

**Impact of an Extension Educational Program in Home
Based Business Development**

Presented at 1992 Community Development Society Meetings
Charleston, South Carolina, July 26, 1992
AEE 92-18

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ABSTRACT: Creating opportunities which provide jobs and income is a very difficult process. It is even less systematic and predictable in rural areas. One of the options for job creation in rural areas is to grow your own job. For that reason University of Idaho Cooperative Extension faculty developed a program for those interested in forming home based businesses and for those already operating them.^{1/} This paper is an evaluation of how well that effort succeeded.

Starting in February 1989, University of Idaho Cooperative Extension faculty, cooperating with other local units and organizations, conducted educational programs to assist rural residents in deciding if they should began a home based business and factors to consider when operating the business. Workshops were conducted on business organization, decision making, marketing, record keeping, tax management and other factors related to the management of the home-based business once it was established.

Late in 1991, workshop participants were surveyed to determine what actions they had taken since attending a workshop. Did they form or expand a business? If they made a decision to form a business enterprise, what impact did that have on job creation? How many people were hired?

This paper reports the results of those surveys. It answers questions such as were jobs created? The results help define the implications for future extension home based business

^{1/} Meyer, et.al. "Creating Jobs in Rural Communities, the Role of Home Based Businesses, University of Idaho, AEES 90-16. Presented at 1990 Community Development Society Meeting, Little Rock, Arkansas, July 24, 1990.

development programs in rural areas. Do these programs and support materials make a difference?

The results should assist others in planning and implementing similar programs. Rural Communities are in transition. This paper relates to action taken to influence the transition and make rural communities more viable as a place to live.

INTRODUCTION: Full-time, half-time, part-time, spare-time -- What ever form it is, Home Based Business is contributing to rural Idaho's economy. Towns like Victor, Pleasantview, Ashton, Salmon, Cherry Creek, and Eastport are benefiting from the successes of home-based entrepreneurs who have begun businesses in recent months. Many of these new entrants to the business world received a boost by attending University of Idaho Cooperative Extension System sponsored home-based business workshop(s).

ISSUE: Recent changes in the national and world economy have forced Idaho's rural industries to make drastic adjustments to compete in world markets. In some cases, they have not been able to compete and jobs and income have been lost from rural areas. Technical changes in production within natural resource industries have changed rural labor requirements. Changes in merchandising methods have created different retail scales and resulted in the closure of retail facilities in many rural communities. These changes in production and marketing are forcing individuals and communities to adjust. Two factors indicate strategies that rural counties and communities can follow to stem the decline of income and employment opportunities in rural areas. First, the major share of new jobs in most regions have come from new start-ups and expansions of small businesses. Second, job growth in the 1980's has been mainly in the service producing sector. The implications for educators in rural areas are that new opportunities for job and income development are likely to be in starting new businesses in rural area and in emphasizing service provision types of businesses. Local job creation is especially important in sparsely populated areas like rural

Idaho (Figure 1). Many rural communities have limited employment opportunities and are too distant from larger population areas to permit daily commutes. Idaho's largest city is Boise which is slightly over 100,000 people. Because of mountain ranges, rivers and deserts, Salt Lake City, Utah and Spokane, Washington serve as commercial centers for regional sections of Idaho. Each of these cities is also surrounded by very rural sections of their own state. Larger centers such as Seattle and Portland are 300 miles from the closest point, San Francisco is 500 miles, Denver is 700 miles and Minneapolis is 1000 miles from Idaho. As a result home based businesses must find customers in locations distant from the actual businesses' location.

HOW IT WAS DONE: In September 1988, the Western Rural Development Center sponsored a training session for Extension faculty and other practitioners of rural development concerning various issues related to developing small and home based businesses. In many of the remote rural communities of Idaho, the only way new jobs could be created to replace those lost from the traditional sectors is to encourage and help citizens presently living there to start new businesses. Home based business became a major emphasis of Extension Home Economists working in the area of family economics and Community Development faculty working with production agriculture faculty in rural counties.

Based on spring 1988 Idaho Extension in-service training and the Western Rural Development Center's "Getting Down to Business" workshop and associated materials from both sources, nine county faculty committed to developing programs in the area of Home Based Business Development. Teaching materials were developed based on the "Getting Down to Business" workbook and support materials. County faculty worked with local vocational schools and Small Business Development Centers to publish the materials and schedule workshops. The format used was, first a three hour orientation session followed several weeks later by a two day intense workshop. The orientation session's objective was to help people decide if they really wanted to be in business for themselves. If, after this session, they were still interested, they were encouraged to attend the two day session to assist in

determining the steps needing to be completed to actually start and run a business. This involved such issues as developing a business plan and a marketing plan, pricing products and services, setting up records keeping systems, meeting legal requirements, and learning about income and employment tax issues.

The home-based business training focused on new rural community enterprises that start on a proverbial shoestring. These do provide an alternative way for people to stay on the farm and/or in rural areas. Examples include:

The Master Craftsman -- Victor -- This business started out of a 22 X 38 foot garage. The owner and his wife needed a small loan to buy equipment and supplies. People were willing to loan \$50,000 but not \$5,000. The Master Craftsman has taken off in response to the housing boom in the vicinity of Grand Teton National Park. They are building quality custom cabinets for area residential homes. His sales promotion has been through customer recommendations. The owners are in the process of hiring an additional person to handle the demand for their products.

The Farm Home as a Business Office -- Ashton -- is a service which shows and trains spouses how to run the non-production side of the farm business. The business owners, presently managing their own family's operations, think the norm in farm family businesses is for the man to be involved in production and the woman doing all the paperwork in the home office. Their business points out this important contribution to a farm or ranch's operation and then teaches farm wives how to manage that side of the business. Topics covered include office location, equipment selection, computer use, forms, charts of accounts payable, payroll, checks and invoices, organization of files, what to keep and not keep, withholding taxes, business audits, and employee records. Their marketing technique is to present seminars at regional commodity schools and other gatherings where persons involved in the management of agricultural operations gather.

J.P. Catering -- Salmon -- is a full service wedding and entertainment caterer. It is a family business run by a mother of 6 children. Fees are based on charging 25 percent over cost of supplies, materials and equipment rental to cover family labor.

Pro-Engineering and Manufacturing Co., Inc. -- Malad -- is a manufacturing firm that produces air exchange pumps for use in extracting liquids from containers. Production is a family operation involving the couple plus their five children. Assembly and tooling of the pump's 30 parts is a family shared responsibility. Presently pumps are being sold in California, Illinois, Florida, and New Jersey.

Designer Dream -- Cherry Creek -- is a unique line of children's clothing and accessories sold at exclusive shops in Oregon and California. Sewing and marketing these products permits staying in the Malad area, staying home with the children and earning extra income.

Country Peddler -- Pleasantview -- is a business making appliques for sweat shirts and miscellaneous sewn items. To date most of these products have been marketed in the area.

Welcome Ranch -- Eastport -- is the business of a retired man producing and marketing northern Idaho elderberry, raspberry, and huckleberry jams along the Northern California Coast. They provided gift baskets of jams for presentation to major contributors to the 1990 Goodwill Games in Seattle.

RESULTS: Pre-workshop evaluations were completed by participants as well as a follow up surveys conducted 6-12 months after the session and again after two years. The results of these responses document the effectiveness and enthusiasm for the program. They do not document if they are making any money.

Pre workshop: People attended these workshops for a variety of reasons. To assess what motivated people to attend, participants were asked "what is your most important reason for participating in this workshop?" Twenty eight percent of the 150 respondents stated "need extra money." Other frequently mentioned reasons included "to develop a hobby into income,"

"to be my own boss" and "need to be home for family." The types of businesses or services being considered included crafts, 27%; business services, 12%; other products, 12%; personal services, 12%; food products, 10%; retail services, 9%; agricultural, 8%; home services, 8%; and miscellaneous others. Participants had a wide variety of creative ideas to generate additional income. Most participants had discussed it with family members (77%), read a book about the subject (64%) and talked with a knowledgeable business expert (46%). When asked how supportive the family/household is of the home business plans, 44% responded supportive and will help as needed and 26% were full partners. When asked how committed respondents were to operating a home based business, 52% were already operating, 27% definitely intended to start within the next twelve months.

Seventy two percent of the participants were under age 45. Twenty six percent were homemakers, 30% self employed, 18% full-time employed, 19% part-time employed, 3% were unemployed and 3% were retired. Eighty-four percent of the participants were female, 63% had no children at home, 98% had high school or higher school completion.

In the post-workshop evaluation conducted 6-12 months after attending the original workshops, respondents stated their main purpose in attending the workshop was to "increase knowledge of home based business" (73%) and "learn something about home business operations in order to decide whether its for me." In response to "additional steps taken to start a business," the responses were: discussed the subject with family members (57%), talked with someone who operates a home business (33%), read an article or book on the subject (33%), talked with a knowledgeable business expert (24%). When asked "how close are you to establishing a home business?" 38% said they were now operating, 19% were still trying to decide if it was for them, 18% said they had decided against starting a home business right now, 7% were developing their business plan, 4% changed their idea of the type business to develop, 3% decided to work for someone else, and 3% had one business operating and were starting to operate another. For those operating a home business, 25% were producing crafts, 18% were in sewing and clothing, 9% were in business services, 8% were in home

services, 6% were in information services, 6% were in agricultural services, 5% were in food products, 5% were in personal products, 5% were in personal services, 5% were in media services, 5% were in recreation and tourism, 2% were in agricultural production, etc.

For those deciding against starting a home based business, 12% did not for a personal/family situation, 10% had taken a new job, 9% stated lack of capital, 9% stated too many obstacles and hurdles to overcome, 2% didn't because the family was not supportive, etc. Marketing and pricing became the most demanded subjects for future workshops.

In reality we know 38 percent of the respondents are now operating a business. We do not know how many family and non-family persons are involved in the businesses. We re-surveyed participants to see how many are in business and if they have added additional employees in the fall of 1991.

TWO YEAR RE-SURVEY

The two year evaluation of the workshops showed some new businesses started, others had decided against forming a new business.. All appeared to make their decisions with a greater understanding of the commitment necessary to run a home based business.

Data: To discern what changes had resulted among participants since their participation in earlier workshops, two groups were surveyed in 1991. Group E in eastern Idaho and Group N from northern Idaho (Figure 1). These were the predominant areas where programming took place during the two year emphasis.

Surveys were mailed to all workshops registrants. We secured 69 complete usable questionnaires from eastern Idaho and 24 from northern Idaho.^{2/} The east Idaho sample had 69 usable questionnaires returned from 209 mailed for a response rate of 33%. Our adjusted sample for north Idaho was 126 with 24 usable returned questionnaires. That resulted in a

^{2/}A copy of the questionnaire we used is included in Appendix I.

19% return rate for group N. The samples are very small so results must be interpreted carefully. A copy of the questionnaire we used is included in Appendix 1.

Introduction: Combining the two sub-samples results in total returned surveys of 93. Responses throughout the analysis are divided because of the small response sample. Still the data present some suggestions concerning the value of conducting such programs.

The first question was how close are you to establishing a business (Table 1). Fifty-seven percent of respondents were operating or had started a business. Of that number, 20 percent were operating the business before participating in the workshop(s). That means that 31% of the respondent started businesses. Granted that one needs to be predisposed to or want to open your own business to attend such a workshop, still that is a high rate of operating businesses two years after the workshop. An additional 5% were developing a business plan. Two other results of participating in the workshop are important. Fifteen percent decided against opening a home based business. Three percent decided to go to work for someone else. The important point here is that people did make definite decisions.

One of the questions that comes up relating to home based businesses is "what type of business can people get into in these very rural areas?"(Table 2). Among the respondents that replied to the question on type of business currently operating, crafts were the most popular (21%) followed by business services (16%), retail (11%) and home services (10%) and clothing manufacture (10%). There were wide variety of types of businesses reflecting the variety of people living in the regions.

One justification for home based business rural development programs is the creation of employment in rural areas. In this analysis employment creation was divided among family and non-family members (Table 3). Family members were much more likely to be involved in the business. Forty-nine percent of the home based businesses involved one or more family members. Eighteen percent of the businesses employed non-family members.

For the business to compete in markets it must be pleasing to potential customers. That means it must have a positive image. Home based business owners were asked how satisfied they were with the image of their product. Seventy-one percent of the respondents in eastern Idaho were very satisfied or satisfied with the image of their product or service compared to 50% of the north Idaho respondents (Table 4). One quarter of the eastern and half of the northern respondents did not respond.

Another important contribution of a program such as this is to help people make decisions based on information rather than emotion. A decision not to form the business and save the labor, lost money and heart ache is also a positive decision. Among those choosing not to go into business, a changed personal or family situation was most frequently given as the reason for not going into business (Table 5). Other important reasons were lack of capital, too many obstacles, non-support from family members, too risky and a new job.

Starting a new business requires several steps. Participants to the workshops went home and conducted follow-up activities to move closer to starting a business. The steps taken are shown in Table 6. The most frequent step was to discuss it with family members. Other steps frequently taken were to read additional material, talk with a subject matter expert, and talked with an operator of a similar business.

For extension programming, it is important to have an understanding of clientele group competence levels. To discern levels of knowledge or skill in different areas, respondents were asked to rate their level of skill/knowledge (Table 7). Respondents rated themselves knowledgeable in areas of permits and licensing, marketing methods, record keeping and taxes, setting prices, working with employees, goal setting, promotion, and motivation and self esteem. Areas rated as least knowledgeable were sources of finances and developing a marketing plan.

One of the problems with small and home based businesses is that the owner is usually the operator. Therefore participation in various types of educational activities takes time away from the business. In many circumstances that means closing the business temporarily.

Therefore respondents were asked what was the preferred delivery system. There was no clear preferred delivery method (Table 8). Working with other professionals was the most mentioned delivery system. Publications and workshops were also popular followed by individual counseling and video tapes.

The final section of the questionnaire asked respondents what topics they would suggest for future programs. Responses are recorded in Table 9. In spite of what respondents stated earlier in the questionnaire, the most frequently mentioned topic was marketing. Taxes (local, state and federal) are always a topic of concern for home based business operators.

SUMMARY: Thirty-one percent of respondents did form businesses after participating in the workshops. Many used family labor and in some cases hired non-family members. We did not get a clear estimation of actual jobs created. Income numbers were not reported so actual estimation of income was not possible. In the future, the number of full-time and part-time employees needs to be specifically asked. Looking at the value of such programs, respondents are positive and looking for more information to help them in decisions.

TRANSFERABILITY: The materials and format for the Idaho Home Based Business Program are available from the Idaho Cooperative Extension System and have been tested in 17 different workshops conducted in Idaho. This paper reports on the implementation and evaluation of Idaho's program. Materials developed to implement this project are available from authors. This program continues to provide the opportunity to create jobs in rural Idaho and provide additional income to the residents of its rural communities. Notebooks containing the materials for Phase I **MINDING YOUR BUSINESS AT HOME: Getting Started.** and Phase II **MINDING YOUR BUSINESS AT HOME: Marketing Is.** are available from the authors through the University of Idaho Cooperative Extension System.

**Appendix I
SYSTEM**

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COOPERATIVE EXTENSION

University of Idaho
College of Agriculture
In Cooperation with the
U.S. Department of Agriculture

MINDING YOUR SMALL AND HOME-BASED BUSINESS

Within the last two years you attended a small/home-based business workshop/s sponsored in part by the University of Idaho Extension System. To help us evaluate our program we'd like to know what has happened to you since that time. If you started a small business we'd like to know that. If you decided against a small business right now, we need to know that too.

Please complete this follow-up questionnaire and return it in the enclosed postage paid envelope.

Thank you.

Sincerely,

Neil Meyer
Extension Economist Rural Development

Q-1 How close are you to establishing a small or home-based business?

(Circle the number of your answer.)

1. Business now operating (Date begun - mo/yr ____/____).
2. Developing a business plan (Target date - mo/yr ____/____).
3. Still trying to decide whether its for me.
4. Decided against starting business.
5. Changed idea of which type business to develop.
6. Decided to work for someone else on contract basis at home.

Q-2 If you have a small or home-based business established or are in the process of getting established, please indicate the product(s) or service(s) it provides.

How many family members and others are directly involved in operating your business?

Number of family members involved _____

Number of non-family members involved _____

Q-3 How satisfied are you with the image your product or service projects? (Circle a number.)

1. Very satisfied.
2. Somewhat satisfied.
3. Not very satisfied.
4. Very dissatisfied.

Q-4 If you have decided against starting a small or home-based business, please give reasons.

(Circle all that apply.)

1. Family not supportive.
2. No start up capital available.
3. Too many hurdles, obstacles to overcome.
4. Too risky.
5. Have taken a new job.
6. Personal/family situation has changed.
7. Not enough time for business.

Q-5 Since attending the small and home-based business workshops, what additional steps have you taken to start a business or operate your business? (Circle the number of all that apply.)

1. Read an article or book on subject.
2. Talked with knowledgeable business expert.
3. Talked with a banker or loan officer.
4. Discussed subject with family members.
5. Attended a second workshop.
6. Took a continuing education or college level business course.
7. Secured start-up funds.
8. Talked with someone who operates a small or home-based business.
9. Networked with other workshop participants.
10. Followed up with a contact identified at workshop.
11. Consulted SCORE.
12. Consulted Small Business Administration Office.
13. Question does not apply.

Q-6 Please rate your current level of knowledge or skill in the following areas according to a 5-point scale with 1 being *No Knowledge/Skill* and 5 being *Full Knowledge/Skill*.

	No Knowledge		Full Knowledge		
	Or Skill		Or Skill		
1. Forms of business organization (proprietorship, partnership, corporation)	1	2	3	4	5
2. Business permits, licenses	1	2	3	4	5
3. Sources of business finance	1	2	3	4	5
4. Methods of marketing your product/service	1	2	3	4	5
5. Developing a business plan	1	2	3	4	5
6. Record keeping and business taxes	1	2	3	4	5
7. Governmental regulations, local, state, federal	1	2	3	4	5
8. Setting prices for product/service	1	2	3	4	5
9. Developing a marketing plan	1	2	3	4	5
10. Working with employees/customers	1	2	3	4	5
11. Goal setting, business/personal	1	2	3	4	5
12. Promotion of product/service	1	2	3	4	5
13. Marketing strategy of product/service	1	2	3	4	5
14. Motivation and self-esteem	1	2	3	4	5
15. Other (specify _____)	1	2	3	4	5

Q-7 If additional information is provided, which delivery systems would you prefer?

(Circle all that apply.)

1. Workshops.
2. Individual counseling.
3. Video tapes.
4. Publications.
5. Work with professional (business person, entrepreneur, SCORE).
6. Other (Specify _____)

Q-8 Identify topics that would be helpful to you and your business.

Figure 1. Areas of Home Based Business Programming



Table 1. How close are you to establishing a business?

When Business Begins Operating	East		North		Overall	
	n	%	n	%	n	%
Business totally in operation	36	52.2	12	50.0	48	51.6
<u>Year began</u>						
Pre 1989	15	41.7	4	16.7	19	20.4
1989	8	22.2	6	25.0	14	15.1
1990	7	19.4	2	8.3	9	9.7
1991	6	16.7	--	----	6	6.5
Developing a business plan	4	5.8	1	4.2	5	5.4
Still deciding	12	17.4	5	20.8	17	18.3
Decided against	11	15.9	3	12.5	14	15.1
Changed idea on business type	3	4.3	1	4.2	4	4.3
Working for someone else on contract	2	2.9	1	4.2	3	3.2

Table 2. Type of business you are operating?

	East		North		Total	
	n	%	n	%	n	%
Retail	6	8.7	1	4.2	7	11.2
Personal services	2	2.9	1	4.2	3	4.8
Repair services	3	4.3	--	--	3	4.8
Bus services	7	10.1	3	12.5	10	16.1
Home services	4	5.8	2	8.3	6	9.7
Clothing	4	5.8	2	8.3	6	9.7
Aviation	1	1.4	--	--	1	1.6
Food service	3	4.3	--	--	3	4.8
Food preparation	2	2.9	--	--	2	3.2
Crafts	10	14.5	3	12.5	13	20.9
Rental service	1	1.4	--	--	1	1.6
Info services	2	2.9	--	--	2	3.2
Ag production	<u>2</u>	<u>2.9</u>	<u>3</u>	<u>12.5</u>	<u>5</u>	<u>8.1</u>
Total	47		15		62	

Table 3. Employment created by home based businesses.

Family Members Involved	East		North		Total	
	n	%	n	%	n	%
0	21	30.4	4	16.7	25	26.8
1	13	18.8	4	16.7	17	18.2
2	16	23.2	5	20.8	21	22.5
3	2	2.9	2	8.3	4	4.3
4	3	4.3	--	--	3	3.2
5	1	1.4	--	--	1	1.1
No answer	<u>13</u>	<u>18.8</u>	<u>9</u>	<u>37.5</u>	<u>22</u>	<u>23.6</u>
Total	69	100	24	100		

Non family members involved

0	41	59.4	10	41.7	51	54.8
1	4	5.8	--	--	4	4.3
2	6	8.7	1	4.2	7	7.5
3	1	1.4	2	8.3	3	3.2
4	--	1.4	1	4.2	1	1.1
5	1	1.4	--	--	1	1.1
6	1	--	--	--	1	1.1
No answer	<u>15</u>	<u>21.7</u>	<u>10</u>	<u>41.7</u>	<u>25</u>	<u>26.8</u>
Total	29	100	24	100		

Table 4. Satisfaction with the image of your product or service.

	East		North	
	n	%	n	%
Very	34	49.3	10	41.7
Somewhat	15	21.7	2	8.3
Not	2	2.9	--	--
Dissatisfied	--	--	--	--
No answer	<u>18</u>	<u>26.1</u>	<u>12</u>	<u>50.0</u>
Total	69		24	

Table 5. Reasons for deciding not to open a business^{1/}.

	East		North	
	n	%	n	%
Non support of family	2	2.9	1	4.2
Lack capital	4	5.8	4	16.7
Obstacles	5	7.2	2	8.3
Too risky	2	2.9	--	--
Have new job	3	4.3	3	12.5
Changed personal/family situation	10	14.5	4	16.7
No time	--	--	5	20.8
Other	5	7.2	1	4.2

^{1/}Could respond to all alternatives.

Table 6. Steps taken to start business since the workshops^{1/}.

	East		North	
	n	%	n	%
Read a book	25	36.2	11	45.8
Talked with expert	18	26.1	6	25.0
Talked with lender	9	13.0	2	8.3
Discussed it with family members	35	50.7	15	62.5
Attended second workshop	6	8.7	4	16.7
Took continuing education course	6	8.7	2	8.3
Secured start-up funds	6	8.7	2	8.3
Talked with operator of similar business	21	30.4	13	54.2
Followed up with contact from workshop	5	7.2	2	8.3
Consulted SCORE	5	7.2	2	8.3
Small Business Administration contact	7	10.1	--	--

^{1/}Could have multiple responses.

Table 7. Current respondent level of knowledge or skill

		No Knowledge			Full knowledge	
		1	2	3	4	5
1. Forms of business organization.	East	8	10	22	14	4
	North	2	5	9	4	4
2. Business permits/licenses	East	8	16	14	19	2
	North	3	7	6	2	2
3. Sources of business finance	East	10	14	22	10	3
	North	5	6	8	--	--
4. Methods of marketing	East	6	8	18	21	5
	North	2	4	8	3	3
5. Developing a business plan	East	4	13	24	12	6
	North	2	4	7	5	1
6. Record keeping/taxes	East	3	9	24	17	6
	North	1	1	9	9	--
7. Government regulations	East	6	17	19	10	5
	North	3	5	7	5	--
8. Setting prices	East	6	9	19	19	5
	North	2	4	5	8	1
9. Developing marketing plan	East	9	14	19	14	1
	North	4	7	4	4	1
10. Working with employees/cust	East	2	3	14	31	7
	North	2	--	8	5	5
11. Goal setting	East	2	6	22	23	4
	North	--	6	4	5	5
12. Promotion	East	3	5	25	20	5
	North	3	--	8	7	1
13. Marketing strategy	East	2	10	29	13	4
	North	4	5	6	4	1
14. Motivation and self-esteem	East	1	7	15	27	8
	North	--	3	5	9	3

Table 8. Delivery system preferred.

Workshops	East	24	35%
	North	12	50%
Individual counseling	East	22	32%
	North	10	42%
Video tapes	East	19	28%
	North	6	25%
Publications	East	28	41%
	North	8	33%
Working with professionals	East	27	39%
	North	12	50%

Table 9. Suggested topics for future programs.

	Eastern	Northern	Total
Supervision	1	1	2
Taxes	7	--	7
Advertising	2	--	2
Business plans	3	1	4
Individual support	1	--	1
Costs	3	--	3
Inventory	1	--	1
Contracts	3	--	3
Marketing	8	4	12
Bookkeeping	6	1	7
Patents	1	--	1
Counseling	1	--	1
Customers	2	--	2
Finances	2	1	3
Education	3	--	3
Publications	1	--	1
Copyrights	1	--	1
Legal requirements	--	3	3