections through community networks were instrumental in their success. Others mentioned receiving small business grants at local and state levels, such as those targeted at women or minority-owned businesses.

*COVID-19 and government relief programs.* The COVID-19 pandemic had varied effects on businesses. Some reported benefiting from government relief efforts like the Paycheck Protection Program (PPP). While there were some who felt they didn't initially need the money, they reported later benefiting from loan forgiveness programs. For other business owners in our study, these loans did not ameliorate the financial hit from reduced customer demand, declining revenue, and diverse challenges keeping businesses operational during the pandemic.

*Community support.* Relationships within the local community played a significant role in securing financing for some businesses. Support from local banks, community leaders, and informal networks provided both financial assistance and encouragement.

*Networking and mentorship support.* A few respondents mentioned turning to mentors or community leaders for guidance on financing and business strategy, which helped them navigate the complexities of business ownership.

In sum, the data painted a complex picture of financing for women-owned small businesses in rural settings, one marked by both resourcefulness and significant challenges. The most common patterns include reliance on personal resources and networks, difficulty accessing traditional financing, and a preference for financial independence. Despite these challenges, many business owners found creative ways to sustain and grow their businesses, often through local support networks, alternative financing options, and a strong commitment to self-reliance.

## Resource concerns

Next, respondents were asked about a variety of other resources necessary to run a business. Of interest were their access to high-speed internet, whether their and/or their staff's childcare needs were being met, access to necessary transportation, and their ability to acquire the type of staff they needed, if relevant to their business.

*Access to high-speed internet.* In today's digital world, it was not surprising to learn that many respondents almost universally described high-speed internet as a critical component of their business operations. Quality internet access was named as key for tasks such as payment processing, online sales, marketing efforts, customer communication, and social media management.

Access to reliable, fast internet was largely regional and, in some places, extremely expensive The impact of unreliable internet was especially significant in rural areas in geographically challenging locales such as mountain communities. Here, some respondents dealt with regularly disrupted connectivity.

> *"I think most people who frequent this place just know that the internet here sucks. It's just been a struggle to be connected here regularly and consistently and with good quality. I lost so much money on my register because of the internet drop. You know, someone might run a credit card and then it will pop offline, and it won't tell me till later too. And they'll be gone, and I'll suddenly get an email saying, payment failed for this amount of money," –coffee shop owner, CA*

Cost considerations were another factor for some respondents in securing reliable high-speed Internet. Some respondents reported investing heavily to ensure stable internet access. Some utilized mobile hotspots and purchased additional data plans.

> *"I have internet as high as you can get in (names mountain location). Yes, in fact, I have two, because I can't afford to have no internet access. So, I have two because they go down. I pay for two services." –freelance writer, CA*

For some types of businesses, the need for high-speed internet was not as crucial. This was typically related to the type of business being run, as well as the respondent's level of reliance on technology.

> *"High-speed internet is not at all important. We still do paper and pencil for our appointment books. We choose not to do online booking. I have probably about 130 regular clients, and I know where they fit in my scheduling puzzle." –massage therapist, Minnesota*

But overall, respondents in this study emphasized their heavy reliance on the Internet to run their businesses.

*Childcare access*. We heard varied opinions when we asked respondents about whether access to quality childcare is an issue impacting their business. Most respondents did not need childcare because they were never parents, because they had family such as grandparents who could watch their children, because they were able to work from home, or because their children were already grown. However, it was universally noted that quality childcare was very difficult to access in their communities.

> *"It doesn't seem to be like there's adequate childcare resources anywhere in the entire country, but yeah. I think most families figure it out. Like they, whatever. I've always stayed home with my kids, so I've never looked for childcare other than like a babysitter here and there. But I don't know, I mean, doesn't it seem like most places have a little bit of a childcare crisis?"*
>
> *–indoor playground owner, Iowa*

Access to affordable and reliable childcare was a significant challenge, either for themselves and/or for their staff with children. Childcare problems came up for varied reasons such as the expense and general availability. We also heard reports of owners and staff facing long waitlists for daycare spots.

> *"It was terrible when they were little. It was hard and it's hard for people now. But no childcare is a continuing problem. I don't know how young moms do it. If you have more than one child and pay for it is a problem. I remember one mom sitting there, she was so excited. She just got a job at [location]. We got everything figured out with daycare. She had three kids. She came in two weeks later after she got paid, and her paycheck wasn't enough to cover her bill."*
>
> *–dentist, Minnesota*

Limited access to childcare affected some of the business owners (n = 7) as well as their employees; some respondents noted that this limited their ability to work full-time. This directly affected the ability of business owners or their employees to work effectively, and/or to find dependable and available staff. Some respondents (n = 4) reported allowing staff to bring their children to their work settings, and/or bringing their own children in as well.

*Transportation.* Most respondents noted that reliable transportation is crucial for business owners who need to travel to work, to markets, to make deliveries, or to commute between work locations. We did not hear many concerns around transportation as most respondents reported having access to personal vehicles or trucks that met their transportation needs.

What was discussed as a burden for some was the high costs for fuel and vehicle maintenance. A few respondents mentioned the higher costs for better suited vehicles which they may or may not own at this time (e.g., the need for insulated vans for transporting varied types of products requiring temperature control).

We did note that in many of these rural areas, public transportation options were either limited or non-existent. This made personal vehicles essential for business operations in many cases, and also essential for respondents' and employees' commutes. Some respondents noted that if they had to rely on public transportation, it would negatively impact their business.

*Staffing.* Finally, we asked respondents whether they were facing any challenges in finding adequate staffing for their businesses, particularly in specialized fields or rural areas. Notably, the COVID-19 pandemic exacerbated these challenges in particular industries including hospitality and healthcare. Several interviews expressed difficulties in both finding and retaining qualified staff, particularly in specialized fields:

*"And I know that's a problem, not just in dentistry in my community, is finding the talent for higher end jobs. I've heard that from so, so many business owners in my community that you can't, you can't get the, the talent to come here. It's not, it's not local. And to bring somebody here, we need more resources, more entertainment, more just everything. It, because it's, it's under 10,000. We just don't have a ton to offer." –dentist, Minnesota*

Respondents also shared details of how they have relied on family members for help with their businesses, both as primary workforce members and as supplemental support during busy times.

*"Yes, we have, a son who's helping us, and we had younger sons that are now going to school that were also involved this summer, but they will be starting school. So, we have one son who's helping on the farm full time. And at this point, that's adequate. I guess we will see as the business grows, we might have to hire more people outside of the family, but we'll have to see how that works out." –dairy farmer, Minnesota*

Some respondents expressed concern about affording additional staff as their business grows, while others stressed the importance of hiring professional, qualified staff, even if it meant paying higher wages. Cost issues were also noted regarding the training of new staff, with some respondents noting that it took a few months for new hires to contribute significantly to their business.

Overall, the interviews reflect a range of experiences related to essential resources for business operations. Access to high-speed internet, childcare, transportation, and staffing are common challenges that vary depending on the location and nature of the business. Many women business owners demonstrated resourcefulness in navigating these challenges but also highlighted areas where additional support or infrastructure improvements could help them succeed further.

## What it means to own a business

Intriguingly, in this research on rural women entrepreneurs we heard a lot of mixed feelings about the term "entrepreneur." Some respondents (n = 9) embraced this term, particularly those who have taken significant risks, invested in their business growth, or started from scratch. They may see themselves as entrepreneurs because they recognize the work and effort that goes into building and managing their business, including taking on the financial risks and making strategic decisions.

Others were more hesitant to identify with the term (n = 5), seeing their work as a practical means of survival, a way to make a living, and/or as part of a traditional way of life. They described seeing their work as an extension of their daily life, particularly in agriculture or small-scale retail, rather than as part of a broader entrepreneurial identity. Some also felt the term had a lofty connotation that didn't apply to them. Simpler terms like "business owner," "businesswoman" or specific terms like "farmer," "therapist," or "salon owner" were preferred by many, if they had a preference.

*"I would say I'm a laborer. I perform labor with my hand and supply a service and my labor. You know, it, it pays off. I guess I'm a labor entrepreneur." – natural hair salon owner, Georgia*

*"I'm a boss." – childcare owner; Georgia*

*"Well, I'm in a unique profession where I'm the dentist and I also own the business. I guess I would say dentist owner. I don't, I don't think of myself as an entrepreneur. I think of myself as a dentist who owns the practice. I'm a dentist first, and I also own it." –dentist, Minnesota*

We moved past what term they prefer to ask what they would most want people to understand about what it means to be a "rural woman entrepreneur":

*"I think I would probably want people to know that to be a rural woman entrepreneur, you've got to be a little bit of a badass because you, can't lose yourself in fear. You have to have confidence and courage, and you have to be willing to create your resources and your support, your Tribe. And, if you can be a female entrepreneur in a small community, you have really done something to change our society, because oddly enough, here we sit at the brink of a presidential election and there's still so many people that are afraid to have a woman hold that office. And we see that in our community."*

*–massage therapist, Minnesota*

Respondents' experiences reflected a duality around the idea of community in rural settings. On the one hand, many (n = 42) described the importance of building networks and gaining community support to succeed; and they described receiving this support, participating in local events, fostering relationships with other community small business owners, and appreciating the word-of-mouth community trends that help attract customers and clients. Conversely, some (n = 12) expressed frustration with a lack of support or understanding from the community, indicating that rural environments can be both isolating and limiting for entrepreneurs, particularly when there's a perception of community cliques, gossip, and judgments.

Respondents also discussed challenges from being underestimated and facing gender-based biases and stereotypes in rural settings where traditional gender roles are more entrenched. A few respondents emphasized a need to assert themselves more strongly to gain recognition and success.

> *"I think earlier the most challenging would be figuring out all the pieces of the puzzle. You know, when you're a business owner, especially women, you know, when I was younger, now I can handle it really well, but I deal with a lot of men and they really wanted to pat me on the head and wonder when I was going to go home, make cookies or what? And I had to struggle to be credible. And I've always told my daughters that too, to be half as credible, you have to work twice as hard because you don't wear boxers."* –retail home decorator, Iowa

*Success.* We also explored the idea of "success" with respondents, who saw the idea as encompassing both financial and non-financial terms.

About a quarter of the women (n = 19) reported that they sought financial success via sustaining growth, achieving profitability, and being able to cover their expenses. However, most (n = 62) highlighted non-financial measures of success too. Success embodied the ability to maintain work-life balance and personal fulfillment, but it also focused outward on customer satisfaction and community impact.

> *"Well, success for my business, I define it as being able to pay all the bills. And not have to worry about it. So the business is paying for itself. It's successful. Like I had alluded to earlier, we don't like to use any of our personal funds to cover expenses. And I won't ever do that. If the business is not successful enough to take care of itself, then there's something I need to look into a little deeper. And being able to expand, having people spread the word and give accolades. Would I love to be packed every night and be financially successful? Of course I would. Right. But the older couple that drives 20 miles to come in here twice a week because they love the service, they love the food, they love the cleanliness. To me that's successful."* –bar/restaurant owner, Iowa

*Challenges.* We asked the women to share what aspects of entrepreneurship they found most challenging and which most rewarding. Dominant themes included financial challenges, resource constraints, and struggles to maintain work/life balance. Other difficulties we heard in these interviews included:

- Difficulties balancing multiple roles and responsibilities
- Difficulties managing finances, securing funding, managing debt
- Challenges managing their time
- Feeling physically and emotionally drained
- Not being seen as serious/credible businesswomen

*Rewards.* A strong motivation for many women is the desire for independence—both financial and personal. This includes the ability to control their own schedules, make their own decisions, and be their own bosses. Autonomy is also linked to self-identity, with many women emphasizing the freedom and empowerment that comes with running their own businesses. And for one respondent, even having her own workplace bathroom meant something more significant than it first sounded:

> *"I mean, it feels pretty cool to start a business and have it be successful. Like, that's pretty awesome. I never thought that I would own a business. but I do and that's pretty cool. It's nice having an office in town, so like, if I have to pee I can go pee. That seems like such a tiny thing, but it really is a huge thing to be able to go pee. And like, also for all my trans clients, I can offer a place that's safe for them to go pee in town. Because that is a huge barrier for people. So that's really nice. Feeling secure with finances is really nice. I've always had financial insecurity. I grew up with financial insecurity, so feeling financially secure over the last year has also been really nice." –Wellness Center owner, LGBTQIA+ counselor, Alaska*

Other motivations and rewards that were mentioned in these interviews included:

- Desire for personal fulfillment
- Gaining a sense of independence, pride, achievement
- Supporting their families
- Financial rewards; financial health
- Creating something meaningful
- Positive feedback from customers/clients
- Creating a legacy for their families
- Supporting their community and community recognition

Finally, the interviews reveal a blurred line between personal and professional lives. Businesses are often deeply intertwined with personal life, especially in family-owned businesses or those run from home. Once again, this intersection presents both benefits (such as flexibility and family involvement) and challenges (such as difficulty maintaining boundaries and managing time).

Overall, the interviews with women entrepreneurs reveal a rich tapestry of experiences shaped by resilience, determination, and creativity in the face of financial, social, and personal challenges. While the women navigate the complexities of entrepreneurship, they also find unique ways to define success, balance multiple roles, and assert their identities as business leaders. Despite the difficulties, they remain committed to their businesses, motivated by personal fulfillment, independence, and a desire to contribute positively to their communities and families.

## Existing federal resources: awareness, use, and need

Next, we wanted to get a picture of our respondents' awareness of existing federal resources and programs designed to support small business. Did they know of/utilize organizations like the Small Business Administration (SBA), Federal Women's Business Centers, and Women-Owned Small Business programs? If not, why? What perceived or actual barriers were they facing? And if they wanted to know more, what were the best ways to get the word out and reach them with this valuable information? Most of the Q&As were similar to the example shown in the box above.

*Interviewer: Have you heard of the federal Small Business Administration?*
*Respondent: I suppose I know it exists, but I don't do anything with it.*
*Interviewer: And then the federal women's business centers?*
*Respondent: I don't…don't know that exists.*
*Interviewer: And what about the Women Owned Small Business certification?*
*Respondent: No.*

We quickly learned that many women respondents were largely unfamiliar with federal programs designed to support women entrepreneurs. The most recognition we heard, and it was minimal (n = 12), was awareness of the name "Small Business Administration (SBA)," though they were largely unsure about what the organization does and only 3 women had used their services. Only four women had heard of "Women's Business Centers," two of whom who had used their resources, and only eight women had heard somewhat of what it means to be a certified WOSB. However, those who did use SBA resources found them helpful.

> *"I experienced not being able to secure the loans or the grants that they would give other people. …So, you know, with all the no's, I can say that if it had not been for that SBA, I would've never started a business. If it hadn't been for the forgiveness for the SBA, I would be in debt with my business." –owner, natural hair salon, Georgia*

Across interviews, we heard a strong sentiment that federal programs are difficult to access due to bureaucratic red tape, unclear eligibility criteria, and a complex application process. Some expressed frustration over the lack of transparency or information regarding how to apply for federal grants or loans, especially in rural or underserved areas where resources are less visible or readily available. In one ironic case, a respondent who had received federal support was still expressing confusion over what federal support even entails:

*Federal support? I'm not even aware that any federal support -- well, the SBDC and I only know that because we got some sort of special loan I got for the mobile unit, but I don't even know what that was. I have no idea. The lady at the SBDC took care of it, and then the lawyer took care of it. And then I drove to Texas, and I picked up this trailer. So… I'm not aware. I don't even know, what is a federal resource?*
*--owner pizza farm, Minnesota*

There was also a recurring theme of a lack of *localized* support and guidance for those trying to navigate to or through these resources, with several respondents suggesting their local Chamber of Commerce should be more proactive in this regard.

In short, there was both a general lack of usage of available federal resources due

to limited awareness as well as perceived complexity in accessing them. As such, respondents expressed a need for clearer, more accessible information about available funding options such as grants and low-interest loans. They also mentioned the importance of mentorship, networking opportunities, and educational resources to help women entrepreneurs grow their businesses.

Next, we asked respondents for suggestions on how federal programs could achieve better outreach and marketing strategies. There were two dominant responses to this question: using social media, and increase community outreach by getting locals involved. Some expressed distrust and/or disinterest in targeted online marketing and noted that it is easy for emails and digital content to arrive in overwhelming fashion, easily deleted or dismissed.

Participant suggestions for how these programs could be improved through more targeted marketing and outreach efforts included:

- Utilizing social media platforms, such as Facebook, Instagram, or TikTok, to reach a broader audience, particularly in rural or remote areas.
- Collaborating with local entities like banks, law firms, chambers of commerce, community colleges, and women's networking groups to disseminate information.
- Providing information directly to new businesses upon registration or when they apply for an employer identification number (EIN) or business license.

*Offering help locally.* Some participants suggested that they would like to be helped where they live. For example, could these federal programs develop greater community networks, contacting and working in concert with local organizations including chambers of commerce to increase their visibility? Another suggested idea included direct outreach through banks, law firms, and educational institutions, as well as a presence at local physical events and workshops (e.g., tabling, Q&A sessions, presentations).

Respondents were interested in obtaining more straightforward information and a wider variety of support services to help them succeed in their entrepreneurship efforts. This would include:

- **Financial Support:** Clearer guidance on available grants, low-interest loans, and other funding opportunities tailored to women entrepreneurs, particularly in rural areas
- **Education and Training**: Workshops, webinars, or classes that provide practical knowledge on starting and managing a business, especially in areas like financial literacy, marketing, and navigating federal programs.
- **Mentorship and Networking Opportunities**: Programs that connect women entrepreneurs with mentors or peers to share experiences, provide guidance, and foster a supportive community.
- **Localized, personal support**: Rural women entrepreneurs expressed interest in receiving entrepreneurial support, offered in their communities and personalized as well. Suggestions included establishing partnerships with local organizations, holding in person workshops or events, and creating regional networks for women entrepreneurs
- **Desire for digital communication targeting rural areas.** Many indicated that social media and online platforms are crucial for spreading awareness about available resources. While there was acknowledgement that digital communications can be overwhelming and intrusive, there remains a strong preference for digital communication to receive updates and information. Respondents saw the need for improved online resources, with user-friendly websites, FAQs, and interactive platforms where they could easily pose questions and access necessary financial forms and applications.

Overall, respondents' comments revealed a significant gap between the existence of federal resources for women entrepreneurs and their awareness and utilization of these resources. As one woman contended:

> *"There's really not a whole lot of federal stuff. If you can get government and federal funding to start a business, that would be great. Everybody says the money is out there, but nobody says where it is and how to get it. But if you can get it, that would be great. But meanwhile, you're just going to have to do the work, the research…just Google it and see what's out there."*

The common themes suggest a need for more effective communication strategies, simplified access to information, and diversified support services that cater to the unique challenges faced by women entrepreneurs, particularly in rural or underserved areas.

## Rural meanings and realities

As described earlier, we ended our interviews with rural women business owners with a series of questions focused on regional questions.  We hoped to learn more about what it means to these women to start and maintain their businesses in these rural communities. These regional questions revealed a variety of themes.

*Weather and seasons matter.*  Many women entrepreneurs in the Midwest, particularly Minnesota, had good reason to talk about the weather.  Harsh winters and seasonal changes significantly impact their businesses. For farmers and florists, challenges included protecting crops and products from the extreme cold and navigating unpredictable weather conditions such as hail or lack of snow for insulation (the apple farmer in the study explained that apple orchards benefit from snow as it insulates the trees). For other types of businesses, the seasonal weather challenges also impacted transportation and shipment delays, disrupted Internet services, and minimized foot traffic into storefronts. Several businesses are heavily dependent on seasonal factors, such as tourism peaks, farming cycles, and events like weddings and funerals, which dictate the flow of income and business activities throughout the year.

*Challenges Related to Rural Location and Isolation.* Rural entrepreneurs often face challenges related to isolation, such as limited access to customers, resources, and support networks. Some businesses are unable to participate in local events or organizations due to their remote locations, which affects their ability to network and access business development opportunities. Geographic isolation often necessitates a reliance on digital tools or travel to reach larger markets.

*Dependence on Local Reputation*: In rural areas, word-of-mouth and local reputation are crucial for business success. Entrepreneurs often rely on community relationships to build trust and attract customers.

*Cultural Norms and Gender Dynamics.* Many women entrepreneurs encounter cultural norms that affect their businesses. There is often a bias toward traditional gender roles, and some women report facing sexism, racism, and homophobia in their communities. However, other women note the importance of professionalism and maintaining confidence to overcome these biases.

*Support Systems and Community Involvement*: Some regions offer supportive environments through community networks, local chambers of commerce, and festivals or markets that promote local businesses. However, others report a lack of formal support or resources specifically for women entrepreneurs, which can create additional barriers to success.

*Mixed Levels of Community Support:* Experiences of community support vary significantly. Some women describe their communities as highly supportive, with local markets, festivals, and events that

promote their businesses. Others feel excluded or unsupported, particularly if their businesses do not fit local norms or if they are seen as outsiders in their communities. It was worth noting that one participant also raised concerns about mental health, burnout, and high rates of suicide among rural farmers.

*Access to Resources and Funding*. Access to funding and resources remains a significant barrier for many women entrepreneurs, particularly those in rural areas. Some rely heavily on self-funding due to limited access to formal funding programs or networks. There is a strong desire for more local funding opportunities, clearer information, and support tailored to the unique needs of women-owned businesses.

*Community Perception and Business Reputation*. Community perceptions and cultural norms greatly influence the visibility and success of women-owned businesses. It was interesting to note that some entrepreneurs find strong support from their local communities, while others feel excluded from mainstream business activities due to their gender or the nature of their businesses.

In sum, by exploring some of the specific regional dynamics experienced by rural women entrepreneurs, we learned about some of the common challenges that they face in their communities, from harsh weather to limited market access and cultural biases. Overall, the interview data reveals a complex landscape for rural women entrepreneurs, these women are often navigating multiple barriers with resourcefulness and ingenuity, leveraging local support networks where possible but also expressing a strong need for more targeted resources, funding opportunities, and supportive environments to foster community.

# Field interviews with
# Governance Leaders

# Overview: Governance Leaders Interviews

Interviews were conducted with 8 local governance leaders (6 rural, 2 Tribal) to understand the challenges and support systems for women-owned small businesses in rural and Tribal area (see Methods for further details). The interviews explored the following seven topics: the local business environment, support programs and resources, challenges for women-owned businesses, awareness and accessibility of existing state and federal financing programs, cultural and regional considerations, recommendations for improvement, and general advice for aspiring entrepreneurs. Highlights of key themes from these interviews are as follows:

## Local business environments

The interviews covered several United States regions, including the Great Plains, Georgia, and Iowa, and involved various community members such as small business owners and Chamber of Commerce members. We learned that any women-owned businesses in these regions are in retail, services (such as salons and bakeries), and unique niches like outdoor adventures or cultural art.

## Support programs and resources

Governance leaders explained that their regions offered support to entrepreneurs with programs provided by the Chamber of Commerce, regional authorities and small business centers. The latter help with business planning, licensing, funding, and marketing activities. We learned that the local programs are often seen as limited in funding and scope and have stringent eligibility criteria. Both issues make these programs less accessible for some women.

## Challenges for women-owned businesses

When we asked the governance leaders about the challenges for women-owned businesses in their rural and Tribal regions, they discussed a lack of awareness about available programs at both the local and federal levels. Moreover, many of these programs are perceived as generic and not specifically tailored for women or minority owned businesses.

Additional challenges dealt with the fact that some women owners feel excluded from local support programs. This was attributed to limited promotion and lack of outreach to non-mainstream communities. Additionally, Tribal governance leaders noted that there is a general distrust of federal and state programs a distrust of federal and state programs among Native American women, who often prefer Tribal programs.

## Limited awareness and accessibility concerns

Governance leaders stressed that the awareness of grant opportunities and state and federal programs like the Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs) is generally low. This results in underutilization of these programs by women-owned businesses in rural and Tribal areas. Other factors contributing to underutilization include distrust and the perceived complexity of these programs. Leaders advised that more active promotion and outreach – including direct engagement with communities – would increase awareness and utilization of these resources.

Many women business owners reported difficulties navigating the complex requirements and processes associated with obtaining permits, licenses, or accessing funding. This includes hidden costs, lengthy waiting periods, and burdensome paperwork, which can deter or delay business establishment and growth. Respondents highlighted the need for clearer guidance, straightforward application processes, and localized support to help navigate these bureaucratic hurdles.

Accessibility issues also emerged, with respondents mentioning that resources are often concentrated in metropolitan areas and not sufficiently targeted towards rural or Tribal communities.

Furthermore, existing programs are not effectively marketed to women, especially those in remote or underserved areas.

## Cultural and regional considerations

Leaders emphasized that the success of some businesses in Tribal communities is tied closely to cultural identity, particularly in communities with significant Native American populations. For these reasons, there is a need for more culturally relevant, sensitive, and inclusive resources. Tribal perspectives and programs are particularly important for Native American business owners. For example, programs should consider the unique challenges faced by Native American women, including language barriers, cultural practices, and geographic distance from Tribal lands.

Governance leaders noted that some local programs are perceived as being inaccessible or only available to those within specific networks or "cliques." This exclusivity further limits their reach and impact on women entrepreneurs who are not part of these circles.

Women entrepreneurs, particularly in rural and Tribal areas, often face a sense of isolation. They lack access to broader networks, mentorship, and peer support, which are crucial for business growth and development. Some respondents mentioned that many women entrepreneurs are "going it alone" without adequate mentorship or community support, leading to challenges in business sustainability and growth.

## Recommendations for improvement

We asked the governance leaders to reflect on ideas for improving some of the challenges and concerns discussed. They noted that better marketing and outreach is needed to make state and federal resources more visible and accessible. They also suggested more diverse and inclusive programming that addresses specific cultural and community needs. Additionally, they advised that greater involvement from local and federal representatives in community events and more direct engagement with women business owners would help foster better communication about the women's needs.

Many respondents suggested that state and federal programs could be more effective if they engaged directly with communities. This could involve hosting events, visiting local businesses, or partnering with local organizations to better understand and meet the needs of women entrepreneurs. Tailored outreach efforts that consider local contexts, languages, and cultures were also recommended to enhance program relevance and accessibility.

## General advice for aspiring entrepreneurs

We asked the governance leaders what advice they would for offer for aspiring women entrepreneurs in the regions they serve. Their suggestions were to a) learn from customers and adapt to community needs; b) avoid political affiliations or polarizing issues that could alienate potential clients; and c) to be unique and differentiate your products/services from other businesses in the area.

Overall, the interviews suggest that while there are some local support systems in place for women-owned businesses, there is significant room for improvement in terms of accessibility, awareness, and cultural relevance. Overall, the themes highlight the need for more inclusive, accessible, and culturally relevant support systems for women-owned small businesses in rural and Tribal areas. Improved awareness, direct community engagement, simplified processes, and better access to resources are essential to empower women entrepreneurs and enhance their contributions to local economies.

**Table 2. Differences in responses between governance leaders in Tribal and non-Tribal rural areas**

| Perception and Trust in Federal and State Programs: From Tribal Communities |
|---|
| Respondents from Tribal communities often expressed distrust or skepticism towards federal and state programs. There is a notable preference for Tribal programs, which are seen as more culturally relevant and trustworthy. Tribal women tend to rely more on support from within their community and Tribal government rather than on external agencies.<br><br>Tribal respondents mentioned specific concerns about the lack of alignment between federal/state programs and the unique needs of their communities. They also noted a historical context of mistrust, where federal and state entities are often perceived as not fully understanding or respecting Tribal sovereignty and cultural practices. Respondents from Tribal areas expressed a strong preference for programs administered by their Tribal governments. These programs are seen as more accessible, relevant, and tailored to their unique needs. There is an emphasis on Tribal-specific certifications (e.g., TERO - Tribal Employment Rights Office) and other Tribal initiatives that provide support directly to Native American-owned businesses.<br><br>Tribal programs are also preferred due to their perceived alignment with community values and priorities. Tribal respondents indicate that these programs often provide a more supportive environment that respects their cultural and community contexts. |
| Perception and Trust in Federal and State Programs: From Non-Tribal Rural Communities |
| Respondents in non-Tribal areas are more open to utilizing state and federal resources, such as the Small Business Development Centers (SBDCs) or Women's Business Centers (WBCs). However, they also face challenges related to awareness and accessibility. They do not typically mention issues of mistrust but rather focus on the need for better communication and outreach from these programs. |
| Cultural Relevance of Business Support Programs: From Tribal Communities |
| There is a strong emphasis on the need for culturally relevant support programs in Tribal communities. Respondents highlight that many existing programs are not adapted to the specific cultural, economic, and social contexts of Native American communities. This includes the need for programs that respect Tribal governance structures, incorporate native languages, and consider traditional practices.<br><br>Tribal respondents also emphasize the importance of maintaining cultural integrity in business, with some stating that their Tribal identity plays a critical role in their business operations. This cultural alignment is seen as a key factor in the success of their businesses, especially when selling culturally specific products, such as Native American arts and crafts.<br><br>Tribal respondents frequently discussed the role of Tribal governance and policies in their business operations. They mention Tribal laws, regulations, and programs that impact how they run their businesses. For example, they talked about the importance of certifications such as TERO for gaining preference in Tribal contracting and the need for Tribal approval or support for certain business activities. |
| Cultural Relevance of Business Support Programs: From Non-Tribal Rural Communities |
| The need for cultural relevance was less frequently mentioned in non-Tribal interviews. The focus was more on general business development support, access to resources, and overcoming logistical or bureaucratic hurdles. While there was some discussion about tailoring programs to local contexts, it is not framed in terms of cultural sensitivity or alignment. |
| Community Engagement and Business Strategy: From Tribal Communities |
| Tribal respondents emphasize the importance of community engagement and support as a critical factor in their business success. They often mention building relationships within their Tribal communities and leveraging Tribal networks as part of their business strategy.<br><br>There is a focus on contributing to the community's well-being, often through culturally aligned practices, such as supporting local artisans, using native materials, or incorporating traditional knowledge into business practices. |
| Community Engagement and Business Strategy: From Non-Tribal Rural Communities |
| In non-Tribal areas, community engagement is also recognized as important, but it tends to be more focused on general community support, such as participation in local events, networking, and building relationships with local customers or other businesses. The connection to cultural or community identity is less prominent, and strategies are more oriented toward broader economic goals rather than community or cultural preservation. |

# SURVEYS OF
# INDIGENOUS WOMEN ENTREPRENEURS

# Overview of Indigenous Women's Surveys

## Demographics

Several Tribes were represented in the sample including: Ayasha (n = 1), Caddo (1), Cherokee (18), Choctaw (2), Crow (1), Five Nations (1), Hisatsa (1), Hopi (1), Odawa (2), Sioux (2), Washow (1), White Earth Nation (1), and 6 women who did not identify their Tribe. Most (n = 25) lived on sovereign land, 7 had rural farming businesses, and 6 had rural non-farming businesses outside of a reservation.

Table 3. Personal demographics of Indigenous Women entrepreneurs

| Education | Number of women |
|---|---|
| None | 0 |
| K-5 | 0 |
| Middle School | 1 |
| Some high school | 0 |
| High school degree | 2 |
| GED degree | 3 |
| Some college or trade school | 4 |
| AA/AS college degree | 4 |
| BA/BS college degree | 13 |
| MA/MS college degree | 10 |
| Graduate/professional degree (PhD, MD, etc.) | 4 |
| **Marital Status** | |
| Single | 24 |
| Married | 3 |
| Divorced | 1 |
| Widowed | 13 |
| **Children** | |
| Have children | 24 |
| Number of children <18 | |
| 1 | 6 |
| 2 | 3 |
| 3 | 3 |
| 4 | 2 |
| 5 | 1 |
| Number of children >18 | |
| 1 | 4 |
| 2 | 4 |
| 3 | 1 |
| Number of children living in the home | |
| 1 | 2 |
| 2 | 5 |
| 3 | 5 |
| 4 | 6 |
| 5 | 5 |

Over 75% (n = 31) of the Indigenous women participants had a college degree, and only one did not have high school diploma or equivalent. Also, over half of the participants (n = 24) had never been married, and the same number of women have children with 23 of them still having children in the home, 15 of whom have minor children as well.

We did not ask targeted questions of family dynamics, and we will discuss access to childcare further in subsequent sections. Here we want to note that of the 23 parents with children in the home, only 4 used a childcare facility or community program, and a further 4 used a childcare cooperative for their children. Otherwise, childcare needs were met in the home or with friends and family.
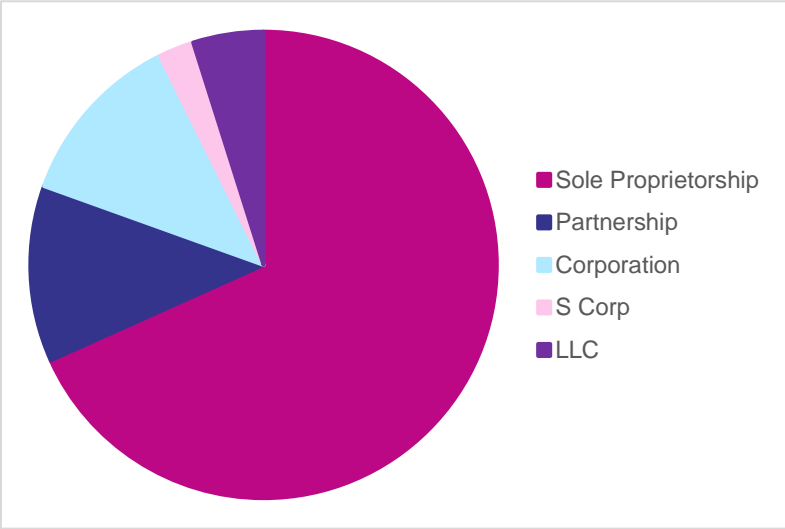
# Business structures



*Figure 5.* Business types of Indigenous women business owners

*Business types.* A large majority (68%; n = 28) of women had sole proprietorships for their business types; partnerships and corporations were the next most popular (12%; n = 5 each), and only 2 women had LLCs, and one had an S Corporation (figure 5). Sole proprietorships typically require the least amount of paperwork to establish the business, but they also leave all liability on the owner. Of the 5 partnerships, one woman did not disclose her partner(s), three women split the business in half with another women friend, and one owned 33% of the business with a man and another woman.

All but one woman owned a single venture, and the woman in question who owned two did not describe them further.

*Business sectors.* Meanwhile retail was by far the most active sector for our sample with 21 women (51%) being involved with some sort of retail. Six women (15%) worked in the service industry, 5 (12%) in agriculture, 4 (10%) in food service, 2 (5%) in finance, and only 1 woman (2%) in each of the remaining sectors (figure 6). Four of the women spanned multiple sectors. Only 12 of the women disclosed their estimated yearly profit, which ranged between $1,000 to $200,000



*Figure 6.* Number of Indigenous women owned businesses per sector. *Note: several women had business that spanned multiple sectors

annually, with an average of ~$75,000 a year and a median of $45,000, indicating a positive skew of profits, i.e., there were lower-earning businesses in the spread.
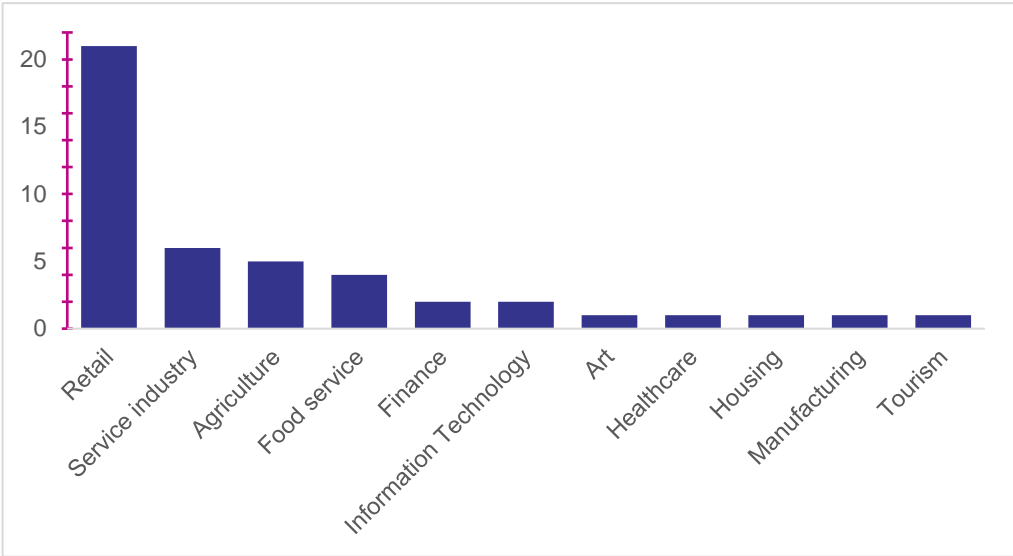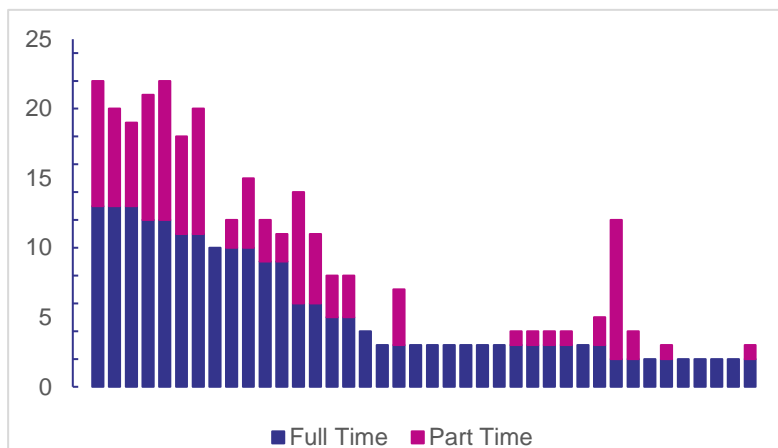
Figure 7. The number of full- and part-time employees hired per each Indigenous woman business owner

*Employees.* The 41 respondents employed 332 people in total (including themselves), 220 full time and 112 part time. Figure 7 shows the number of people hired per respondent, with each bar representing a respondent. While 17 of the entrepreneurs do not provide any employee benefits, 16 provide health insurance, 12 Paid Family and Medical Leave (PFML), 10 maternity leave, 7 paternity leave, 7 life insurance 5 paid holidays and paid time off, and 3 each who provide dental and retirement benefits.

## Motivations

There are many reasons a woman might choose to become an entrepreneur. Or business owner. A majority of our sample (n = 34) preferred to be called a "business owner" as opposed to "entrepreneur" (n = 12) or "Boss (n = 5).

When asked to select as many as they wanted from a list of potential motivations, the most selected option (n = 28) was "to be the boss of myself." A financial reason was the second most popular with 26 women noting they wanted to provide supplemental income



Figure 8. The number of Indigenous women business owners who selected motivations for their business

for their house with the remain 15 women selecting to be the main source of income for the household. However, beyond the financial reasons, over half the women selected that they wanted to provide a needed service or product to their community (n = 24) or to contribute to/share their culture (n = 23). These common motivations highlight that for many an entrepreneur, the venture goes beyond the potential financial gain. A summary of all the motivation selections can be found in figure 8. When asked to comment on how they define success for their business, 17 of the women mentioned that they were looking at profit and/or growth. However, 10 of the women defined success separate from the money and mentioned items such as providing traditional and healthy food to the community, empowering other women to achieve their goals, getting to work within their passion.

*I define success as achieving personal fulfillment and maintaining a healthy work-life balance. If I can pursue my passion, enjoy what I do, and have time for my family and personal interests, I consider my business successful. It's about finding joy in my work while also nurturing my personal life. -Hopi farmer*

However, when questioned about what the most rewarding part of their business was, only six women mentioned the profits. Instead, they found interacting with customers, being the boss, empowerment, and autonomy as some of the most rewarding aspects of their business.

## Training, Mentorship, and Networking
The women cited several sources of education and training to run their businesses. Table 4 summarized where they reported learning from. Further, 16 women reported having a mentor of some sort, 6 of whom found their mentors online, and one who engaged the SBA. Of these 16 mentors, only 4 were compensated for their time, 3 by the women paying themselves and one through the SBA. Only six women reported the length of their mentorship relationships, and they ranged from two months to five years, and while two of these six women said the most important lessons they learned were more abstract skills such as being resilient, gallant, and optimistic, the other four reported learning very practical skills such as managing finances, marketing, networking, and time management. Overall, eight of the women who received mentorship found it slightly helpful but felt they could have learned the information elsewhere, one felt she had a terrible experience and would not recommend it, and four enjoyed their experiences and thought it was extremely helpful for their learning.

In general, networks, formal and informal, were rated as more favorable amongst the women than mentorship. Though few had previously taken advantage of professional (n = 3) and informal (n = 3) business networks, most noted that they would like to join a network. Despite not being currently involved in networks, 11 women said they felt they were important and helpful, with 4 deeming networks very important and that they had helped the business; 9 women did not find networks to be helpful despite having participated previously, and 17 had never used a network before.

Table 4. The number of Indigenous women who have or want to take advantage of learning opportunities

| Source of learning/opportunity | Number of women |
| --- | --- |
| Professional program | 21 |
| Formal education | 20 |
| Personal contact | 14 |
| Professional contact | 10 |
| Online | 6 |
| Through experience/"winging it" | 4 |
| Mentorship | 16 |
|     Paid | 4 |
| Professional networks | 3 |
|     I would like to be a member | 30 |
|     Do **not** want to be a member | 8 |
| Online, social networks | 3 |
|     I would like to be a member | 29 |
|     Do **not** want to be a member | 9 |

## Resources: Financing and Beyond

*Financing.* Figure 9 shows the sources or startup and purchasing funding reported by the respondents, and the legend on the left shows how many women used that source as their primary startup fund. Almost all used personal savings (n = 31), a mortgage (n = 11), and/or lines of credit (n = 8) to fund their startup costs. While 26 women did have some type of loan, only 9 of those loans provided the primary source of funds.
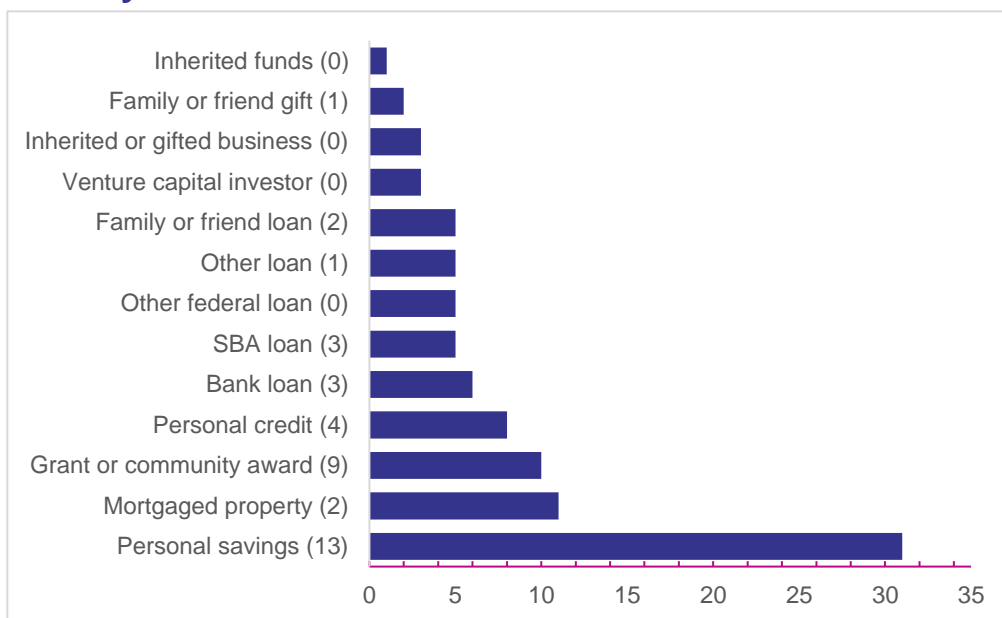


*Figure 9.* Number of Indigenous women who used various sources of startup or purchasing funds. Note. the number in the parentheses is the number of women who claimed that was their main source of funding.

When asked about whether they had ever applied for financing (which would include COVID-19 PPP loans), 27 women had applied for and received some type of financing, 1 applied but was denied the loan for unspecified reasons, and 6 had never applied. Interestingly, 7 women had applied for and been offered a loan but decided not to take the loan; 4 reported they turned down the loan because they no longer needed it, and 4 said that they did not want to be in debt. Of note, nobody in the sample was discouraged from applying or felt they would be denied.

*Broadband internet.* Almost all of the women (n = 40) had access to internet, though 8 of those did not use it for their business and 1 woman did not have access to the internet at all. Further, 36 of those 40 had high speed internet. When asked how important the internet was for their business, 32 found it very or extremely important, 5 thought it was somewhat important, and 4 did not think it was important at all. The survey respondents had better access to the internet than the women interviewed; however, because the survey was online, that may have biased the sample due to nature of needing internet to complete it.

*Staffing.* A large majority (n = 36) were able to hire an adequate number of staff for their business. Of the five who could not, all reported that they did not have enough funds to do so, and two women noted there were not enough workers near them and that they were unable to provide benefits to staff.

*Childcare.* When asked about the availability of childcare in their community, 18 women felt there was adequate option (i.e., having enough spots, being high quality, being affordable). However, seven women noted there were not enough spots, three found the cost too high, three said the options were too far away from them, two felt the options were not safe, and eight admitted they did not know. Thus, 15 women agreed that childcare options were insufficient. Meanwhile, 19 women had never needed childcare because they had not had children, 13 women relied on family, 7 were able to address their own needs between themselves and their partners, and 5 relied on friends and neighbors. The eight remaining women used some type of childcare facility or program with four using a childcare cooperative, two attending a church or community sponsored programs, and two using a

traditional daycare facilities. When the women with children were asked what their biggest challenge being a business owner and a parent, 2 mentioned the cost and the 11 others who answered all felt that the time management—be that time away from the family or business or both—made their roles as "mom" and "entrepreneur" especially difficult.

*Supporting both my family and my business financially can be challenging. Sometimes I have to choose between investing in my business or covering household expenses. This financial pressure can be overwhelming, especially when unexpected costs arise in either area. –Hopi farmer*

## Knowledge of Existing Programs

In general, and much like the interview participants, knowledge of existing federal programs and resources was low (see Table 5). For almost all programs, half of the women or more had never heard of them. The two exceptions were Native Women Lead (NWL) and Tribal Colleges and Universities (TCBU), i.e., spaces created for and by other Indigenous folk. Though the women were asked to explain why they had not used the resources they had heard of before, only one woman noted that her business did not qualify for the Local Economic Development Center. Otherwise, we did not receive any expansion as to why the uptake for these programs was so low.

When asked how they had heard of the programs that they at least knew about, social media and word of mouth were cited the most often. A few women had learned about programs through community leaders, and women knew about NWL and TCBUs from their friends and family, and nine of the women indicated that they thought of their TCBU as a second home.

Surprisingly, more women claimed to have heard of the SBA tools, though the uptake of them was still extremely low. When asked how to best advertise these tools and programs, they suggested social media, radio advertisements, and using local community leaders to spread the information by word of mouth. When asked what made them trust a program, most wanted more information or would follow the endorsement of a trusted source such as a community leader. Women also looked at online reviews to see if they were positive or negative, and they wanted to be ensured that they were safe with any program.

Regarding the information they wanted to learn or wish they had known when starting their business, many did not answer but those who did wanted assistance with taxes and navigating financial systems. Further, while 17 women claimed they had WOSB certification, 2 had been able to secure contracts with their WOSB status. However, 28 women did not know what the certification was and 3 had a little bit of an idea. Yet, 23 of those 28 were somewhat or extremely interested in learning more about the WOSB certification.

Table 5. Number of Indigenous women who are aware of or used various programs and organizations

| Organization/Program | Had used them before | Knew about them, but had not used them | Did not know the organization |
|---|---|---|---|
| Better Business Bureau (BBB) | 7 | 10 | 23 |
| Community Development Financial Institutions (CDFI) | 8 | 11 | 21 |
| Local Chambers of Commerce | 6 | 11 | 23 |
| Local Economic Development Corporations | 5 | 13 | 22 |
| National Association of Women Business Owners (NAWBO) | 7 | 13 | 20 |
| Native Women Lead | 21 | 9 | 8 |
| Minority Business Development Centers (MBDC) | 5 | 8 | 27 |
| Regional Innovation Clusters | 7 | 10 | 23 |
| Regional Innovation Engines | 6 | 10 | 24 |
| Small Business Administration (SBA) | 6 | 10 | 24 |
| Small Business Development Centers | 8 | 12 | 19 |
| SCORE business mentoring | 9 | 8 | 23 |
| Tribal Colleges and Universities (TCBU) | 25 | 4 | 11 |
| USDA Rural Development Services | 6 | 9 | 24 |
| Women's Business Centers (WBC) | 9 | 12 | 19 |
| Women's Business Enterprise National Council (WBENC) | 8 | 8 | 24 |
| SBA Tools | | | |
| Lender Match Tool | 6 | 30 | 3 |
| Ascent Online Learning Platform | 4 | 33 | 2 |
| SBA Learning Center | 7 | 33 | 1 |
| T.H.R.I.V.E | 10 | 27 | 1 |
| Boots to Business | 4 | 35 | 2 |
| Empower to grow | 8 | 32 | 1 |
| Agricultural programs | | | |
| USDA | 7 | 5 | 1 |
| Farmers.gov (USDA) | 6 | 4 | 2 |
| Non-insured Crop Disaster Assistance Program (USDA) | 6 | 6 | 0 |
| Farm Services Agency (FSA) | 4 | 8 | 0 |
| Risk Management Agency (USDA) | 7 | 3 | 2 |
| Local USDA Service Center | 6 | 7 | 0 |
| USDA Female set-asides | 6 | 6 | 1 |
| Heir's Property Relending Program (USDA) | 3 | 7 | 2 |
| Local Cooperative Extension | 6 | 6 | 0 |

## Agricultural Businesses

Thirteen of the women reported that they worked in the agricultural industry in some way. Of note, some of these women's reported businesses at the beginning of the survey were not agricultural (n = 9). That is not to say that they do not *also* engage in agriculture. Seven of the 13 raised some type of livestock, 5 farmed crops, and one solely reported doing agritourism. However, 10 total women reported having some sort of agritourism component on their farms, 8 of whom let people interact with livestock and the other two who would let people into their fields.

There were several farm-specific challenges these women reported, including: climate change, land access, technology access, financial constraints, staffing issues, competition, and fear and gender discrimination. Similarly, their descriptions of the most rewarding part of being a farmer were also varied and included: food security, economic empowerment, self-confidence, and connecting with nature.

Finally, in general the farmers were more aware of the USDA and FSA programs and much more likely to engage in the programs than the small business supports. This was similar with the farmers who were interviewed and more aware of the FSA grants. Further investigation in the dissemination of information and uptake by farmers into these programs might inform how to best advertise the business programs.

# SURVEYS OF
# RURAL WOMEN ENTREPRENEURS

# Overview of Rural Women's Surveys

## Demographics

Among the 84 rural women entrepreneurs, 64 lived in rural areas with non-farming businesses and 20 had rural farming businesses.

| Table 6. Personal demographics of rural women entrepreneurs | Number of women |
|---|---|
| Education | |
| None | 0 |
| K-5 | 0 |
| Middle School | 2 |
| Some high school | 4 |
| High school degree | 0 |
| GED degree | 1 |
| Some college or trade school | 15 |
| AA/AS college degree | 20 |
| BA/BS college degree | 25 |
| MA/MS college degree | 10 |
| Graduate/professional degree (PhD, MD, etc.) | 6 |
| Marital Status | |
| Single | 26 |
| Married | 56 |
| Divorced | 1 |
| Widowed | 1 |
| Children | |
| Have children | 58 |
| Number of children <18 | |
| 1 | 25 |
| 2 | 18 |
| 3 | 4 |
| 4 | 1 |
| Number of children >18 | |
| 1 | 10 |
| 2 | 9 |
| 3 | 5 |
| 4 | 2 |
| Number of children living in the home | |
| 1 | 13 |
| 2 | 25 |
| 3 | 14 |
| 4 | 1 |

73% (n = 61) of the rural women participants had a college degree, and only six did not have high school diploma or equivalent. More women (n = 68; 69%) had been married at some point, and 58 of the rural women had children, 53 of whom had children living at home.

The rural women were more likely to use childcare facilities than the Indigenous women, with 22 utilizing cooperatives, church and community programs, and formal facilities as opposed to the 4 Indigenous women who did. However, 59 of the women still relied on their nuclear families, families, friends and neighbors.

## Business structures

*Business types.* Like the Indigenous women, a large majority (75%; n = 63) of women had sole proprietorships for their business types; 13 had partnerships and corporations (15%), 4 had LLCs (5%) and there was 1 corporation and 1 S-Corp (figure 10). Sole proprietorships typically require the least amount of paperwork to
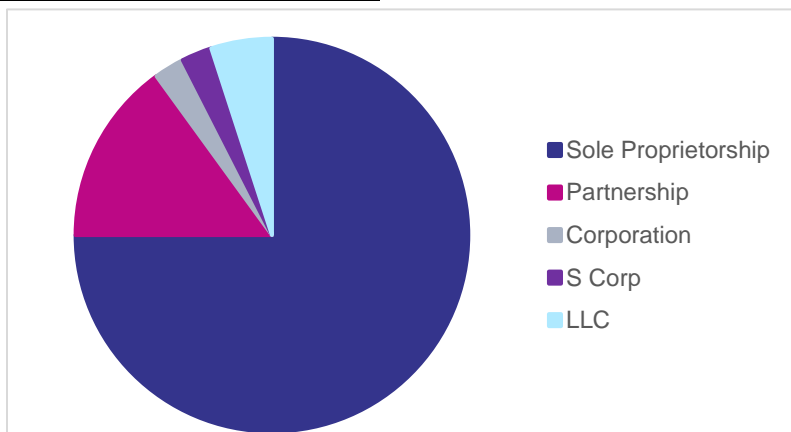


*Figure 10.* Rural women's business types

establish the business, but they also leave all liability on the owner. All the partnerships were between two women who were friends.

Two women each owned two businesses, one with two art businesses and one in cybersecurity and real estate.

*Business sectors.* Again, much like the Indigenous cohort, retail was the most active sector for our sample with 30 women (36%) being involved with some sort of retail. 17 women (20%) worked in food service, 13 (15%) in art, 8 in each in the service industry, agriculture and IT (10%), and only 2 woman (2%) in the remaining sectors (figure 11).

More rural women (n = 17) their estimated yearly profit, which ranged between $500 to $700,000 annually, with an average of ~$105,000 a year and a median of $10,000, indicating a large positive skew of profits.
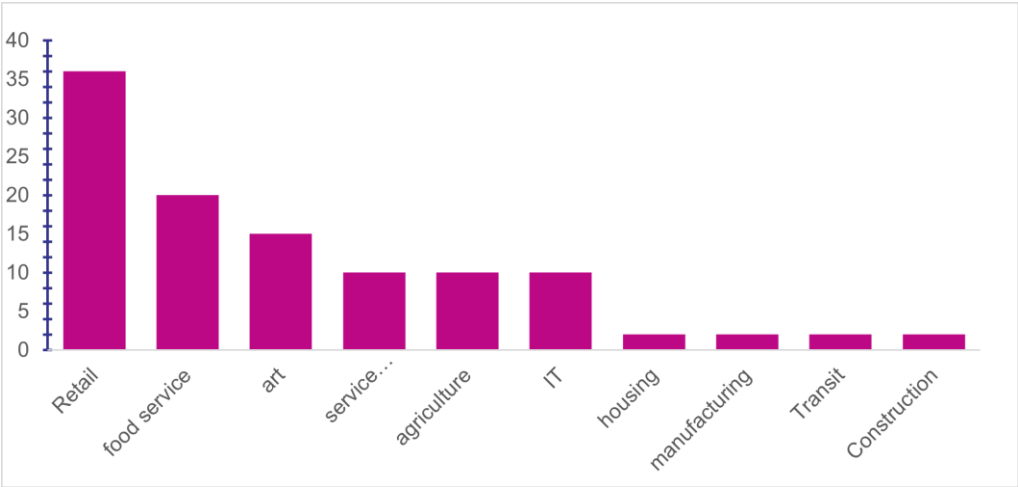


*Figure 11.* Percentage of rural woman owned businesses per sector. *Note: several women had business that spanned multiple sectors

*Employees.* The 84 rural respondents employ 754 people in total (including themselves), 544 full time and 210 part time. Figure 12 shows the number of people hired per respondent, with each bar representing a respondent. 18 of the entrepreneurs did not provide any employee benefits, 49 provide health insurance, 43 maternity leave, 19 life insurance, 1 paid time off, 18 paid holidays, 18 PFML, 13 Paternity leave,8 dental, and 7 retirements.
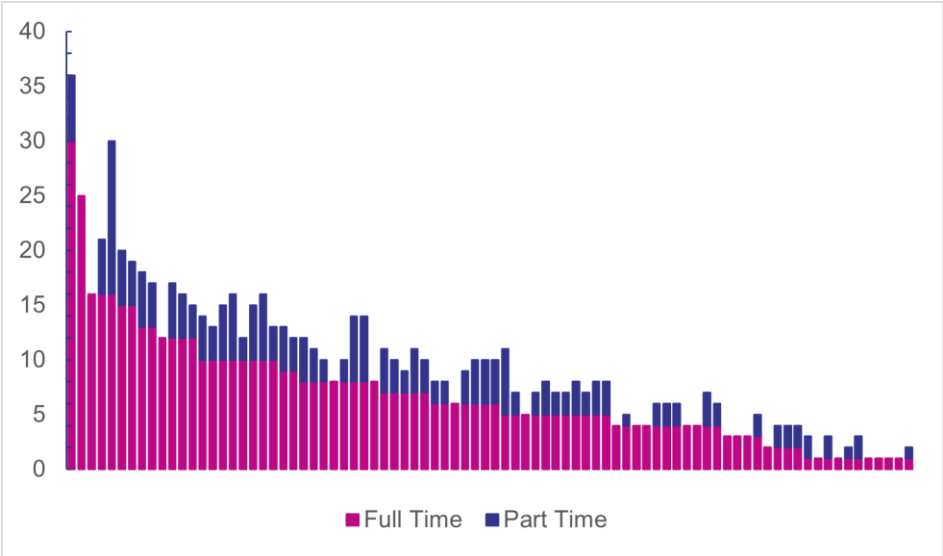


*Figure 12.* The number of full- and part-time employees hired per each rural woman business owner

## Motivations

Among the rural women cohort, there was an even split of women who like to be called a "business owner" (n = 39) and "entrepreneur" (n = 36); however, few preffered "Boss" (n = 5).

When the rural women were asked to select as many as they wanted from a list of potential motivations, "to be my own boss" was tied as most popular with providing supplemental income (n = 56 each). Another 42 women were motivated to be the primary source of income as well.  Still, beyond the financial reasons, over half the women selected that they wanted to provide a needed service or product to their community (n = 48), and half



Figure 13. The number of rural women business owners who selected motivations for their business

wanted to be able to control their work culture (n = 42) and 27 were motivated by contributing to/sharing their culture. Much like the Indigenous women, this highlights the variety of reasons women might pursue entrepreneurship. A summary of all the motivation selections can be found in figure 13. While 20 rural women included "generating profit and grown" in their definitions of success, only 10 of the women were solely looking at the financials. Almost half of the rural women (n = 40) defined success by having a positive impact on their community and customers, maintaining quality product, and adapting to new challenges as they occur.
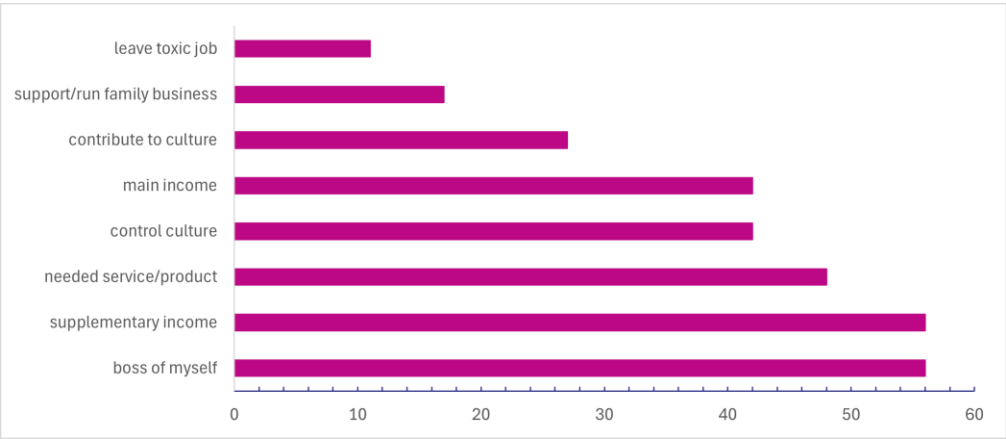
*Success is about having personal fulfilment that you are helping yourself and your community grow. - owner of a logistics company.*

While a few rural women still said that the profit was the most rewarding aspect of being an entrepreneur, which is a valid statement, most did say that serving their community, creating jobs, being respected, and having the decision-making power were all rewarding for them, continuing to highlight the myriad of reasons one might pursue entrepreneurism

## Training, Mentorship, and Networking

The sources of training for rural women were rather different than the Indigenous cohort. They were most likely to learn from a personal contact (n =47) and only 32 had formal education in business and 20 from professional programs. Table 7 summarized where they reported learning from. Further, only 25 women reported having a mentor, 9 of whom found their mentors through existing networks. Only 9 of the mentors were reported to be paid, 6 from the respondents themselves and 3 through an organization. The lengths of their mentorships lasted between 6 months to 4 years, and the 16 who shared the most important lessons to them leaned towards practical skills such as fund management, customer interfacing, and locating raw materials. 9 of the 25 mentees found it slightly helpful but felt they could have learned the information elsewhere, and the others enjoyed their experiences and thought it was extremely helpful for their learning.

In general, networks, formal and informal, were also highly rated among rural women with 45 ranking networks as important or very important to their journeys while 9 respondents thought they were somewhat helpful. Though few were currently advantage of professional (n = 10) and informal (n = 18) business networks, most noted that they would like to join a network.
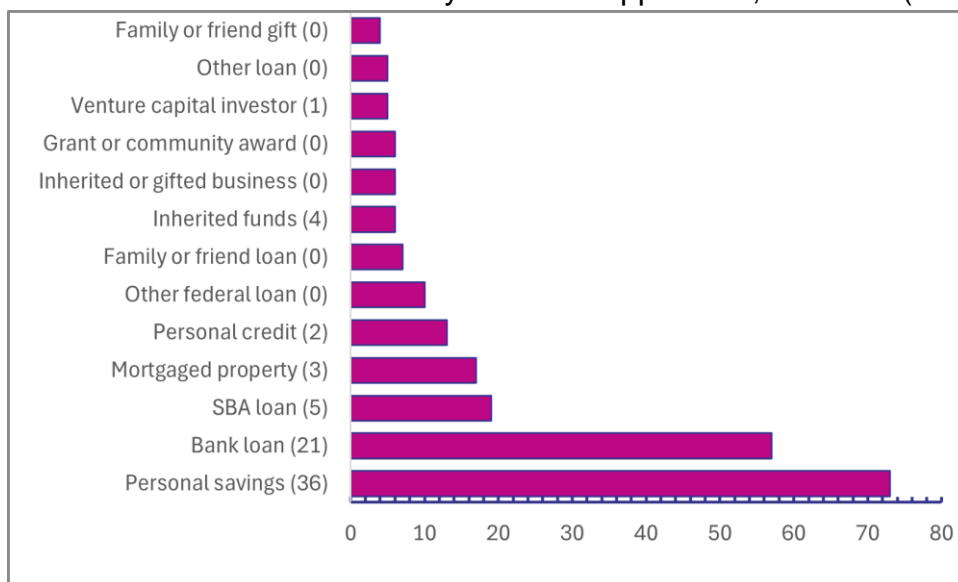
Table 7. The number of rural women who have or want to take advantage of learning opportunities

| Source of learning/opportunity | Number of women |
|---|---|
| Personal contact | 47 |
| Formal education | 32 |
| Professional program | 20 |
| Professional contact | 15 |
| Online | 11 |
| Through experience/"winging it" | 10 |
| Previous job experience | 3 |
| Mentorship | 25 |
|     Paid | 9 |
| Professional networks | 10 |
|     Would like to be a member | 59 |
|     Do **not** want to be a member | 12 |
| Online, social networks | 18 |
|     Would like to be a member | 60 |
|     Do **not** want to be a member | 8 |

## Resources: Financing and Beyond

*Financing.* Figure 14 shows the sources or startup and purchasing funding reported by the respondents, and the legend on the left shows how many women used that source as their primary startup fund. The most used source of funding was personal savings (n = 73) with 36 of those women primarily using their savings. Loans were also common with this group with 57 women receiving them and 21 of those serving as the primary fundings for the individual.

When asked about whether they had *ever* applied for, over half (n = 44) had applied for and received



some type of financing, and only one woman turned down the financing after applying because the interest rates were too high. Nine women had been denied loans because of their credit history and lack of collateral. There were also six women who did not apply for any loans because they assumed they would be denied or were discouraged from applying. Another 4 women didn't apply because they did not know how.

*Figure 14.* Number of rural women who used various sources of startup or purchasing funds. Note. the number in the parentheses is the number of women who claimed that was their main source of funding.

*Broadband internet.* Almost all of the women (n = 79) had access to internet, 62 of whom use it for their business and find it important for their business functions. There were two women who did not have access to the internet at all. Further, 71 of those 79 had high speed internet.

*Staffing.* A large majority (n = 75) were able to hire an adequate amount of staff for their business. Of the 9 who could not, 3 did not need any other staff for their business. The others reported that there were not enough workers in the area, they could not afford them or benefits, and that they experienced a lot of turnover in their staff.

*Childcare.* Unlike the interviews, a majority of rural women (n = 54) felt there were adequate childcare options in their community. Six women felt there were not enough spots and five said the options were too far away, and 20 did not know the childcare landscape in their communities. In the rural cohort, 26 women had never needed childcare because they had not had children, 20 handled childcare in their nuclear household while 25 used family members, and 14 used friends and neighbors. The 22 remaining women spread across church or community programs (n = 12), childcare cooperatives (n = 6), and a childcare facility (n = 4). The rural women echoed similar challenges as the Indigenous women in that time management, guilt, and balancing family care with business can be especially difficult.

*As a business owner and a parent, I often struggle with time management, feeling guilty when work pulls me away from family moments. Balancing flexibility with the demands of my business makes it hard to fully disconnect, and reliable childcare is always a logistical challenge. I also find it tough to prioritize self-care and set clear boundaries between work and home life. It's a constant juggling act that requires patience and planning. -Apiary owner*

## Knowledge of Existing Programs

As was the case with the interview participants and Indigenous survey respondents, rural women's knowledge of existing federal programs and resources was low (see Table 8). For almost all programs, half of the women or more had never heard of them. Those who indicated why they had not used resources they were aware of noted inconvenient locations, cost, and not really understanding what the programs do. They had heard of these programs through word of mouth, social media, radio advertisements, and from professional contacts.

Rural women also recommended social media advertising and a community engagement to increase use of these programs along with print, radio, and online advertisements. One woman noted that increasing the ease of signing up for the program would also be beneficial.

The rural women also claimed to have heard of the SBA tools, though the uptake of them was still extremely low. They said that they would trust programs more when recommended by a local and by ensuring the security of any apps or online interaction within a program. They also look for negative reviews and were wary of scammers, further highlighting the preference for local outreach.

Over half of the rural women (n = 22) reported they had WOSB certification, and 32 had been able to secure contracts with their WOSB status. Six women did not know what the certification, 90 were somewhat interested in pursuing it and 8 were extremely interested.

Table 8. Number of rural women who were aware of or used various programs and organizations

| Organization/Program | Had used them before | Knew about them, but had not used them | Did not know the organization |
|---|---|---|---|
| Better Business Bureau (BBB) | 20 | 20 | 41 |
| Community Development Financial Institutions (CDFI) | 20 | 17 | 45 |
| Local Chambers of Commerce | 20 | 14 | 47 |
| Local Economic Development Corporations | 20 | 18 | 45 |
| National Association of Women Business Owners (NAWBO) | 12 | 21 | 47 |
| Native Women Lead | 2 | 10 | 26 |
| Minority Business Development Centers (MBDC) | 18 | 12 | 53 |
| Regional Innovation Clusters | 15 | 15 | 51 |
| Regional Innovation Engines | 11 | 17 | 50 |
| Small Business Administration (SBA) | 27 | 15 | 39 |
| Small Business Development Centers | 18 | 17 | 45 |
| SCORE business mentoring | 12 | 22 | 48 |
| Tribal Colleges and Universities (TCBU) | 9 | 21 | 50 |
| USDA Rural Development Services | 14 | 17 | 47 |
| Women's Business Centers (WBC) | 15 | 19 | 48 |
| Women's Business Enterprise National Council (WBENC) | 12 | 18 | 51 |
| **SBA Tools** | | | |
| Lender Match Tool | 15 | 50 | 4 |
| Ascent Online Learning Platform | 9 | 58 | 3 |
| SBA Learning Center | 11 | 52 | 5 |
| T.H.R.I.V.E | 14 | 54 | 5 |
| Boots to Business | 16 | 50 | 4 |
| Empower to grow | 12 | 48 | 6 |
| **Agricultural programs** | | | |
| USDA | 9 | 4 | 2 |
| Farmers.gov (USDA) | 8 | 4 | 3 |
| Non-insured Crop Disaster Assistance Program (USDA) | 3 | 8 | 4 |
| Farm Services Agency (FSA) | 5 | 6 | 4 |
| Risk Management Agency (USDA) | 4 | 8 | 3 |
| Local USDA Service Center | 2 | 9 | 4 |
| USDA Female set-asides | 5 | 6 | 4 |
| Heir's Property Relending Program (USDA) | 3 | 7 | 5 |
| Local Cooperative Extension | 9 | 1 | 4 |

*Note. These were the last questions on the survey and had low response rates

## Agricultural Businesses

Ten of the women reported that they worked in the agricultural industry in some way, and they represented various practices such as apiculture, olericulture, transportation, packing, and crops and livestock. Only one woman had an agritourism component to her farm where she invites people to harvest crops.

Competition, discrimination, access to raw materials, and land all can be challenging for women farmers, though the women voiced that they found the practice itself extremely rewarding by building sustainable food systems and making a great profit.

*Women farmers face unique challenges, such as limited access to land, credit, and resources, which makes it harder to succeed. Cultural norms often restrict their roles in farming and decision-making, while juggling household responsibilities can leave little time for agricultural work. Additionally, they may struggle to access markets and support networks, which further hinders their ability to thrive. Despite these obstacles, many women farmers are determined to innovate and find ways to overcome these barriers. -Apiary owner*

Finally, in general the farmers were more aware of the USDA and FSA offerings and much more likely to engage in the programs than the small business supports. This was similar with the farmers who were interviewed and more aware of the FSA grants. However, of note, only 15 of the 27 farmers completed these questions on the survey. Further investigation in the dissemination of information and uptake by farmers into these programs might inform how to best advertise the business programs.

SURVEYS OF
**LOCAL
GOVERNANCE
LEADERS**

1) further demographics, 2) information about women-owned businesses in their community, 3) any local supports in their community for women entrepreneurs in their community, and 4) their knowledge of and recommendations for federal and state programs to support businesses.

# Overview of Rural Women's Surveys

## Demographics

A total of 18 governance leaders from rural areas and 7 Tribal leaders completed the survey. The Tribal leaders represented the Apache, Chippewa, Crow Creek, Lakota, Oglala, Rosebud, and Salish Tribes. A greater proportion of the Tribal leaders were men (n = 5) than the rural leaders (n = 3), and all but two officials, one rural and one Tribal, were elected to their positions. Most of the leaders had spent almost all of their lives in the community they serve, though some had moved into their communities during their adolescence with the least amount of time being 20 years. Table 9 displays further demographics.

| Table 9. Personal demographics of local governance officials | | |
|---|---|---|
| | Rural | Tribal |
| Position | | |
| Chamber of Commerce Board Member | 13 | 2 |
| City/Town Council Member | 3 | 2 |
| City/Town Department Head | 2 | 2 |
| Tribal Leader | 0 | 1 |
| Time Spend in Their Role | | |
| 1-2 years | 2 | 0 |
| 3-5 years | 4 | 4 |
| 5+ years | 14 | 3 |
| Elected v Appointed | | |
| Elected | 17 | 6 |
| Appointed | 1 | 1 |

## Local Dynamics and Supports for Women Entrepreneurs

*Perceptions of women-owned businesses in their community.* All save two rural governance leaders had the perception that there is been an increase in the number of women-owned businesses in their communities in the past five years. All leaders had the perception that many women-owned businesses take advantage of e-commerce, and few (n = 3 Tribal, 5 rural) reported that they operated outside of their homes.

When asked what was required for a woman to start a business in their communities, all leaders described the process for applying for a business license and appropriate permits, and 7 (n = 2 Tribal, 5 rural) predicted it would take less than one month to achieve; 6 (n = 1 Tribal, 5 rural) estimated it would take 1-3 months; 5 (n = 2 Tribal, 3 rural) estimated 3-6 months; 4 (n = 2 Tribal, 2 rural) estimated 6-9 months; 1 rural official estimated 9-12 months; and the remaining 2 rural leaders predicted it would take over a year to complete. This variety highlights the different processes that local governments might require of entrepreneurs. When questioned where women could find the relevant information, they needed to complete these processes, all 7 Tribal officials and 13 of the 18 rural officials did not disclose or admitted to not knowing where women from their community could find the relevant information.

Most of the officials (n = 13) did not comment on the challenges that women face starting businesses in their communities, though those that did cited startup financial issues, marketing, and the need for resilience as the top challenges to women entrepreneurs.

*Perceptions of community supports for women business owners.* All leaders reported that their communities had programs that support aspiring women entrepreneurs, however most (n = 13) felt that there was not enough support for their communities. They felt these programs did not have enough funds to support everyone or even that there is bias within the community affecting who would receive the funds. The leaders outlined the advertising methods these programs use, and only 4 leaders felt that community members did not know about the programs.

## Leaders' Knowledge of Existing Programs

The governance leaders were probed on their knowledge of existing federal programs as well as if they would recommend them to their community members (see Table 10). Reasons stated for **not** recommending a program were perceptions of bias within the organization(s) when distributing resources, unreliable funding streams, and slow processing speeds. While most of the governance leaders did not know where the neared business development centers were located, they did indicate they knew where to find the information and that they thought the women of their communities would benefit from their services.

Table 10. Number of governance leaders who were aware of or used various programs and organizations

| Organization/Program | Have or would recommend | Would **not** recommend | Did not know the organization well enough |
|---|---|---|---|
| Better Business Bureau (BBB) | 17 (4,13) | 0 | 6 (1,5) |
| Community Development Financial Institutions (CDFI) | 15 (4,11) | 0 | 9 (1,8) |
| Local Chambers of Commerce | 11 (3,8) | 0 | 7 (1,6) |
| Local Economic Development Corporations | 13 (3,10) | 3 (0,3) | 5 (2,3) |
| National Association of Women Business Owners (NAWBO) | 14 (3,11) | 2 (0,2) | 6 (2,4) |
| Native Women Lead | 11 (4,7) | 0 | 6 (2,4) |
| Minority Business Development Centers (MBDC) | 16 (3,13) | 1 (0,1) | 6 (1,5) |
| Regional Innovation Clusters | 13 (5,8) | 0 | 1 (1,0) |
| Regional Innovation Engines | 14 (4,10) | 0 | 5 (1,5) |
| Small Business Administration (SBA) | 16 (4,12) | 0 | 7 (3,4) |
| Small Business Development Centers | 14 (4,10) | 2 (0,2) | 6 (1,5) |
| SCORE business mentoring | 9 (4,5) | 3 (1,2) | 7 (0,7) |
| Tribal Colleges and Universities (TCBU) | 11 (6,5) | 0 | 6 (0,6) |
| USDA Rural Development Services | 15 (5,10) | 2 (0,2) | 3 (0,3) |
| Women's Business Centers (WBC) | 11 (3,8) | 1 (0,1) | 4 (0,4) |
| Women's Business Enterprise National Council (WBENC) | 13 (4,9) | 0 | 5 (1,4) |
| Knowledge of close programs | Knew where the closest location is | Knew where to look to find the closest location | Did not know the closest location |
| Women's Business Center | 3 (1,2) | 19 (5,14) | 2 (1,1) |
| Small Business Development Center | 5 (1,4) | 16 (5,11) | 3 (1,2) |
| Minority Business Development Center | 2 (1,1) | 20 (5,15) | 2 (1,1) |

Note. Values are presented as: Total (Tribal leaders, rural leaders)

# Discussion

## Summary of Results

This field interview study with 92 rural and Indigenous women entrepreneurs and 8 local governance leaders and the surveys of 125 entrepreneurs and 25 governance leaders has been illuminating to conduct and analyze. We have heard these women's voices and listened to 250 distinct perspectives taken on their paths to become entrepreneurs. Their shared stories and insights have helped paint a dramatic picture of the challenges they faced, the regional and cultural factors that shaped their journey, the complexities of their work/life balance, and the accomplishments they have achieved. We are grateful to all of these women who shared with us their individual understandings of the entrepreneurial experience.

This report has offered excerpts from their shared entrepreneurial stories and our thematic analysis of the key themes we heard around diverse topics; from the ways the women identify as workers and business owners to the ways their communities and regional/Tribal factors have shaped their entrepreneurial pursuits. The women's stories illuminate rich observations about the world of work, about the meaning of community and culture, about the significance of place and family, and about the world of work for women who pursue entrepreneurial goals and dreams.

Based on the themes that emerged from these interviews, we have created the following list of identified needs and policy recommendations for the Women Owned Small Business Association to consider.

# Policy Implications

**The need to improve access to high-speed Internet**

- Policy Recommendation: Invest in expanding high-speed internet infrastructure in rural and Tribal areas. Many women entrepreneurs rely on the internet for online sales, marketing, and business operations. Improving internet access can enable them to expand their market reach and streamline operations.

**The need to provide greater comprehensive support for affordable childcare**

- Policy Recommendation: Increase access to affordable and reliable childcare in rural and Indigenous communities. Limited childcare options were noted as a significant barrier, affecting both the business owners' and their employees' ability to work effectively. Subsidies or incentivizing childcare providers in these areas could alleviate this issue.

**The need to increase transportation and infrastructure support**

- Policy Recommendation: Develop programs to assist with the cost of transportation or provide grants/loans for purchasing or upgrading vehicles for business use. In rural areas, reliable transportation is crucial for market access, and the high cost of maintaining or upgrading vehicles can be a burden.

**The need to simplify access to financial resources**

- Policy Recommendation: Simplify the application process for small business loans and increase the availability of grants targeted at women-owned businesses in rural and Tribal areas. Many interviewees mentioned difficulties accessing formal financing and a reliance on personal savings or family loans. Expanding financial education and resources could also be beneficial.

**The need to expand mentorship and networking opportunities**

- Policy Recommendation: Create or expand mentorship programs tailored to women entrepreneurs in rural and Tribal areas. Many women expressed the need for guidance, especially in the early stages of their business. Facilitating connections with experienced mentors and professional networks could support business growth.

**The need to promote awareness of existing federal programs**

- Policy Recommendation: Increase outreach efforts to ensure rural and Indigenous women entrepreneurs are aware of existing federal resources, such as the Small Business Administration (SBA) and Women's Business Centers. Providing information through local institutions, like banks or agricultural agencies, could improve access to these programs in underserved communities.

**The need to build trust between federal entities and Indigenous and rural folks**

- Policy Recommendation: In additions to marketing efforts to increase program uptake in these populations, there is a need to build trust with them, especially for Indigenous women. Anecdotally, several of the interviewers noted that many women refused to participate in the interviews because they did not want to share their experiences with "the feds." More work

needs to be done with community outreach to build trust with historically disadvantaged groups.

**The need for tailored business training programs**

- Policy Recommendation: Offer training programs specifically designed for rural and Indigenous women business owners, focusing on business management, financial literacy, and marketing. These programs should be accessible both online and in-person to accommodate varying levels of internet access and geographic isolation.

These policy changes aim to address the specific challenges faced by women entrepreneurs in rural and Tribal areas, helping them to overcome obstacles related to infrastructure, financing, education/training, mentorship, and access to resources.