

## Online Survey—Women entrepreneurs

### Informed Consent

**DFUSION INC.**

### **SUBJECT INFORMATION AND INFORMED CONSENT FORM**

**Protocol Title: Women’s entrepreneurial endeavors in rural and Tribal communities**

**Protocol #: NWBC2024-101**

**Sponsor: National Women’s Business Council of the Small Business Administration**

**OMB Control Number: 3245-0425**

**ICR Clearance Expiration: 10/31/2025**

**Principal Investigator: Elizabeth Schieber, PhD**

**Institution: dfusion Inc.**

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**Telephone: 831-222-5003**

#### **KEY INFORMATION ABOUT THIS RESEARCH STUDY**

You are being asked to be a subject in a study because you either have experience as a woman entrepreneur or are a local governance leader in your community. This study is looking at the experiences and perceptions of women entrepreneurs in rural and Tribal communities in the United States. The National Women’s Business Council (NWBC) wants to know what is happening with women entrepreneurs and what programs and policies might be needed to better support women.

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

The NWBC is a nonpartisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. NWBC was established via the Women’s Business Ownership Act of 1988 (H.R. 5050), a landmark piece of legislation that eliminated individual state laws that required women to have a male relative cosign a business loan. Members of the Council are prominent women business owners and leaders of women’s business organizations. For more information on NWBC, see [www.nwbc.gov](http://www.nwbc.gov).

**The following table has the key study information to help you decide why you might or might not want to participate in the research.**

Purpose	<p>The purpose of this study is to learn women entrepreneurs’ experiences with starting their businesses, obtaining funding, and use of professional networks to support their ventures. Specifically, we are collecting the experiences from rural areas and from Indigenous women.</p> <p>The NWBC will use this information to form policy recommendations and resource allocation to best serve women entrepreneurs from these underserved groups.</p> <p>The nature of this study is an online survey. You will not receive any experimental drugs or procedures as part of this study.</p>
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Voluntary Participation	Your decision to be in this study is voluntary.
Withdrawal	If you decide to be in this study and then change your mind, you can leave the study at any time without penalty.
Length of Participation	Participants will complete one, online survey that should take no longer than 60 minutes to complete.
Procedures	<p>The main procedures in the study include:</p> <ul style="list-style-type: none"> <li>• Complete an online screening survey to assess eligibility for the study (5-10 minutes)</li> <li>• Complete an online survey (~60 minutes)</li> </ul>
Risks	<p>There are no physical risks to you as part of this study.</p> <p>You might feel discomfort with some of the questions that probe into your business journey, and you can choose to not answer any questions that cause discomfort.</p> <p>There is minimal risk related to data storage. The research team will keep the information you share confidential, and your name or other identifying information will not be associated with it. All of your information will be stored on secure servers.</p>
Benefit	There are no direct benefits for participating in the study; however the information collected from participants will be used by the NWBC to make policy recommendations and support programs that are useful to women entrepreneurs in the future
Alternatives to Participation	If you would like to share feedback with the SBA or NWBC without participating in this study, you may contact the SBA office of advocacy at <a href="https://advocacy.sba.gov/about/contact-us/">https://advocacy.sba.gov/about/contact-us/</a>

Costs	There is no cost to you to participate in this study.
Compensation	Participants will receive \$25 compensation for their time if they choose to enter their email at the conclusion of the survey
Confidentiality	There are provisions in place by the study protocol and study site to help protect the privacy and confidentiality of your personal information and study information.

**This overview does not include all of the information you need to know before deciding whether or not to take part. More detail is given in the full consent document on the pages that follow. Review the rest of this consent form before deciding about participation.**

## INFORMED CONSENT FORM

This consent form explains the research study. Before you decide to be a part of this study, you need to know why the research is being done, what it will involve and the risks and benefits. Ask the study staff to explain anything in this form or if you want more information. Please take time to read this form carefully. Feel free to discuss it with your relatives and friends. If you agree to take part in this research study, you must sign this consent form.

### DISCLOSURE OF FINANCIAL INTERESTS

The National Women's Business Council (NWBC), the sponsor of this study, is providing funds to dfusion Inc. on a per subject basis for conducting this research study.

### PURPOSE OF THE STUDY

The purpose of this study is to assess the support needs of women entrepreneurs from rural and Tribal communities in the United States.

### NUMBER OF SUBJECTS AND LENGTH OF STUDY PARTICIPATION

About 150 subjects will participate in this study in the United States.

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

### STUDY PROCEDURES

Participants will be asked to complete a ~60 minute survey

### SUBJECT RESPONSIBILITIES

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

## RISKS AND DISCOMFORTS

There are minimal risks involved in this research. You might feel discomfort with some of the questions that probe into community, and you can choose to not answer those questions.

All data will be deidentified and stored on secure servers.

## NEW INFORMATION

You will be notified in a timely way if important new findings become known that may affect your willingness to continue in the study.

## BENEFITS

There are no direct benefits from participating in this study. The information collected from participants will be used by the NWBC to make policy recommendations and support programs that are useful to women entrepreneurs.

## ALTERNATIVES TO STUDY PARTICIPATION

You do not have to participate in this study. If you wish to share your feedback on business support programs, you may contact the SBA here: <https://advocacy.sba.gov/about/contact-us/>

## COSTS OF PARTICIPATION

There are no costs to you to take part in this study.

## COMPENSATION

You will receive \$25 for completing this study if you choose to enter your email at the end of the survey. You will be reimbursed by Trucentive at the completion of your survey.

## VOLUNTARY PARTICIPATION AND WITHDRAWAL

Your participation in this study is voluntary. You may stop participating at any time, without penalty or loss of compensation.

## CONFIDENTIALITY

To the extent allowed by law, every effort will be made to keep your personal information confidential. However, information from this study will be submitted to the study sponsor. The signed consent form may be looked at by the NWBC and the Institutional Review Board. Your contact information (from the screening survey and if you provide your email to receive study compensation) will not be shared beyond dfusion Inc. and will be deleted following disbursement of compensation. While all parties are aware of the need to keep your information confidential, total confidentiality cannot be guaranteed. The results of this research project may be presented at meetings or in publications; however, you will not be identified in these presentations and/or publications.

If you take part in this study, you will be assigned a unique subject code to help protect your privacy. Your study records will be labeled with this code that does not directly identify you. The study site staff securely stores the linking code between your name and study information.

## COLLECTION OF IDENTIFIABLE PRIVATE INFORMATION

Identifiers will be removed from your information. After such removal, the information could be used for future research studies or distributed to another investigator for future research studies without your additional informed consent.

## CONTACTS FOR QUESTIONS, COMPLAINTS, CONCERNS

If you have any questions or requests for information relating to this research study or your participation in it, or if you want to voice a complaint or concern about this research, you may contact Dr. Elizabeth Schieber at [elizabeth.schieber@dfusioninc.com](mailto:elizabeth.schieber@dfusioninc.com), (660) 254-2997 or Ms. Tamara Kuhn at [tamara.kuhn@dfusioninc.com](mailto:tamara.kuhn@dfusioninc.com), (831) 222-5003. You may also contact the NWBC at [info@nwbc.gov](mailto:info@nwbc.gov) with any questions or concerns.

If you have any questions about your rights as a research subject or complaints regarding this research study, or you are unable to reach the research staff, you may contact a person independent of the research team at the Biomedical Research Alliance of New York Institutional Review Board at 516-318-6877. Questions, concerns or complaints about research can also be registered with the Biomedical Research Alliance of New York Institutional Review Board at [www.branyirb.com/concerns-about-research](http://www.branyirb.com/concerns-about-research). The IRB is a committee that reviews research studies to help protect the rights and welfare of study subjects.

## STATEMENT OF CONSENT-SIGNATURE PAGE

By signing this form, I confirm the following:

- I have read all of this consent form.
- All of my questions have been answered to my satisfaction.
- I can leave the study at any time without giving a reason and without penalty.
- I will be given a copy of this signed and dated consent form to keep.
- I do not give up any legal rights that I would otherwise have if I were not in this study.

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

### Online Survey—Women entrepreneurs

#### DIRECTIONS:

**Please answer all questions to the best of your ability. There are 6 sections to complete, and one additional section to be completed by women who own a business in the agricultural industry.**

**The survey should take 30-60 minutes to complete. Some questions will ask you to pick all answers that apply; other questions allow you to only pick one best answer. There are also questions that ask you to type your answers in the space provided.**

**Note, you will not be able to go back in the survey, or to leave any questions unanswered, though you can select “I don’t want to answer” for any question that makes you uncomfortable and does not affect your eligibility to continue in the survey.**

**At the end of the survey, you will be given instructions for submitting for your \$25 compensation.**

### Online Survey—Women entrepreneurs

#### PART A: DEMOGRAPHIC INFORMATION

\* 2. Do you own a business or are you self-employed full- or part-time?

- ☐ Yes
- ☐ No

\* 3. In what zip code?

## Online Survey—Women entrepreneurs

### PART A: DEMOGRAPHIC INFORMATION

\* 4. Which best describes the location of your business? *Rural is defined here as a region with a population under 5,000. If your business is web-based or ecommerce, please note where you operate the business from*

- ☐ Urban (population over 50,000)
- ☐ Suburban (population 5,000 to 50,000)
- ☐ Rural (non-farming business)
- ☐ Rural (a farm business)
- ☐ Tribal (sovereign land)
- ☐ Tribal (not sovereign land)
- ☐ Other
- ☐ I am not sure

## Online Survey—Women entrepreneurs

### PART A: DEMOGRAPHIC INFORMATION

\* 5. With which gender do you identify?

- ☐ Woman
- ☐ Man
- ☐ Nonbinary
- ☐ Two-Spirit
- ☐ Queer (such as genderqueer or gender non-conforming)
- ☐ Cisgender
- ☐ Transgender
- ☐ Additional gender (please specify):

\* 6. What is your age?

## Online Survey—Women entrepreneurs

### PART A: DEMOGRAPHIC INFORMATION

\* 7. What is your current marital status?

- ☐ Single
- ☐ Married and/or domestic partners
- ☐ Divorced
- ☐ Widowed
- ☐ I don't want to answer

\* 8. Do you have any children?

- ☐ Yes
- ☐ No
- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART A: DEMOGRAPHIC INFORMATION

\* 9. How many children do you have **under** the age of 18?

\* 10. How many children do you have **over** the age of 18?

\* 11. How many of your children are living in your household?

## Online Survey—Women entrepreneurs

### PART A: DEMOGRAPHIC INFORMATION

12. What is your **highest** level of education **completed**?

- ☐ None
- ☐ K-5
- ☐ Middle school
- ☐ Some high school
- ☐ High school degree
- ☐ GED degree
- ☐ Some college or trade school
- ☐ AA/AS college degree
- ☐ BA/BS college degree
- ☐ MA/MS college degree
- ☐ Graduate/professional degree (PhD, MD, etc.)
- ☐ Other certifications or licenses (please describe):

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART A: DEMOGRAPHIC INFORMATION

\* 13. How long have you lived in your current community? (You can type "N/A" if you do not want to answer)

Online Survey—Women entrepreneurs

PART A: DEMOGRAPHIC INFORMATION



\* 14. With which racial/ethnic categories do you identify? (check all that apply)

- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Hispanic or Latina/o/x/e
- ☐ Middle Eastern or North African
- ☐ Native Hawaiian or Pacific Islander
- ☐ White
- ☐ Additional race/ethnicity (please specify):

- ☐ I don't want to answer

\* 15. Are you a member of a Native American Tribe?

- ☐ No
- ☐ Yes, I am a registered or enrolled member, and my Tribe's name is:

\* 16. Do you and/or your business reside on Tribal land?

- ☐ Yes, I live on Tribal land and my business resides on Tribal land
- ☐ I live on Tribal land, but my business is not on Tribal land
- ☐ I do not live on Tribal land, but my business is on Tribal land
- ☐ Other:

- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART B: INFORMATION ABOUT YOUR BUSINESS

\* 17. How many businesses do you currently own?

- ☐ 1
- ☐ 2
- ☐ 3 or more
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART B: INFORMATION ABOUT YOUR BUSINESS

\* 18. Briefly describe your primary business below, including the industry:

Online Survey—Women entrepreneurs

PART B: INFORMATION ABOUT YOUR BUSINESS

\* 19. Briefly describe your primary business as well as up to two other businesses you own, including the industry:

Primary:

Other:

Other:

Online Survey—Women entrepreneurs

PART B: INFORMATION ABOUT YOUR BUSINESS

\* 20. Where is your **primary** business located? Include city/region/Tribal land/state. (If your business is run fully online, please note).

\* 21. How many years have you owned your primary business?

\* 22. What percentage of this primary business do you own?

☐ I am the only owner, 100%

☐ There are multiple owners; I own \_\_% (please specify)

☐ I don't want to answer

## PART B: INFORMATION ABOUT YOUR BUSINESS

23. The other owner(s) of my primary business are: (check all that apply)

- ☐ Woman
- ☐ Man
- ☐ Nonbinary
- ☐ Two-Spirit
- ☐ Other gender
- ☐ I don't want to answer

\* 24. What is your relationship with the other owner(s) of your primary business? (e.g., family, spouse, friends):

(You can type "N/A" if you do not want to answer)

## Online Survey—Women entrepreneurs

## PART B: INFORMATION ABOUT YOUR BUSINESS

\* 25. Where do you conduct your business? (check all that apply)

- ☐ Inside my home
- ☐ Outside my home, on property (e.g., farm, ranch, agritourism, etc.)
- ☐ Online (e-commerce)
- ☐ Out of a storefront, office, or other indoor physical space (not your home)
- ☐ In outdoor locations in my community (bazaars, farmers markets, fairs, etc.)
- ☐ I don't want to answer

\* 26. What is the average annual or yearly **revenue** (money earned) of your business? (You can type "N/A" if you do not want to answer)

\* 27. What is the average annual or yearly **profit** (money left over after expenses) of your business? (You can type "N/A" if you do not want to answer)

\* 28. How many employees do you have, including yourself, that are **full-time**?

\* 29. How many employees do you have, including yourself, that are **part-time**?

30. Which employee benefits do you offer, if any? (check all that apply):

- ☐ Dental insurance
- ☐ Health insurance
- ☐ Life insurance
- ☐ Maternity leave
- ☐ Paternity leave
- ☐ Paid family and medical leave
- ☐ Paid holidays
- ☐ Personal Time Off (PTO)
- ☐ Retirement Plan
- ☐ I don't want to answer
- ☐ Other (please specify):

- ☐ None

## Online Survey—Women entrepreneurs

### PART C: BECOMING A BUSINESS OWNER

\* 31. Is your current business the first you started or owned?

- ☐ Yes
- ☐ No
- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART C: BECOMING A BUSINESS OWNER

\* 32. Please briefly describe any previous business ventures you have had, including the industry they were in, and why they ended. (You can type "N/A" if you do not want to answer)

## Online Survey—Women entrepreneurs

### PART C: BECOMING A BUSINESS OWNER

\* 33. Which of the following were motivations for you starting or purchasing your current primary business? (Check all that apply)

- ☐ To be the boss of myself
- ☐ To have control of my business's culture
- ☐ To leave a toxic or unfulfilling job
- ☐ To be the main income source for my household
- ☐ To provide supplementary income for my household
- ☐ To provide a needed service or product for my community
- ☐ To contribute to the culture of my community or Tribe
- ☐ To support or run the family business
- ☐ Other (please describe):

- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART C: BECOMING A BUSINESS OWNER

\* 34. Thinking back to when you were starting or purchasing your business, what were the top three **challenges** that you faced? (You can type "N/A" if you do not want to answer)

\* 35. Thinking back to when you were starting or purchasing your business, what are three **services or supports** you wish you had access to and/or knew about? (You can type "N/A" if you do not want to answer)

\* 36. Do you use any of the following terms to refer to yourself? (check all that apply)

- ☐ Entrepreneur
- ☐ Business owner
- ☐ Boss
- ☐ Other (please specify)

- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART C: BECOMING A BUSINESS OWNER

\* 37. What has been the most challenging part of being an entrepreneur in your community?  
(You can type "N/A" if you do not want to answer)

\* 38. What has been the most rewarding part of being an entrepreneur in your community?  
(You can type "N/A" if you do not want to answer)

\* 39. What has been the most challenging part of being a woman entrepreneur? (You can type "N/A" if you do not want to answer)

\* 40. What has been the most rewarding part of being a woman entrepreneur? (You can type "N/A" if you do not want to answer)

\* 41. How would you define “success” for your business? (You can type "N/A" if you do not want to answer)

## Online Survey—Women entrepreneurs

### PART D: TRAINING, MENTORSHIP, AND NETWORKS

\* 42. Where did you learn about running a business? (check all that apply)

- ☐ From a personal contact with business experience (e.g., family, friends)
- ☐ From a professional contact with business experience (e.g., paid mentor)
- ☐ I have formal education in business (e.g., trade school, community college university)
- ☐ I attended an interactive professional training program that was not a degree-based educational program (e.g., paid seminars, online program)
- ☐ I completed a self-paced online training program
- ☐ I learned only from my experiences, trial and error
- ☐ Other (please describe):
- ☐ I don't want to answer

\* 43. Did you ever have a formal or informal business mentor (an experienced and trusted advisor/coach that offered you help and advice over a period of time)

- ☐ Yes
- ☐ No
- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART D: TRAINING, MENTORSHIP, AND NETWORKS

\* 44. Please briefly describe how you found your mentor(s) (e.g., through a school network, online, existing relationship):

(You can type "N/A" if you do not want to answer)

\* 45. Was your mentor compensated for their mentorship (e.g., monetary payment, services, discounts)?

- ☐ No
- ☐ Yes (by whom? e.g. I paid; an organization paid mentors at no cost to mentees):

- ☐ I don't want to answer

\* 46. How long did you have a mentor/mentee relationship with your mentor(s)? (You can type "N/A" if you do not want to answer)

\* 47. Please briefly describe the top three (or fewer) lessons your learned from your mentor: (You can type "N/A" if you do not want to answer)

1):

2):

3):

\* 48. On a scale of 1-5, which description best describes your overall mentorship experience?

- ☐ 1: It was not a good experience, I would not recommend my mentor(s) or repeat the experience
- ☐ 2: It was slightly helpful, though I felt I could have easily learned their lessons elsewhere like online
- ☐ 3: It was helpful, though I could have learned the lessons elsewhere, I am happy I learned through mentorship
- ☐ 4: It was very helpful, and I feel I learned lessons that I could not have learned elsewhere
- ☐ 5: It was extremely helpful and supported my business goals and efforts.
- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART D: TRAINING, MENTORSHIP, AND NETWORKS

\* 49. Do you participate in any **formal** business or professional networks (i.e., organized and run by an organization or group of people)? Do not include suppliers or distributors that you assembled for your business over time.

- ☐ No, but I would like to
- ☐ No, and I do not want to
- ☐ Yes (please name or describe the network(s)):

- ☐ I don't want to answer



\* 50. Do you have any **informal** business networks (e.g., a social media page where people can post questions or stories of their experiences, or a local, unofficial group where people support each other)?

- ☐ No, but I would like to
- ☐ No, and I do not want to
- ☐ Yes (please name or describe the network(s)):

- ☐ I don't want to answer

\* 51. Overall, how important are business networks to you? Again, do not include networks of suppliers or distributors that you assembled.

- ☐ I do not use business networks
- ☐ 1: Not important. I am a member of a network, but I do not use their resources or have not found them helpful
- ☐ 2: Somewhat important. I am a member of a network, and the resources were somewhat helpful,
- ☐ 3: Important. I have used network resources and they helped
- ☐ 4: Very important. I have used networks and found them extremely helpful for my business
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 52. From where did you secure startup or purchase funding for your business? (check all that apply)

- ☐ Self-funded through personal savings
- ☐ Self-funded through lines of credit
- ☐ Self-funded through mortgaged property or other personal loan
- ☐ Small Business Administration loan or facilitated loan
- ☐ A different federal loan program
- ☐ Bank loan or mutual fund loan
- ☐ Other financial intermediary loan (e.g., venture capital firm loan, hedge funds)
- ☐ Venture capital funding (not a loan)
- ☐ Loan from family or friends (i.e., they expect repayment or shares in the business)
- ☐ Funds were a gift from family or friends (i.e., they do not expect repayment or ownership)
- ☐ Funds were inherited
- ☐ The business was gifted or inherited
- ☐ Grant or award from a professional organization (i.e., I do not have to pay back the funds)
- ☐ Grant or award from local community groups
- ☐ Other (please describe):

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 53. Please name the federal loan program if you remember:  
(You can type "N/A" if you do not want to answer)

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 54. If you had more than one source of funding, what was the **primary** source of your startup or purchase funding?

- ☐ I only had one source of funding
- ☐ Self-funded through personal savings
- ☐ Self-funded through lines of credit
- ☐ Self-funded through mortgaged property or other personal loan
- ☐ Small Business Administration loan or facilitated loan
- ☐ A different federal loan program (please specify in the "Other" box below)
- ☐ Bank loan or mutual fund loan
- ☐ Other financial intermediary loan (e.g., venture capital firm loan, hedge funds)
- ☐ Venture capital funding (not a loan)
- ☐ Loan from family or friends (i.e., they expect repayment or shares in the business)
- ☐ Funds were a gift from family or friends (i.e., they do not expect repayment or ownership)
- ☐ Funds were inherited
- ☐ The business was gifted or inherited
- ☐ Grant or award from a professional organization (i.e., I do not have to pay back the funds)
- ☐ Grant or award from local community groups
- ☐ Other (please describe):

- ☐ I don't want to answer

## Online Survey—Women entrepreneurs

### PART E: FINANCING AND OTHER RESOURCES

\* 55. Which of the following statements best describes your experiences with applying for financing for your business? (Consider bank loans, lines of credit, grants, etc. but not personal loans from family or friends)

- ☐ I have successfully applied for and received funding
- ☐ I applied for and received funding, but didn't accept it because the interest rates or required collateral were too high
- ☐ I applied for funding but was denied
- ☐ I never applied for financing
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 56. Please describe why you were denied financing:  
(You can also type "N/A" if you do not want to answer)

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 57. What are the reasons you never applied for financing? (check all that apply)

- ☐ I did not need financing; I had the funds from elsewhere
- ☐ I did not know how to apply for financing
- ☐ I did not want to generate debt
- ☐ I assumed I would be denied financing because of my circumstances (e.g., low credit score, lack of collateral)
- ☐ In general, I was discouraged from applying for financing
- ☐ Other (briefly describe):

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 58. Which statement best reflects your Internet access and usage for your business?

- ☐ I have Internet access and use it for my business.
- ☐ I have Internet access but do **not** use it for my business.
- ☐ I do not have Internet access.
- ☐ Other:

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 59. Please describe why you do not use the internet for your business. (You can also type "N/A" if you do not want to answer)

### Online Survey—Women entrepreneurs

#### PART E: FINANCING AND OTHER RESOURCES

\* 60. Is the internet that is available for your business high speed broadband (i.e., fast, reliable internet)?

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

### Online Survey—Women entrepreneurs

#### PART E: FINANCING AND OTHER RESOURCES

\* 61. How important is internet access for your business?

- ☐ 1: Not at all, I do not need internet for any of my business activities
- ☐ 2: Somewhat important
- ☐ 3: Important
- ☐ 4: Very important
- ☐ 5: Extremely, I could not conduct my business without internet
- ☐ I don't want to answer

### Online Survey—Women entrepreneurs

#### PART E: FINANCING AND OTHER RESOURCES

\* 62. Are you able to hire enough staff (employees and contracted staff) for your business?

- ☐ Yes
- ☐ No
- ☐ I do not need staff for my business
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 63. Why can't you hire enough staff for your business? (check all that apply)

- ☐ There aren't enough skilled workers in my community for what I need
- ☐ I do not have the funds to maintain the salaries of enough staff for my needs
- ☐ I do not have the ability to offer benefits to staff
- ☐ I have a high turnover rate of employees
- ☐ Other (please describe):

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 64. Is there access to affordable, quality childcare in your community? (check all that apply)

- ☐ Yes, there are enough affordable, quality professional childcare providers in my community
- ☐ No, there are childcare providers in my community, but there are not enough spaces for the community's children
- ☐ No, the cost of childcare in my community is too high
- ☐ No, the childcare options are too far away for many parents
- ☐ No, the childcare options in my community are not safe or recommended by trusted parents (e.g., unlicensed, overcrowded, high turnover, etc.)
- ☐ I don't know
- ☐ No (other reason):

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART E: FINANCING AND OTHER RESOURCES

\* 65. What childcare options, if any, do you currently use? (check all that apply):

- ☐ I do not use/need childcare options because I have no children
- ☐ I do not use/need childcare options because myself or my partner are able to manage all childcare needs
- ☐ I have childcare help from family members
- ☐ I have childcare help from friends/neighbors
- ☐ I participate in a childcare cooperative with other parents
- ☐ I have childcare help from my school, church, or other community-based program
- ☐ I have help from a formal childcare facility.
- ☐ Other:

### Online Survey—Women entrepreneurs

#### PART E: FINANCING AND OTHER RESOURCES

\* 66. What are the main challenges you face as a business owner who is also a parent? (You can also type "N/A" if you do not want to answer)

### Online Survey—Women entrepreneurs

#### PART E: USE OF EXISTING RESOURCES

\* 67. Have you heard of any of the following organizations and programs that serve women entrepreneurs and have you used their services?

	Yes, I've heard of this organization, and I have <b>USED</b> their services	Yes, I've heard of this organization, but I have <b>NOT USED</b> their services	No, I do not know this organization	I don't want to answer
Better Business Bureau	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
CDFI—Community Development Financial Institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local Chambers of Commerce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local Economic Development Corporations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
NAWBO—National				

Association of Women Business Owners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Native Women Lead	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Minority Business Development Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regional Innovation Clusters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regional Innovation Engines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SBA—Small Business Administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SBDC—Small Business Development Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SCORE business mentoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TCUs—Tribal Colleges and Universities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
USDA Rural Development Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
WBC—Women’s Business Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
WBENC—Women’s Business Enterprise National Council	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
None of these	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (e.g., local chapters of WBC, minority serving institutions; please name):

Online Survey—Women entrepreneurs

PART E: USE OF EXISTING RESOURCES



\* 68. For the organizations you **have heard of**, yet **did not use their services** for, please briefly describe why next to that organization: (You can also type "N/A" if you do not want to answer)

Other (e.g., local chapters of WBC, minority serving institutions; please name):

Better Business Bureau

CDFI—Community Development Financial Institutions

Local Chambers of Commerce

Local Economic Development Corporations

NAWBO—National Association of Women Business Owners

Native Women Lead

Minority Business Development Centers

Regional Innovation Clusters

Regional Innovation Engines

SBA—Small Business Administration

SBDC—Small Business Development Centers

SCORE business mentoring

TCUs—Tribal Colleges and Universities

USDA Rural Development Services

WBC—Women's Business Centers

WBENC—Women's Business Enterprise National Council

None of these

\* 69. How did you hear about the following programs? (You can also type "N/A" if you do not want to answer)

Better Business Bureau	<input type="text"/>
CDFI—Community Development Financial Institutions	<input type="text"/>
Local Chambers of Commerce	<input type="text"/>
Local Economic Development Corporations	<input type="text"/>
NAWBO—National Association of Women Business Owners	<input type="text"/>
Native Women Lead	<input type="text"/>
Minority Business Development Centers	<input type="text"/>
Regional Innovation Clusters	<input type="text"/>
Regional Innovation Engines	<input type="text"/>
SBA—Small Business Administration	<input type="text"/>
SBDC—Small Business Development Centers	<input type="text"/>
SCORE business mentoring	<input type="text"/>
TCUs—Tribal Colleges and Universities	<input type="text"/>
USDA Rural Development Services	<input type="text"/>
WBC—Women's Business Centers	<input type="text"/>
WBENC—Women's Business Enterprise National Council	<input type="text"/>
None of these	<input type="text"/>

\* 70. How did you hear about these organizations?

Other (e.g., local chapters of WBC, minority serving institutions; please name):	<input type="text"/>
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## Online Survey—Women entrepreneurs

### PART E: USE OF EXISTING RESOURCES

71. Have you heard of any of/used any of the following Small Business Association (SBA) resources? Check all that apply.

	Heard of	Used	I don't want to answer
LenderMatch Tool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ascent Online Learning Platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SBA Learning Center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
T.H.R.I.V.E.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Boots to Business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Empower to Grow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 72. What do you think is the best way to make business owners aware of programs that assist entrepreneurs in your community? (You can also type "N/A" if you do not want to answer)

\* 73. If/when you learn about federal or state programs that aid entrepreneurs, what makes you **more** trustful of the program? (You can also type "N/A" if you do not want to answer)

\* 74. If/when you learn about federal or state programs that aid entrepreneurs, what makes you **distrustful** of the program? (You can also type "N/A" if you do not want to answer)

\* 75. What programs or services, if any, have helped you the most with your business? (You can also type "N/A" if you do not want to answer)

\* 76. What programs or services did you find most challenging to deal with in starting or running your business? (You can also type "N/A" if you do not want to answer)

Online Survey—Women entrepreneurs

PART F: Women-Owned Small Business (WOSB)

\* 77. Is your business a certified WOSB (Woman-Owned Small Business)?

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ My business does not qualify for certification, but I looked into it
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART F: Women-Owned Small Business (WOSB)

\* 78. As a certified WOSB, have you received any benefits like new contracts, new network connections, etc?

- ☐ No
- ☐ I'm not sure
- ☐ Yes—If yes, what kind?

- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART F: Women-Owned Small Business (WOSB)

\* 79. Do you know how to certify a business as a WOSB?

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

\* 80. Do you know the benefits of being a certified Women-Owned Small Business (WOSB)?

- ☐ Yes
- ☐ No
- ☐ I'm not completely sure but I know some benefits
- ☐ I don't want to answer

\* 81. How interested are you in being certified as a Woman-Owned Small Business?

- ☐ Extremely interested
- ☐ Somewhat interested
- ☐ Not very interested
- ☐ Not at all interested
- ☐ I'm not sure
- ☐ I don't want to answer

### Online Survey—Women entrepreneurs

#### PART F: Women-Owned Small Business (WOSB)

\* 82. Are you in the agricultural industry?

- ☐ Yes, I am in the agricultural industry
- ☐ No, I am not in the agricultural industry

### Online Survey—Women entrepreneurs

#### PART G: SECTOR-SPECIFIC QUESTIONS FOR WOMEN IN AGRICULTURE ONLY

**The following supplemental questions are for women in agriculture whose primary business is a farm or farm-related enterprise (e.g. agritourism).**

\* 83. What agricultural industry are you in?

\* 84. Is **agritourism** at least part of your business? (Agritourism is a commercial enterprise that links agricultural production with tourism to attract visitors onto a farm, ranch, or other agricultural business for the purpose of educating/entertaining.)

- ☐ Yes
- ☐ No
- ☐ I'm not sure
- ☐ I don't want to answer

Online Survey—Women entrepreneurs

PART G: SECTOR-SPECIFIC QUESTIONS FOR WOMEN IN AGRICULTURE ONLY

\* 85. Please briefly describe your agritourism business.

Online Survey—Women entrepreneurs

PART G: SECTOR-SPECIFIC QUESTIONS FOR WOMEN IN AGRICULTURE ONLY

\* 86. How would you describe the greatest challenge faced by women farmers?

\* 87. How would you describe the rewards of being a woman farmer?

\* 88. For each program of potential interest to women in agriculture, indicate whether you have (a) heard of the program; and (b) ever used the program's resources/services?

	Heard of <b>AND</b> used	Heard of, have <b>NOT</b> used	Have not heard of	I don't want to answer
The United States Department of Agriculture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Farmers.gov (USDA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Non-Insured Crop Disaster Assistance Program (USDA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your local Farm Services Agency (FSA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Risk Management Agency (USDA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your local USDA service center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Special set-asides for female producers (USDA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heir's Property Relending Program (USDA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local cooperative extension	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Online Survey—Women entrepreneurs

The Survey is Complete

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

89. Email to redeem \$25 compensation