Sounding off about Rural Entrepreneurship in the West
The WRDC Rural Entrepreneurial Listening Sessions
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The Story Behind the Listening Sessions
Fifty-six million people live and work in rural America. Over 25 million proprietor-owned businesses operate in rural America, with one fourth of all part-time and full-time jobs in rural America linked to rural proprietors. Current data clearly show that small businesses generate the majority of new jobs in rural America.

Residents value their communities and know they contribute significantly to the local, state and national economy. Yet most residents, businesses, government agencies and nonprofit organizations living and working in rural America feel that their voices and needs are continually being reduced by state and federal government.

The West’s rural residents are unique for both their diversity and widespread geographical locations. With 13 states and four U.S. territories in its region, the Western Rural Development Center (WRDC) must consider a wide variety of perspectives, from entrepreneurs on tribal reservations to small town business people to farmers and ranchers to those who feel they are marginalized by their geographical isolation. As will be evident, while each pocket of people has their own unique experiences and concerns, common themes emerged among our listening session participants.

Western Entrepreneurial Listening Sessions
The WRDC coordinated Entrepreneurial Listening Sessions throughout the West in response to the 2004 RFP issued by the W.K. Kellogg Foundation and the Corporation for Enterprise Development. In this request, these two organizations were soliciting interested parties to create Rural Entrepreneurship Development Systems.

The overwhelming response to this RFP culminated in Rural Entrepreneurial Listening Sessions being held across the rural United States with the facilitation for each session being coordinated by the four Regional Rural Development Centers.

The WRDC’s Listening Sessions were held throughout the western U.S., in an effort to hear from as many entrepreneurs and rural community development practitioners as possible. Cognizant of the diverse experiences of Western entrepreneurs, the WRDC felt it necessary to hear the voices of various populations throughout the region. With this in mind, our listening sessions were conducted throughout the region, in the following locations:

- Billings, Montana
- Bismarck, North Dakota
- Coachella, California
- Coeur d’Alene, Idaho
- Espanola, New Mexico
- Fresno, California
- Price, Utah
- Puyallup, Washington
- Spokane, Washington
- Twin Falls, Idaho
- Winslow, Arizona

Listening to the People
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Winslow, Arizona
The Goals of the Sessions

The eleven sessions in the West focused on the following goals:

One: To discover what works throughout rural Western communities, in terms of entrepreneurship building and community support.

Two: To uncover what still needs to be improved upon or created in the rural West to foster entrepreneurship and community support.

Three: To focus the community lens on the future: what policies need to be implemented, what networks and mentoring programs need to be encouraged throughout the community, what diverse sources of capital need to be discovered, and what community support needs to be given to rural Western entrepreneurs?

Overall, more than 275 people participated in the WRDC listening sessions, representing individuals from an array of disciplines, interest groups, and vocations. A variety of community members, rural entrepreneurs, farmers and ranchers, tribal representatives, rural community development officials, private sector business development professionals, foundation workers, and local school officials offered many suggestions and solutions regarding what was working and what needed to be improved upon or created in their community in terms of rural entrepreneurial activity and support.

Emerging Themes

As with other regions throughout the country, it became evident in the WRDC’s sessions that the restructuring of US industry and business was felt even in the smallest rural town, as globalization’s effects touch all of those wanting to start businesses and those struggling to keep their ventures afloat. With the listening sessions focusing on what works in these communities and what assets local entrepreneurs have to offer, the sessions proved to be both positive and realistic. Pronounced attention was paid to what improvements need to be made in response to economic restructuring and other barriers.

Though a wide variety of issues were touched upon, the following themes emerged as central concerns at each of the eleven listening sessions:

1) Entrepreneurial Education, K-12 and beyond
2) More diverse access to capital, loans and grants
3) Need for increased networking and mentoring
4) Community support for a culture of entrepreneurism
5) Tribal concerns
6) Policy Concerns
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Snapshot of Policy Issues

As will be discussed in greater detail on the following pages, many of the policy issues and recommendations revolved around similar themes. Specifically, concerns with policy included:

Need for affordable healthcare programs for entrepreneurs, if not universal healthcare for all.

Need to define what rural is and what being rural means for listening session communities.

Need for less “red tape” and better access to federal, state, and local funding, grants and scholarships.

Need for more training dollars to schools and local community organizations.

Change in tax structure, so as to reward local small business ventures, not just big box stores.

Changes in zoning laws, so as to welcome local small business ventures and diversify neighborhoods.

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It was recognized that without widespread public and local community support for healthcare reform, little could be done by individual entrepreneurs.
An In-Depth Look at the Themes

Entrepreneurial Education, K-12 and Beyond

At each of the sessions in the west, participants continually expressed the importance of entrepreneurial education for K-12 and adults, and the benefits this education would bring to their communities. They understood that such education would be the cornerstone to building a culture of entrepreneurism in their community. While there exists successful examples of youth and adult entrepreneurial education, all agreed there is a need for widespread and all-inclusive curriculum in the schools.

Participants at each of the eleven listening sessions flagged entrepreneurial education as the area in which improvement was most urgently needed to create sustainable communities with vital economies.

Most commonly mentioned was the need for entrepreneurial and financial literacy education to start with the youngest of students. Many participants felt that starting at an early age would lend all students a sense of empowerment, encouraging them to believe they could become entrepreneurs regardless of their background or surroundings. Participants repeatedly mentioned that in rural areas, where many youth are unable to or do not attend school beyond 12th grade, entrepreneurial education that started at the K-12 level would reach a wider audience. It was felt that earlier educational exposure would benefit both the students and their communities, as insights into entrepreneurial activity, funding opportunities, and the experiences of local entrepreneurs would make entrepreneurial dreams seem more attainable to each community’s youth.

In addition, many of the tribal participants expressed a desire for existing education to take tribal cultures into greater consideration. Many felt that a uniform curriculum was not productive. They spoke of a desire for educational programs geared towards their reservations’ own unique economic, cultural, and demographic composition, as well the varied experiences of their community’s own entrepreneurs.

Not surprisingly, along with broad-based entrepreneurial training, mentoring at all levels was seen as a strong community and business-building tool. People lauded local mentoring programs and strongly suggested that mentoring be an official part of any curriculum implemented at the K-12 level. In particular, suggestions were made for creating mentoring programs between community or vocational colleges and K-12 students, as well as local entrepreneurs and K-12 students.
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From Entrepreneurial Listening Session to Action!
City of Price, Utah, Walks Its Entrepreneurial Talk

The WRDC held its first Western Entrepreneurial Listening Session in June of 2005 in support of the National Coalition for Rural Entrepreneurism initiative in Price, Utah. More than fifty community leaders, small business owners/operators and rural development practitioners discussed how to further strengthen rural entrepreneurism in the five Utah counties participating in the session.

Packed with energetic individuals eager to support entrepreneurial efforts in their communities, leaders in Price decided to hold a follow-up session to further discuss how they might implement some of what they learned about their communities and their entrepreneurial needs at the listening session.

One of the important issues discussed was how to instill a culture of entrepreneurism in their communities' youth. From that discussion was born an ingenious idea complete with incentive to stimulate real business development.

Ethan Migliori teaches NxLeveL classes at Carbon High School. He approached the Price City Council, including Nick Tatton, Community Director, with a plan to support young entrepreneurs. Together they created a loan program whereby any student who successfully graduates from Mr. Migliori’s NxLeveL class with an approved business plan for their real business venture will receive up to a $2,000 low interest loan from the City of Price. This loan will have no loan fees, will not require any collateral and will not require parental signature. In addition, the City will waive conditional use permit fees and business license fees.
More Diverse Access to Capital, Loans and Grants

Access to capital in the form of loans and grants is central to entrepreneurial success. While listening session participants felt that access to capital in general had helped them get their starts, they lamented the “red tape” between themselves and grants, loans, and even local incentive monies.

One consistent comment heard during the listening sessions was that micro-lending and better access to a diverse array of community monies would aid investment issues on a local level. Many people commented that if local agencies and micro-lenders were the primary lending agents, there would be greater community cohesion and networking. The fabric of the community would be strengthened even as entrepreneurial activity could flourish.

Another common theme in terms of financing entrepreneurial activities was a feeling of geographical and political isolation. Many participants remarked that because of their rural locations, loans and grants were harder to find, and that if they did come across them, they were less likely to receive financial aid once they had applied. Frequent observations were made about the perceived preferential treatment given to urban entrepreneurs and their business endeavors.

In addition to accessing local monies, many comments were made regarding the bureaucratic barriers between rural entrepreneurial activity in the West and state and federal loans or grants. Many participants felt that even if they were able to access grants one year, the next year was never secure for them. Such a lack of consistency was discouraging to many participants, while also being perceived as discouraging new entrepreneurial activity.

Finally, for the tribal populations at the listening sessions, access to stable loans and grants were connected to sovereignty and education. They felt that more open access to monies outside of the reservation would allow them to establish a symbiotic relationship with the federal government; as they succeeded with the help of the government, they could strengthen their reservation community and become more independent. For example, the Bismarck, North Dakota, participants repeatedly cited the need for greater access to capital in order to build successful entrepreneurs from the time of their early training. They felt that without access to stable loans and grants, they could never succeed in building an entrepreneurial base from which future competitive tribal entrepreneurs could emerge.

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**Networking**

**Need for more Networking and Mentoring**

As the above themes indicate, networking was seen as a necessity throughout the West’s listening sessions. Many participants believed that networking had facilitated their own entrepreneurial endeavors and that networking was one of the key components to fostering successful future entrepreneurs in their communities.

The concerns for education were just one component of this thread of conversation. As previously mentioned, participants felt that networking between existing and future entrepreneurs could be facilitated through curriculums beginning in the K-12 setting. In addition, a joint mentoring effort between successful rural entrepreneurs and local government officials was viewed as critical to nurture a new generation of business innovation. However, many participants expressed this type of mentoring collaboration was not occurring in their communities.

Networking was also viewed as the vital component in receiving loans and grants and general access to capital. If they had not known about the resources available to them or the right people to put them in contact with such resources, many participants stated they would have felt isolated and may have been discouraged from becoming entrepreneurs.

Of all the items mentioned here, networking was seen as the single most important activity, in terms of what already works in each community. Listening session attendees felt that networking needed to be fostered. Without it, rural and tribal issues would be even more marginalized than they are at present.
Community Support for a Culture of Entrepreneurism

The themes mentioned previously – need for more entrepreneurial education, diverse access to capital, and increased networking and mentoring – would be impossible to attain in an unsupportive community setting. Thus, each listening session had attendees who expressed the need for widespread public and community support of entrepreneurs and their business endeavors. Community support and a strong community fabric in general are what allowed participants’ entrepreneurial activity, and even well-attended listening sessions themselves, to take place. Without the feeling of support within one’s neighborhood, many felt that their experiences would have been quite different. They stressed the need to elect officials who support entrepreneurism. Participants recognized that the globalizing marketplace directly impacts the community cohesion and spirit upon which they depend.

For example, in Coachella, California, there were frequent discussions of globalization and the effects it had upon the economy and well-being of the local community. Listening session participants expressed a strong desire that local public support be publicized and encouraged because without it many future entrepreneurs would be defeated even before they began. Indeed, public support and strong community fabric were what heartened many of the entrepreneurs in attendance.

Furthermore, many policy initiatives were cited during the listening sessions, and these will be discussed in greater detail in the following pages. Many of the initiatives required support from the local community, in the form of grassroots alliances to draw attention to each cause. For example, universal healthcare – or even affordable healthcare for entrepreneurs – was cited as a common policy issue in the listening session communities. It was recognized that without widespread public and local community support for significant healthcare reform, little could be done by individual entrepreneurs.

“All those involved in business creation must seek and support the sustainable balance between protecting the environment and developing business for a vibrant local economy.” -- Billings LS Participant

Tribal Concerns

The tribal presence was sizeable at several of the listening sessions conducted by the WRDC, especially in Winslow, Arizona, Bismarck, North Dakota, Billings, Montana and Coeur d'Alene, Idaho. Though many of the discussions at these sessions focused on the same themes listed above – education, access to capital, networking, and community support/policy initiatives – the tribal attendees had concerns unique to their experiences on reservations.

One of the most significant additions to the ‘access to capital’ theme discussed above was the stronger barriers felt by participants living on reservations. Several observations were made regarding the significant ‘red tape’ between reservations and the federal and state governments when the reservations and businesses within the reservation applied for loans or grants. There were observations made that funding could be highly inconsistent from one year to the next, and also from one set of political administrations to the next, leading to insecurity among reservation entrepreneurs. One session’s participants even discussed starting their own bank on their reservation. There was some discussion of the collateralizing of loans problem from ‘outside’ lenders and how to secure the property through Native American versions of the UCC-1 forms. (Uniform Commercial Code.)

In line with the ‘education’ theme discussed above, many tribal participants felt that greater general business training was needed on reservations. They felt that not only was youth education sadly lacking, but that there were few training programs in entrepreneurship or business in general for any age group on the reservation. In addition, a strong interest in developing sustainable alternative energy sources on Native American lands was expressed more at these listening session sites than at the others. Tribal attendees voiced an eagerness to participate in new technologies involving solar, wind, and water energy. With the unique focus on tribal sovereignty at locations such as Coeur d'Alene, sustainable energy development was discussed as an option for distinguishing tribal entrepreneurs from others.

Finally, many participants called for a better understanding of tribal cultures from federal, state, and local governments and agencies. The continuing lack of communication and understanding was seen as one of the primary barriers between reservation residents and success in entrepreneurial activity, meaningful education for participants and youth, and access to capital.
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Tribal colleges and their students would benefit from courses and programs in business planning, community development and management, and entrepreneurship. Staffing and supporting such efforts would require additional resources. -- AIHEC Representatives
Policy Concerns

As previously mentioned, several policy issues came to the forefront during the listening sessions in the West.

**Need for affordable healthcare programs for entrepreneurs, if not universal healthcare for all.**

One of the most prominent policy issues was a call for affordable healthcare. Some sessions called for universal healthcare in general. Others set their sites on affordable healthcare programs for entrepreneurs. Attendees mentioned that lack of stable or affordable healthcare was often a hindrance and a discouraging factor for those who would otherwise like to start their own enterprises. It was felt that a national insurance program available to all entrepreneurs would add a necessary safety net for those unable to afford the high premiums of private insurance.

**Need to define what rural is and what being rural means for listening session communities.**

Defining rural issues and what rural means in general was also seen as an important policy issue. Closely linked to the perception among many participants that they were often ignored or marginalized due to their rural status, many felt that a stronger articulation of what it meant to be rural would allow for a greater sense of unity and common cause among rural entrepreneurs throughout the West and the nation.

**Need for less “red tape” and better access to federal, state, and local funding, grants and scholarships.**

Policy issues related to funding were also discussed during most of the listening sessions. Aligned with the capital issues analyzed earlier in this summary, many attendees felt an urgent need for more direct flow of grant and loan monies from the providers to the recipients. The red tape between small entrepreneurs and loaning and granting agencies was seen as a major impediment for small businesses, and there was a strong call for a less convoluted loan and grant process. At every session, participants expressed a desire for government agencies to streamline processes and develop a one-stop-shopping experience to assist entrepreneurs.

**Need for more training dollars to schools and local community organizations.**

As concern for education was strong at every listening session site, it was repeatedly mentioned that K-12 curriculums in the rural West should be given increased funds to update or create entrepreneurial education programs for their youth.

**Change in tax structure, so as to reward local small business ventures, not just big box stores.**

In addition, participants felt that tax incentives should be given to small businesses as freely as they are given to large, multi-national corporations when they move into a community.

**Changes in zoning laws, so as to welcome local small business ventures and diversify neighborhoods.**

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The Future of Entrepreneurism in the Rural West

In looking toward the future, many attendees at the WRDC’s listening sessions gave valuable insights into what works currently, where problems lie, and what policies can be introduced to allay their concerns.

As we saw, education, more diverse access to capital, and community support were three of the main concerns discussed at every listening session. The significant tribal presence and burgeoning Hispanic communities in the West add a unique and challenging dimension as well.

Hope exists in these Western rural communities, and active leadership coupled with on-the-ground support from federal and state officials is necessary to keep this hope alive. At a time when economic restructuring is taking place throughout the U.S., listening sessions such as these can teach policy analysts, community development specialists, and rural development specialists just how rural entrepreneurs experience this restructuring. Armed with such knowledge, the WRDC, and its partners, can work jointly with individuals as they seek to create and maintain sustainable, vital communities that will support their much desired rural quality of life.
We would like to acknowledge the W.K. Kellogg Foundation for their steadfast commitment to rural entrepreneurs and for funding this important project. We further extend our appreciation to the Northwest Area Foundation and the Farm Foundation who provided additional funding for several of the sessions.

The listening sessions held throughout the western U.S. would not have been so successful had it not been for the many dedicated individuals and organizations who stepped forward to assist the WRDC with coordination efforts. We commend them for their willingness and desire to undertake such a daunting task to bring together individuals from their community’s to discuss the issues facing their rural entrepreneurs.

American Indian Higher Education Consortium (AIHEC)
California Association for Microenterprise Opportunity
Carbon County Economic Development
CHARO Community Development Corporation
College of Southern Idaho
Department of Workforce Services
Desert Alliance for Community Empowerment
Eastern Utah District of Rehabilitation Services
Eight Northern Indian Pueblos Council
Fresno County Equal Opportunities Commission
Hopi Foundation
Hopi Pu’tavi Project, Inc.
Hopi Tribe
Idaho Commerce and Labor
Idaho Economic Development Association
Idaho Rural Partnership
Idaho Small Business Development Center
Intertribal Agriculture Council
La Posada Hotel
Montana Business Incubator affiliated with MSU
Native American Community Development Corporation
Navajo County
Navajo Nation
North Dakota State University Extension Service
Office of Senator Mike Crapo
Partners for Prosperity
Region IV Development
Regional Development Corporation
University of California - Northern New Mexico Office
United Tribes Technical College
Utah Power and Light
WSU Puyallup Research and Extension Center
Washington State’s Small Business Development Center
Washington State University Spokane
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American Indian Higher Education Consortium (AIHEC)
California Association for Microenterprise Opportunity
Carbon County Economic Development
CHARO Community Development Corporation
College of Southern Idaho
Department of Workforce Services
Desert Alliance for Community Empowerment
Eastern Utah District of Rehabilitation Services
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Hopi Foundation
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Idaho Commerce and Labor
Idaho Economic Development Association
Idaho Rural Partnership
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The Western Rural Development Center (WRDC) is one of four regional centers in the U.S. funded by the USDA/CSREES to strengthen the capacity of local citizens to guide the future of their rural communities. Each center links the research and extension capacity of the land-grant universities with local decision makers to address a wide range of rural development issues.

The WRDC also receives substantial support from Utah State University through Cooperative Extension; the Agricultural Experiment Station; the College of Humanities, Arts and Social Sciences and the College of Natural Resources.

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The WRDC, and its partners, work jointly with individuals as they seek to create and maintain sustainable, vital communities that will support their much desired rural quality of life.