Small Business Needs Assessment 2019:
Difficulties and Challenges Faced by Small Business Owners

This series of fact sheets focuses on results of the Small Business Needs Assessment, completed by the Center for Rural Affairs in 2019. Small businesses and small business providers in Nebraska are surveyed every two years.

The small business owner respondents to the survey were asked a series of questions on their difficulties when starting their business, their current difficulties, and their difficulties in growing their business.

**Difficulties at start (110 responding; multiple responses allowed):**

The lack of start-up cash was the primary difficulty faced by small business owners when they started their business, aligned with results from the 2017 survey.

However, the responses focusing on marketing, promotion, and advertising, when taken together, represent the largest challenge facing small businesses. A total of 111 responses (out of 365 total responses to this question) indicated these were their top challenges.

Other results indicate that a lack of business finance knowledge and a lack of legal knowledge or support are high on the list of start-up challenges. Education for these items can easily be provided by the Center for Rural Affairs.
Current challenges (108 responding; multiple responses allowed):

Again, difficulties related to marketing and advertising represent the top three items on the list of current challenges facing small businesses.

Several training and education items the Center for Rural Affairs could provide are included in the top difficulties faced by business owners—legal knowledge, business finance knowledge, and a written business plan.

Growth hurdles (109 responding; multiple responses allowed):

The responses to this question unearth an issue of great concern to all of Nebraska—the availability and quality of employees. Cost, availability, and quality of employees represent the top three challenges faced by business owners in growing their businesses. As rural populations decline and age, these will remain primary challenges.