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### Listening to the Unheard: Perceptions, Goals, and Challenges of Latinx Small Business Owners in Suburban Cook County

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Listening to the Unheard: Perceptions, Goals, and Challenges of  
Latinx Small Business Owners in Suburban Cook County  
Kendra Shaw

A Capstone Paper Submitted in Partial Fulfillment of the Requirements for the Degree of

MASTER OF SCIENCE

Applied Community and Economic Development Sequence

Department of Politics and Government

ILLINOIS STATE UNIVERSITY

2022

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## **Abstract**

This applied research project examines the perceptions, goals, and challenges Latinx small business owners face when participating in daily business activities and attempting to access resources. Through nine in-depth interviews with business owners in Berwyn, Illinois, and personal observations and professional discussions, this capstone identifies critical barriers, such as: language, “missing links” to resources, exclusionary marketing practices, and weak connections to financial institutions and governmental entities. In response, this study offers recommendations to economic development organizations, chambers of commerce, city governments, and business communities. Specifically, entities need to embrace inclusive marketing practices, design financial programs through a more equitable lens, and foster genuine relationships to support Latinx small business owners better.

## **Acknowledgments**

This capstone would not have been possible without the continued support and guidance of the project's faculty advisor, Dr. Michael Hendricks. I also thank additional faculty in the university's Department of Politics and Government and the Stevenson Center for Applied Community and Economic Development for their help during the research process.

Furthermore, the Berwyn Development Corporation (BDC) was critical to completing the project. All team members supported outreach efforts, offered advice when connecting with business owners, and embraced the subsequent recommendations for change. Specifically, Brett Michaelson, the principal investigator's supervisor at BDC, provided instrumental background information, analytical support, and insight into the local business community.

Finally, and most importantly, the business owners who participated through phone interviews or online questionnaires are greatly appreciated. They graciously shared their goals, perspectives, and experiences as members of the Berwyn business community.

This capstone truly would not have been completed without the support of every individual mentioned above, as well as the friends and family of the principal investigator.

## Introduction

Over the last few decades, the number of small businesses owned by persons of the Latinx community in the United States has grown exponentially. In fact, Latinx entrepreneurs have “started up small businesses at a higher rate than any other ethnic group, even during the great economic recession of 2008-2009” (Davila and Mora 21). Orozco et al. add that the number of Latinx business owners has “grown 34 percent over the last 10 years, compared to 1 percent for all others” (11). Specifically, there has been a 17% increase in Latinx-owned businesses in Illinois from 2012 to 2017 (Orozco et al. 7). Illinois is not unique. This growth is evident in all 50 states. As such, these small businesses make up an increasing percentage of local economies, contributing to workforce expansion, market development, and product diversification.

However, despite the positive impact that Latinx-owned small businesses have had on the United States’ economy, they fail at a higher rate than other ethnic groups (Garcia-Pabon and Klima 370). In addition, the average annual revenue for Latinx-owned businesses is \$1.3 million, whereas the average yearly revenue for non-Latinx-owned businesses is \$2.5 million (Orozco et al. 6). This indicates that Latinx-owned businesses tend to start small, stay small, and/or struggle to access growth capital. Yet relatively little is known about the business owners themselves, their business practices, nor their experiences navigating communities and accessing resources. Taken together, literature seems unclear as to the barriers that Latinx business owners face, their strengths or goals, and their perspectives as business owners.

Considering the sheer number of Latinx-owned small businesses and this gap in the literature, this applied capstone asks the following questions: When attempting to participate in and access the resources of the community, city, and development organizations, what

challenges do Latinx small business owners face? What have been their experiences as small business owners? Is/was language considered a barrier? What strengths do they possess? What opportunities do they recognize within the business community and community at large?

To answer these questions, the first section offers working definitions of key terms, such as Latinx, community, and small business. Next, the literature review provides a brief overview of economic development, trends of minority-owned businesses, motivations of Latinx business owners, and barriers to Spanish-speakers. However, it notes relatively few studies have captured the positive perspectives of Latinx business owners, nor have they offered satisfactory solutions, demonstrating a gap in current knowledge. The following section places this gap in context by introducing the City of Berwyn, highlighting its demographics and the Berwyn Development Corporation. It also recounts previous surveys and strategic plans conducted in Berwyn that have called for a more nuanced understanding of diverse perspectives within the community.

In response, this project draws on in-depth interviews, personal observations, and professional insight to identify critical barriers to and significant strengths of Latinx small business owners. Specifically, it relies on asset-based analysis and applied research strategies, with Berwyn as a case study. Finally, it offers recommendations for more inclusive marketing strategies and equitable financial resources to address barriers. These changes can be adapted and adopted by organizations, development agencies, and government entities. Overall, this capstone is meant to spark conversations with underrepresented individuals, facilitate a feedback loop between the business community and development organization, and encourage other entities to conduct similar research to understand better the unique perspectives, challenges, and strengths of Latinx business owners.

## Working Definitions

### *Small Business (Owner)*

Before reviewing the current literature on small businesses in the United States, I first must establish working definitions that I will use throughout subsequent sections. First of all, the classification of “small business” can vary depending on the industry. In fact, the Small Business Association (SBA) utilizes a table of industry standards to help business owners navigate their size classification when applying for resources. SBA bases these size standards most commonly on the number of employees or the average annual receipts of the business (SBA). For example, the recent Cook County COVID-19 Small Business Recovery Grant was available to businesses with 20 employees, including full-time and part-time, or less (Cook). To be consistent with these grant opportunities, this paper considers a business “small” if it employs at least one individual and no more than 20 people.

In addition, the terms “small business owner” and “entrepreneur” are often used interchangeably. Both concepts can refer to individuals who employ only a few people, if any, and who experience higher levels of financial risk along with lower access to capital (Garcia-Pabon and Klima 371). However, these terms can convey different connotations. Entrepreneurs are often closely related to “innovation” and “start-ups” and can be associated with online or pop-up businesses. Gruidl and Markley note that an entrepreneur is a person who “creates and grows an enterprise” or “revitalizes and reinvents a new business” (220). This insinuates that not all small business owners are entrepreneurs. As such, it is necessary to note that this paper uses “small business owner” to solely focus on established businesses operating in brick-and-mortar storefronts.



## *Community*

Since businesses must operate within a physical location, as well as a defined boundary, this paper adopts a place-based understanding of “community.” In short, a community is rooted in a single location with shared experiences. They “share history and identity, and similar values and norms” (Delgado 7). It embodies the people, places, and institutions encountered in everyday life (DeFilippis and Saegert 20). For example, participants in this study are considered members of the community in Berwyn, Illinois. However, Boothroyd and Davis warn that “locality is not a community if people are not interacting for a common purpose” (230). This means that the place-based individuals must have a shared goal or vision to comprise a “community.”

In addition to a place-based understanding, this study more narrowly defines community in two additional ways. First, participants are members of the business community in Berwyn. As indicated by its title, a business community is a network of businesses and business owners. This network comprises “interconnections among people with a shared sense of purpose... which facilitates community development by enabling the flow of information, ideas, products, and services” (Mattessich 50). In other words, business communities seem to embody a level of social capital within their networks. According to Phillips and Pittman, social capital is the “extent to which members of a community can work together effectively to develop and sustain strong relationships, solve problems, and collaborate” (6). This means that business owners establish norms and build “trust that facilitate coordination and cooperation for mutual benefit” (Putnam 4).

## *Latinx*

Second, “community” is also modified by the relatively new term “Latinx.” Latinx attempts to include individuals who are of Latin American origin or descent, replacing the

gendered “Latina” and “Latino” terms (Salinas 149). The term first appeared online in 2014 and gained significant popularity on social media, in higher education, and scholarly articles in 2016. Since then, the term has evolved to encompass pan-ethnic and non-conforming gender identities. In other words, it “recognizes the intersectionality of sexuality, language, ethnicity, culture, geography, and phenotype” (Salinas and Lozano 303). For this capstone, “Latinx” is simply meant to identify residents who are of Latin American origin or descent. The usefulness or implications of the term will be discussed further in the findings section below.

As shown by the above working definitions, this applied research capstone aims to better understand Latinx small business owners who operate in a defined location.

### **Literature Review**

When analyzing the role of small businesses, existing literature naturally places the discussion within economic development. As such, the following section broadly defines economic development and its key components. It also details various factors that small business owners must consider when opening and running a business. Next, it provides insight into minority-owned businesses, including a few unique trends and obstacles associated with Latinx-owned businesses. However, relatively few studies offer solutions nor share positive experiences of minority-owned business owners, identifying a clear gap in the literature. In response, the last part mentions how this project attempts to fill the gap.

#### ***Economic Development***

According to Wiewel et al., economic development “employs political means to achieve broadly redistributive goals through economic growth focused on particular populations or communities” (113). In other words, it is the process by which the local market is strengthened. Development often starts with a market analysis, which recognizes and catalogs the current

composition of a business community (Hearn and Tanner 167). This means that a developer or economist might take an inventory of the businesses operating in a defined area and group them according to industry types, such as service or manufacturing. The goal is to identify overlaps in services or products and highlight gaps that new businesses could fill. However, these initial steps do not occur in a vacuum. In fact, Wheeler notes that developers must pay attention to the place, recognizing its local history, culture(s), resources, and limits (340).

Once the overall market has been assessed, economic development relies on what Phillips and Pittman call the “three-legged stool” of recruiting new businesses, retaining current ones, and facilitating start-ups (8). First, business recruitment involves relocating established businesses to help meet local job or product demands. If an area is dense, as it is in suburban Cook County, recruitment also promotes infill development. Infill development is the “reuse of existing built land,” thereby minimizing vacant properties (Wheeler 348). The second leg, which is the focus of this study, asks professionals to “work with existing businesses in an area to increase the likelihood that they will remain and expand there instead of relocating” (Pittman and Roberts 212). This can be done through various means, including advising business owners, addressing issues, and advocating for public policies conducive to businesses (Wiewel et al. 108). Finally, the third leg facilitates the growth of new businesses through public education and/or entrepreneurship training (Wheeler 346).

As mentioned, these three facets of economic development work together to promote, strengthen, and improve a local market. As a result, they directly impact the small business owners and the surrounding community.

### *Small Business Owners*

All small business owners must consider the various factors associated with economic development when opening, maintaining, expanding, or closing their businesses. Specifically, business owners need “operating capital, market knowledge, the ability to navigate federal and state rules” to start up a business (Garcia-Pabon and Klima 372). Delgado adds that small business creation also depends upon the “skills of the owner, access to financial support, competitively priced products, and technical assistance” (18). In other words, business owners must have a wealth of knowledge about the market and their products within it, and an understanding of how to navigate the financial and regulatory systems of their local community and state economy.

Once established, business owners must continue to be mindful of ongoing fluctuations in the market or changes in the local demands that can impact the success of their businesses. For example, Delgado explains that demographic shifts can cause businesses to change their products or services to better cater to the community’s needs (6). Most notably in restaurants, this change might be targeted towards holidays celebrated by a specific culture newer to the area. However, even without a demographic shift, Peterson and Roquebert have identified six external factors that can shape a business: accessibility of suppliers, customers and new markets, capital availability and side investments, land availability, social networks and living conditions, and government support (923).

To complicate business retention further, each of the above six factors is intertwined, influenced by other outside factors, constantly changing, and associated with ongoing market analysis or complex systems. This means that business owners must be adaptable and prepared to face unexpected challenges or circumstances while also completing the daily tasks required to

operate their businesses. In short, business owners face an array of challenges. Davila and Mora highlight this by eloquently stating, “human capital, financial capital, and physical capital are at the heart of the business’s success, and if a business is at a disadvantage in any of the three, it will suffer” (175).

To help address these barriers, professionals, as mentioned earlier, may advise the business owners, offer insight into predicted changes in the economy or market, or even craft new financial programs to alleviate hardship. Yet, professionals must remember that while all business owners face challenges, they cannot assume that all handle those challenges in the same way or require similar solutions. In other words, subsections within business communities may have unique perspectives or embody divergent opportunities that all business owners do not share. As such, professionals must strive to better grasp the plethora of business owners’ experiences to support them and their businesses.

### ***Minority Businesses Owners***

A growing number of studies reflect this sentiment by focusing more narrowly on minority-owned businesses in the United States. This is partially because, as Robles and Cordero-Guzman point out, research on distressed economies has started to recognize the viability of minority small businesses for local economic development and growth (22). Wiewel et al. also emphasize the necessity of more specialized studies because interests can be lost or overlooked in a community-wide approach (111). Finally, a sound economy must “resonate with the values of and be appropriate to the social situation of an area” (Wiewel et al. 112). This is because there may be a differential impact on minority communities and minorities in a community, thereby requiring a tailored strategy or resolution.

Several academics have indeed found that minority-owned businesses face unique challenges. For example, “limited product market access is a key barrier to survival and growth of minority-owned businesses” (Shelton and Minniti 481). They also may struggle to secure government contracts or face discrimination from gatekeepers or exclusion from networks. Even during the recent Paycheck Protection Program in which business owners who were negatively impacted by the COVID-19 pandemic could receive forgivable loans from the federal government, Orozco et al. found statistically significant disparities between black and white businesses owners who applied (20). They explain that white business owners were more likely to be approved for the loans because they have stronger relationships and trust in national banks, the only entities eligible to disperse the funds.

A few take it a step further by looking at the intersectionality of minority-owned and women-owned businesses. After interviewing 40 female small business owners in Northwest England, Davidson et al. discovered that members of minority communities had issues accessing financing, particularly start-ups (62). They felt they had to fight against other people’s assumptions that they lacked education or carried “cultural baggage” when running a business. As a result, the participants had a “low propensity to use formal channels,” which meant that they often did not know about resources nor how to access them (Davidson et al. 73). Lee et al. add that minority female business owners were also “more likely to reallocate family resources to help with business tasks and were more likely to intertwine both than minority male business owners” (1).

In response, professionals in economic development may need to modify or re-design their programming. For example, minority-owned businesses may need more family-oriented approaches to business advising (Lee et al. 17). This could mean offering flexible hours,

providing childcare during advising sessions, or allowing families to attend together.

Professionals could also connect business owners to preferential procurement programs, which “enhance the access of minority entrance to government and commercial markets” by allowing them to participate in government set-asides and targeted programming (Shelton and Minniti 482). In other words, business owners could utilize their minority status to access designated funds.

In contrast, other academics argue that minority-owned businesses should not have to rely on leveraging their minority status to obtain needed resources. Instead, Kubisch et al. insist that business owners, government agencies, and professionals must work together to address the political disempowerment and racial isolation caused by the current policies and practices embedded in the economic system and power structures (369). To do this, they need to identify historical and institutional causes of disparity, re-examine the assumptions and biases of community-building approaches, and promote collaboration across racial and cultural lines (Kubisch et al. 375). Essentially, policy, politics, and place need to be linked and understood to better support all business community members.

### ***Motivations of Latinx Business Owners***

To provide an even more nuanced understanding of small business owners within the U.S., an emerging body of literature has looked at the experiences and practices of subgroups within the category of minority-owned businesses. As it relates to this capstone, this section comments on the trends that a few academics have noticed when studying small business owners in the Latinx community.

First, existing literature offers different theories or rationales for why individuals within the Latinx community, especially immigrants, start small businesses in the U.S. On the one hand,

structural forces may push Latinx immigrants into entrepreneurship because no other income opportunities are available (Volery 32). These forces may include discrimination or entry barriers to the labor market and low human capital. On the other hand, Latinx immigrants may be pulled into self-employment or business start-ups because they can earn more working for themselves than in existing jobs (Fisher and Lewin 1059). This is especially true for those with prior work experience or college degrees. They may also benefit from lower self-employment costs if they are in an ethnic enclave of individuals from their country of origin or have received capital endowments (Fisher and Lewin 1059).

However, the push-pull rationales seem to over-simplify or even miss other reasons Latinx individuals start and operate small businesses. In fact, Robles and Cordero-Guzman argue that these studies focus too much on immigration status or even immigrant versus native-born self-employment (20). Instead, Delgado theorizes that the increase of Latinx-owned businesses is a natural by-product of the dramatic rise in the Latinx population in the U.S. These business owners draw on common cultural traits or ethnic resources to fill the unmet needs of surrounding Latinx communities (Delgado 3). In other words, Latinx communities may naturally support and sustain Latinx-owned businesses.

Furthermore, Garcia-Pabon and Klima warn that over-relying on ethnic or nationality entrepreneurship underestimates the significant differences between Latinx communities and business owners (370). After conducting 82 telephone interviews with Latinx business owners in northwest Washington, they found that participants had started their businesses for a variety of reasons, including emotional rewards, a sense of accomplishment, sales or profit, financial freedom, and to meet market demands (Garcia-Pabon and Klima 379). The participants were not necessarily pushed out of the traditional labor market or into self-employment; they were driven



to start businesses. In short, Latinx business owners are not part of a homogenous group and therefore are motivated for various reasons.

### ***Barriers to Latinx Businesses Owners***

Regardless of their motivations, Latinx entrepreneurs face obstacles when starting and running their businesses. Most saliently, owners are often unable to access sufficient start-up capital. After taking an inventory of 35 businesses across 19 counties in Iowa, Grey discovered that Latinx owners could not secure bank loans for a few reasons: lack of familiarity with financial systems, harmful efforts by resident business owners, and educational barriers (12). In addition, only 11 of the 35 Latinx business owners had crafted a written business plan (Grey 10). Business plans detail the services, goals, assets, etc. of a business. Bankers typically require them to secure financial resources. This suggests that Latinos may not have the necessary training or awareness of required documents when applying for financial assistance, limiting their ability to obtain capital.

To complicate matters even further, owners may continue to face financial barriers after establishing their businesses. For example, Davila and Mora explain that many Latinx business owners fail to acquire expansion capital (107). This obstacle stems from the business owners and the financial institutions. On the one hand, Latinos are “relatively conservative in credit demands and less likely to trust traditional financing methods, such as bank loans” (Davila and Mora 108). In addition, they may view regulatory systems as confusing and hostile (Garcia-Pabon and Klima 372). Alternatively, banks may be concerned about the creditworthiness of the business owners and are more likely to turn down loan applications (Davila and Mora 104). In general, capital providers tend to look at revenue growth, profitability, and credit history when reviewing loan

applications, and many Latinx business owners have a limited credit history. This is especially true for the “mom and pop” style businesses and owners who immigrated to the U.S.

While credit history may be a genuine concern, it is not the only reason Latinx small business owners struggle to receive operating or expansion capital. Unfortunately, they face discrimination from lending institutions. In fact, Orozco et al. discovered that only 20 percent of Latinx-owned businesses that applied for federal bank loans of \$100,000 or more obtained funding, whereas 50 percent of white-owned businesses received loans (15). Furthermore, the “odds of loan approval from national banks for Latinos are 60 percent lower than white business owners, when controlling for business performances” (Orozco et al. 10). These business performance metrics included high credit risk, default rates, and profitability. In other words, national banks approved loans for white-owned businesses more than Latinx-owned businesses, even when the businesses were comparable on relevant factors.

As a result, Latinx are more likely to seek and receive funding from unconventional sources, exposing them to more personal financial risk. For example, they may accept relatively small bank loans with high-interest rates (Davila and Mora 109). Or, as Grey states, “Hispanic-owned businesses with less-educated owners tend to use government agencies as financial service providers instead of banks more than other small business owners” (11). While helping the owners establish credit history, these loans may not be sufficient to cover expenses. So, business owners tend to rely on their savings, family funds, business credit cards, or personal lines of credit (Grey 11; Orozco et al. 5). Some have even placed their own homes as collateral against loans, especially if they do not own the business property. These practices put their business at risk and can lead to financial devastation for the owners and their families.

Outside of financial resources, academics have highlighted a few additional barriers Latinx business owners may encounter when operating their businesses. First, they may lack the management, formal planning, and general economic skills to run a small business (Temponi and Cui 506). As such, they may demonstrate a decreased ability to secure human capital and technology and government or private sector contracts. They may also lack awareness of or are reluctant to use existing programs, such as business training or mentorship programs (Davila and Mora 102). Finally, Delgado explains that although economic development often stresses empowerment and cultural pride when referring to Latinx business owners, there has been a “disconnect between small businesses and community development programs targeting small businesses” (36). Essentially, culturally appropriate and relevant training options are absent.

However, it is essential to remember that not all Latinx business owners face the same barriers. For example, Latinx who understand and utilize technology, such as websites and e-commerce, outperformed those not technologically savvy (Davila and Mora 174). In addition, U.S.-born Latinx business owners tend to have higher levels of English and education and do not necessarily lose capital and credentials, such as former job titles, when starting a business (Delgado 12). This means that they may have an easier time securing capital and resources. Latinx business owners may also experience varying levels of success due to their socio-economic status, entrepreneurial experience, business location, gender, accessibility to capital, proximity to culturally appropriate services, and personal values (Garcia-Pabon and Klima 371; Delgado 19).

Finally, language can either exacerbate or minimize the aforementioned difficulties. During the 2014 Census, the Annual Survey of Entrepreneurs reported that 96.1% of Hispanic-owned businesses conduct transactions in English, with 66.9 percent also conducting transactions

in Spanish (ASE). Garcia-Pabon and Klima concur that a high percentage of Latinx business owners use both languages in their businesses. Specifically, they found that 74.1 percent of the 82 participants spoke English and Spanish (Garcia-Pabon and Klima 377). Unfortunately, they also note that the owners who primarily use Spanish felt isolated from the greater business community (Garcia-Pabon and Klima 372). As a result, many dealt with language-based discriminatory practices, stereotyping, interethnic tensions, and intercommunal tensions. To help minimize this feeling of isolation and to receive necessary assistance, many owners requested business coaching from advisors who spoke Spanish (Garcia-Pabon and Klima 377). They wanted someone knowledgeable, trusted, and located nearby that spoke Spanish. In other words, the business owners wanted to be understood culturally and linguistically.

### ***Gaps in Literature***

Although several studies, as shown above, have identified unique trends and obstacles associated with Latinx small business owners, the literature offers relatively few solutions in response. For example, Fisher and Lewin call on local governments and organizations to provide additional programming, such as English as a Second Language, post-graduate business management, and citizenship courses (1069). While beneficial, these recommendations seem primarily targeted toward foreign-born or immigrant business owners. They may not apply to other Latinx individuals. Taking a different approach, Squires and Kubrin attempt to address “unevenly distributed privilege” in economic development through policy changes (347). However, these changes seem too broad and overly vague. They implore officials to recognize that “racism continues to shape the opportunity structure” and that affirmative action is needed (Squires and Kubrin 349). Their suggestion is ideal but fails to offer implementable specifics.

Of the few that offer pragmatic steps, they tend to focus on the concept of mentorship between and among Latinx business owners. Delgado insists that the potential of Latinx business owners to serve as role models, mentors, and leaders in the community has been largely ignored (32). The idea is that peers would serve as great mentors because they operate in the same business community and share similar cultural or linguistic traits, making training or skill-sharing easier to facilitate. Robles and Cordero-Guzman add that this type of mentorship is beneficial for start-ups. Mentoring programs can “help cultivate a diverse customer base” and ease the frustration of regulatory systems, especially if less educated or entrepreneurial businesses connect with more established business owners who have already gone through financial processes (Robles and Cordero-Guzman 22). However, this may not be feasible for every business.

The absence of sufficient solutions to address identified barriers is partly a result of the overall limited knowledge about Latinx business owners. As a result, several academics have made calls for additional research to investigate the perceptions, experiences, and needs of small business owners who speak Spanish or are part of the Latinx community. For example, Garcia-Pabon and Klima strongly encourage organizations throughout the states to follow their lead and conduct interviews with Latinx business owners to “help contribute to a more generalizable theory or understanding” (381). Specifically, they desire an increased awareness of those who do not understand or are hesitant to use current programs to address potential miscommunication between business owners and providers. Essentially, they argue that there is a general lack of understanding about Latinx difficulties when accessing resources and, therefore, a lack of viable solutions (Garcia-Pabon and Klima 381).

However, academics also insist that additional research needs to expand beyond barriers. This is because relatively few studies have captured the positive perspectives and strengths of Latinx business owners. This is a disservice to the business owners, and it also hampers the efforts of professionals attempting to support small businesses. As Delgado eloquently explains, “a greater understanding of what motivates Latinos...to establish businesses, and what factors facilitate their success, is critical to the advancement of communities and the nation” (15). Garcia-Pabon and Klima also add that “development is left less inclusive and ignores real, or future, potential contributions of minority businesses” if it does not consider Latino entrepreneurs (381). In other words, there needs to be greater recognition of the strengths and opportunities of Latinx business owners.

In response to these gaps, this capstone adds to the literature in a few ways. First, it presents a more balanced view of Latinx business communities within economic development. Instead of solely focusing on obstacles, it highlights the inspiring motivations and recognizes the positive experiences that Latinx business owners have shared. This paper also complements current studies by providing a glimpse into the challenges and opportunities that surfaced because of the COVID-19 pandemic. Orozco et al. state that 86 percent of Latinx businesses reported significantly negative impacts by the virus (17). However, few academics have fully explored or published on the pandemic’s effects on these business owners. Finally, this paper is based on the Western Suburbs of Chicago, which have not been the subject of previous studies related to Latinx business owners. As such, it offers insight into the dynamics of a new locale while also providing the tools needed for additional research.

In short, this research project attempts to better understand Latinx business owners, help fill the gaps in current literature, and serve as a template for future studies.

## **Research Design**

To fulfill these goals in a meaningful way, this project uses an applied research approach. This approach does not just focus on expanding data or modifying an existing theory for the sake of knowledge. Instead, it tries to offer solutions for a specific problem to immediately apply the research outcome in the real-world setting it studied. In addition, applied research is often conducted *with* those affected by the study instead of *for* them. This type of collaboration allows “those most impacted to have a say in the research and share responsibility for any community action or outcomes” (Kocaoglu and Phillips 451). It also helps to incorporate diverse interests and perspectives, resulting in more practical and nuanced solutions. Finally, Wiewel et al. add that it can help “address systemic biases or issues within the decision-making processes themselves” (109).

### ***Partnership Rationale***

Within development, Phillips and Pittman suggest that professionals work with “people in a community to analyze the economic conditions of that community, determine its needs and opportunities, and decide what can be done to improve the conditions in that community” (12). This type of applied research often involves a partnership with an economic development entity. In fact, throughout the literature referenced above, authors emphasize the importance of local organizations familiar with the business community. They tend to have a network of business owners, insight into the community, and access to available resources. They also visit businesses, conduct surveys, and facilitate forums to understand the business climate, policies, labor force, available sites, and other systemic factors (Pittman and Roberts 216).

In addition to pertinent background knowledge, development organizations can influence the distribution of resources. For example, DeFilippis explains that business owners need social

networks that allow them to realize capital and access the necessary power to control that capital (794). However, certain social networks are in greater positions of power than others. The ones with lesser power often need an organization to gain access to the capital (DeFilippis 791). Similarly, Davila and Mora state that community-based organizations “exist to mitigate potential financial hardships faced by historically disadvantaged entrepreneurs” (138). To do this, they can re-structure themselves to favor those most in need. They can also help “eliminate marginalization of people by working with the local government” to pursue fair distribution (Boothroyd and Davis 236). Kubisch et al. add that organizations can even ally with national, state, and local policy groups to use their gathered information strategically (373).

Even more salient to this study, several authors mentioned the necessity of development organizations for Latinx business owners. For example, 20 out of 35 Latinx business owners interviewed in Iowa indicated that they received help starting their businesses from the local economic organization (Grey 9). This is partly because Latinx business owners may need a “lead” organization to facilitate networking and joint learning and offer financial resources and entrepreneurial support (Orozco et al. 26; Robles and Cordero-Guzman 19). They may not have strong connections to traditional or state-level resources, so local economic entities help bridge that gap. In fact, Delgado notes that local institutions, including Chambers of Commerce, often play essential roles in fostering networks, or social capital, especially when traditional assets are limited (4).

Taken together, these studies clearly emphasize local knowledge and economic development organizations when studying Latinx business owners. As such, this applied research project is designed as a case study of a business community and structured as a partnership with an economic development organization within that community.



## Case Study

The following section places the background knowledge provided thus far in context by introducing the City of Berwyn, highlighting its demographics and the Berwyn Development Corporation. It also recounts previous surveys and strategic plans conducted in Berwyn that have called for a more nuanced understanding of diverse perspectives within the community.

### *City of Berwyn*

Located about eight miles west of Chicago, Berwyn officially became a city in 1908. By the 1920s, this western suburb experienced development, attracting a high number of Czech families. This growth continued throughout the next several decades, partly because of its strong connection to Route 66. With this vital highway running directly through the southern portion of the suburb, thousands of visitors passed through Berwyn, supporting the automobile and restaurant industries. This also led to hundreds of new families moving to Berwyn every year, causing shifts in its demographics and sparking new businesses. Specifically, Berwyn has experienced an influx of Latinx, Hispanic, and immigrant families over the last few decades, with the ancestries of Berwyners including German, Irish, Polish, Italian, and Czech (Census).

Today, Berwyn is the densest township in Illinois, with almost 60,000 people living in approximately four square miles. The rectangle-shaped community comprises a bustling business community with a mix of blue-collar and white-collar jobs and a high volume of restaurants, medical offices, and financial services. Berwyn also prides itself on being a welcoming community. This is because of the 60,000 individuals in Berwyn, over 65 percent are Hispanic or Latinx, about 25 percent are Caucasian (non-Hispanic), 7 percent are Black or African American, and about 3 percent are Asian (Census). In addition, residents speak a language other than English in roughly 60 percent of the homes in Berwyn.

For this study, it is essential to note a few key facts about Berwyn. For example, the most common language spoken in Berwyn is Spanish, with other important languages including English and Tagalog (Census). Also, as of 2012, minority-owned businesses made up about 50 percent of the business community. This percentage has since increased, making Berwyn a prime location to study Latinx and Spanish-speaking business owners' barriers, strengths, and experiences. Finally, Berwyn can be considered a microcosm of the United States with its diverse population, backgrounds, and business community. However, simply knowing facts about the Chicago suburb was not enough to implement this study. Instead, it was critical to partner with a local organization, such as the Berwyn Development Corporation, with working knowledge of the city's history, changes, and current business industries.

### ***Background of BDC***

The Berwyn Development Corporation (BDC) is a public-private partnership with the City of Berwyn that provides chamber services and economic development to its community members. Since its inception in 1983, the not-for-profit organization has operated at the intersection of business, community, and government. In fact, the BDC evolved out of the Berwyn Business Development Commission, which was established by a group of concerned citizens and business owners. The founders wanted to promote local business and land development in a more unified manner. In other words, the BDC has a strong foundation in meaningful relationships between community members, stakeholders, and political officials.

BDC's mission reflects the desires of the original Commission: "Through a shared vision within the community, the Berwyn Development Corporation is committed to those activities that support and contribute to the economic growth and vitality of our proud City" (BDC). Specifically, within Berwyn, the BDC aims to improve the climate for local businesses and

residents. They foster relationships with business owners, facilitate partnerships and resource sharing, conduct community assessments, and stay informed of legislative updates. In addition, the BDC administers the Tax Increment Financing (TIF) districts in hopes of redeveloping and revitalizing specific business corridors. To promote redevelopment, the team visits businesses, connects owners to financial resources, and offers gap financing, such as micro and commercial loans.

Beyond Berwyn, the BDC promotes the community as a prime business and leisure destination (BDC). The chamber team creates invaluable marketing materials about events, businesses, and resources for residents and the surrounding area. The *WhyBerwyn* campaign shows that Berwyn is genuinely “nothing like a suburb.” Instead, it feels like a small town while offering “Big City” opportunities. With these campaigns, the BDC has encouraged families living in other parts of northern Illinois to move and become residents of Berwyn, contributing to the ever-changing demographics of the community.

### ***Previous BDC Studies***

In response to community changes, the Berwyn Development Corporation crafted a Community Strategic Plan in 2019. This strategic plan followed up on a resident survey conducted in 2009 and included a community planning session to share the findings of the updated survey (BDC). The 2019 Strategic Plan embodied what Okubo would call a community-visioning project or a project that “brings together all sectors of a community to identify problems, evaluate changing conditions, and build collective approaches” (78). In other words, the 2019 Strategic Plan allowed the BDC and City of Berwyn to re-allocate resources to better reflect the desires of the residents. Specifically, the plan reflected the feedback of 180 survey respondents and 108 focus group participants.

Among the many recommendations given by the participants, several focused on the Spanish-speaking community. For example, the Plan found that residents “favored better communication from Berwyn’s local government” (BDC). This included livestreaming the City Council meetings and other official announcements with Spanish subtitles or live interpretation. Residents also suggested alternative meeting times to make them more available to those with schedule difficulties. In addition, bilingual staff at the City Hall should be indicated and known by a phone tree to make government services more accessible. In other words, there should be a Spanish directory of bilingual staff for government services. This would help normalize the use of Spanish and translation services within official settings.

Other recommendations focused on the representations of the Latinx community. For example, residents suggested that leaders and elected officials educate themselves on diversity, inclusion, and equity. This would help the city better understand the Latinx community’s needs as expressed by the community. It would also encourage the city to increase diversity on school boards and the taxing bodies. Finally, survey respondents asked the city and community to create opportunities to celebrate heritage, experience, values, and diversity within Berwyn. In short, residents want officials to work to understand and reduce barriers to representation and engagement for the Latinx community.

In response to the 2019 Strategic Plan, the Berwyn Development Corporation changed its vision statement. The new statement says:

“We will endeavor to develop policies and procedures that all Berwyn residents and stakeholders can contribute to and benefit from economic opportunities. We seek to identify and address any barriers that minority-owned businesses face in attaining economic opportunities. As a result, the BDC has developed programs and partnerships

with community organizations to specifically assist minority-owned businesses and will continue to expand on those as appropriate.” (BDC).

The 2019 recommendations and the BDC’s vision statement clearly hint at an overall lack of understanding of the experiences, perceptions, strengths, and difficulties of the Spanish-speaking and Latinx communities in Berwyn. As such, this study asks the following questions: When attempting to participate in and access the resources of the community, city, and development organizations, what challenges do Latinx small business owners face? What have been their experiences as small business owners? Is/was language considered a barrier? What strengths do they possess? What opportunities do they recognize within the business community and community at large?

### **Methodology**

I answered these questions by conducting in-depth interviews, drawing on personal observations, and gaining professional insight from key informants within the field of economic development.

#### ***Interviews***

Specifically, I conducted semi-structured phone interviews with nine small business owners. This format allowed me to ask a series of pre-designed questions while also giving me the flexibility to probe deeper for clarification and additional insight. The fluid or free-flowing nature of the questions, especially the open-ended questions, also helped the business owners feel comfortable. The phone call felt more like a normal chat than a formal research event. While chatting, I captured sensitive information, such as the owners’ motivations, challenges, and experiences within the community. Wolffe et al. said it best when they explained that researchers use open-ended questions to understand subjective meanings and motivations underlying

behavior, explore unmeasurable factors, and discover solutions rooted in local perceptions (215). In short, the nature of the phone interviews provides space for more follow-up and storytelling as opposed to a more impersonal questionnaire online.

Interviewing business owners on the phone also helped me navigate the research environment in Berwyn during the COVID 19 pandemic. For example, the BDC team shared that many older business owners do not check their emails consistently and feel uncomfortable with computers within the Berwyn community. The BDC attempted to use online survey platforms and was unsuccessful due to an unfamiliarity with technology. Even for the business owners who were experts with computers, many had not been able to participate in previous surveys. This was partly because they were too busy to sit down and fully respond to a questionnaire. They had expressed that they would be more likely to participate if they were allowed to talk on the phone during working hours. Finally, pandemic restrictions and office policies prevented me from physically sitting down with business owners to interview them. For these reasons, this project relied on phone calls as the primary source for data collection.

Depending on the participants' language preferences, I facilitated the phone interviews in Spanish and/or English. Specifically, I conducted four in Spanish and five in English. Each one lasted between 45 minutes to 1 hour. During the conversation, I used an asset-based approach. In general, this means that I focused on the owners' strengths and positive traits instead of just on their weaknesses. By doing this, I was able to identify skills that were underutilized or not often recognized (Green 157). The asset-based approach further enabled me to view the community positively instead of through a lens of deficiency or lacking (Haines 38). Davila and Mora emphasized the importance of this change in perspective by saying, "with the growing presence

of Latinx businesses, understanding factors that affect the success of these enterprises has become a topic of national interest” (4).

As such, I asked the business owners what factors have influenced their success, what they are most proud of as business owners, and what obstacles they have overcome. I also asked them about their past experiences accessing economic resources, perceptions of current development processes, and goals for their businesses and the Berwyn business community. Finally, I prompted them to suggest improvements for existing programs and topics for future business training sessions. During their research in Washington, Garcia-Pabon and Klima crafted and used similar questions (374). Before collecting data, Garcia-Pabon and Klima asked professional organizations to review their questions and make edits. The experts’ feedback based on first-hand experiences strengthened the interview questions, thereby supporting their usefulness in this capstone.

### *Sampling*

To recruit participants for the semi-structured interviews, I relied on convenience sampling. There was no comprehensive list of all business owners in Berwyn, especially those who spoke Spanish, so a randomized or probability sampling was not feasible. Instead, I obtained site approval from the BDC’s Executive Director and my supervisor to conduct the research using their network. Specifically, I used their inventory of businesses and contact information, filtered for the owners’ preferred language, and called and/or emailed potential participants. I also shared a brief description of the research and eligibility requirements in the BDC’s e-blast. Finally, a few participants shared my contact information with their friends after their interviews. This snowball sampling helped me interview additional participants. While this

type of recruitment is not randomized and therefore cannot be generalized, the business owners' stories still provide useful and insightful data.

### *Participants*

To be interviewed, participants had to be small business owners over 18 years old who spoke Spanish and conducted business in Berwyn. Business owners who only spoke English and/or whose businesses were not located in Berwyn were not eligible. Business owners were also not eligible if they had over 20 full-time employees. To screen for eligibility, I filtered for the number of full-time employees and business location in the BDC's inventory. I also inquired about languages spoken when first interacting with the business owners. Once I confirmed eligibility and interest, I officially invited business owners to participate by scheduling an interview session.

Before starting the phone interviews, I obtained consent forms from the participants, indicated by a physical signature or a digital entry of a name. The consent forms were approved by the Institutional Review Board (IRB) at Illinois State University and were available in Spanish and English. The consent forms explained that no compensation would be offered to the participants and that I did not anticipate any risks beyond those that would occur in everyday life. They also emphasized that the participation in the research was voluntary and that the business owners would not be penalized by myself, the BDC, or the city if they elected to skip some of the questions. In other words, their participation in the interviews would not change their access to services and financial resources offered by the BDC and the City of Berwyn.

### *Data Management*

For analysis purposes, all interviews were audio-recorded using Cube ACR (Another Call Recorder). Cube ACR is an app that allows users to record phone calls the moment they start or



mid-call. Once recorded, they can be managed, repeated, deleted, and exported to other devices. Contacts and call times are also recorded and can be easily filtered for access. To protect the data, Cube ACR offers Cloud backup, a pin lock, and SD card storage options. I used the provided security features on my phone and exported the recordings to my personal computer. My computer was kept secure in a locked desk drawer at the BDC office.

Furthermore, I used all reasonable efforts to keep any personal information confidential. The names of the participants, their businesses, their contact information, and any other information that could lead to the reidentification of the business owners were not released to individuals that were not on the research team. In fact, I did not include unique identifiers in the final report to the leadership of the BDC and this capstone. In addition, throughout the analysis section below, I use pseudonyms, allowing all participants to maintain anonymity. Finally, I will not use the data collected during the nine interviews in future studies.

### ***Professional Observations***

Throughout the process of recruiting participants for the semi-structured interviews, I met a few business owners who were more than willing to share their experiences, but they did not want to be officially recorded. In other words, they wanted their stories to inform my research without being directly quoted. As such, I simply made a note when a non-participant business owner mentioned a barrier, strength, or past experience related to being part of the Spanish-speaking and Latinx communities. In addition to these informal conversations, I also drew upon the professional observations and insights of the BDC team, many of whom had been involved with the Berwyn community for three or more years. They were able to help put the barriers and opinions in the local context.

On the other hand, I engaged with professionals in the economic development field from all over Illinois. The outside expertise provided an unbiased perspective on Berwyn, balancing the views of the local experts. For example, the Illinois Department of Commerce and Economic Opportunity (DCEO) spearheaded a series of six working groups with organizations to better understand the barriers that face minority-owned businesses in the state. The various sessions served as focus groups, during which the participants identified obstacles and brainstormed recommendations for DCEO to serve Latinx and Spanish-speaking business owners more effectively and equitably. The cross-county collaboration within the working groups showed that the barriers were not unique to a specific location, reinforcing the argument that the interviews provide valuable information for communities outside of Berwyn.

### **Findings and Analysis**

After conducting all nine phone interviews, I translated the Spanish conversations into English, combined the data by question, and analyzed the responses. I then identified similar answers as themes and categorized them as a strength or an obstacle. In short, I coded the data according to common themes that appeared across the interviews and then sorted the data into categories. The themes that emerged when analyzing the data are detailed below.

#### ***Business Owner Demographics***

Before highlighting the findings from the interviews, it is first necessary to review the participants in this capstone. Table 1 summarizes the business owners' demographics. As shown in the table, all nine met the eligibility requirements. Specifically, the business owners were all over the age of 18, with an average age of 48.8 years old and a range from 28 to 77 years old. This age range gave me insight into at least two generations of business owners, allowing me to compare strengths and barriers based on age. In addition to age, all operated businesses with five

employees or less within the boundaries of Berwyn. Their businesses were from various industries, including food, beauty, service, and sales. Finally, the business owners all spoke Spanish, with six also speaking English to some extent. Together, this data demonstrates that the business owners were eligible to participate in the phone interviews.

**Table 1: Business Owner Demographics**

Industry	Years in Business	Number of Employees	Age of Owner	Sex of Owner	Level of Education of Owner	Languages Spoken by Owner
Printing	35	5	77	Female	High school	Spanish
Beauty	20 (5 in Berwyn)	1 (owner)	42	Female	9 <sup>th</sup> grade (outside USA)	Spanish, some English
Laundry	22	2	56	Male	College	Spanish
Sales	7	2	56	Male	College	Spanish
Service	25	1 (owner)	36	Male	Some college	Spanish and English
Food	2	5	28	Female	College	Spanish and English
Bakery	10	5	32	Male	Associate's degree	Spanish and English
Food	Less than 2	3	59	Female	Bachelor's degree	Spanish and English
Beauty	29	1 (owner)	53	Female	Some college, tech school	Spanish and English

In addition to proving eligibility, Table 1 also shows an almost even distribution between the sexes, with five females and four males. Furthermore, the interviewees completed various levels of education. Four of the nine owners graduated college, with an additional two completing some college. The other business owners had either completed some high school outside of the United States, graduated high school, or finished vocational training. The variety of backgrounds allowed me to compare themes, strengths, and barriers by sex and across levels of education. Finally, as shown in Table 1, the business owners had varying years of experience running their businesses. Specifically, their years in business ranged from less than 2 to 35, with an average of 17 years in operation and an average of 15 years operating in Berwyn.

***Strength – Meaningful Inspirations***

As mentioned in the literature review, business owners start their businesses for many reasons. However, unlike previous studies, this capstone does not seem to support the rationale

that Latinx business owners are either pushed or pulled into entrepreneurship. In other words, the participants were not pushed out of the traditional labor market or into self-employment because of their circumstances or immigration status. Instead, they were inspired to create unique products and fill gaps in the local market. For example, the bakery started because “most bakeries at the time did not make custom cakes.” The restaurant owner also wanted to “buy organic and make healthy food for people with different diets” in the community.

On the other hand, three participants started because they had visited similar businesses or had the necessary experience in the industry. Specifically, the beauty shop started because the owner had previously worked in a salon, and “everyone likes to look beautiful.” The store owner also grew up in the service industry because his father ran a repair shop. He practiced his father’s craft, bettering himself to keep the practice going out of tradition. Another store owner had experience in sales, so he opened his own retail shop. With reasons such as tradition, experience, and innovation, the participants show that they are not business owners simply because they lack other options. They have strong desires to keep their businesses open and operational because they have a passion for their industries.

Their passions and inspirations were further evident in their initial goals. For example, when first opening, one participant wanted to “do what [she] loves and run [her] own business.” Others aimed to be as busy as possible, be the “preferred store in Berwyn,” test out a new concept or expand into other communities. In addition, three participants explained that their objectives were based on helping the community – to “create jobs for other people and opportunities for other people,” “to bring healthy food options to working class families,” and “to help people in recovery get a job.” Finally, a few simply wanted to survive or at least make

enough to “pay the rent and keep this place open.” These goals, along with their inspirations, can be considered strengths because they keep the business owners motivated and focused.

### ***Strength – Occupational Pride***

Since opening their businesses, the participants have continued to demonstrate dedication to their respective industries. High levels of overall satisfaction with their progress reflected this sentiment. In fact, on a scale from 1 (lowest) to 10 (highest), the owners rated their satisfaction with their businesses’ success as 7.56 on average. The responses ranged from 4 to 10, with a mean of 9. When prompted for an explanation, a salesman exclaimed, “I am proud to be known by the clients in Berwyn as their preferred [shop].” Similarly, one considered his business a success because he “increased the traffic of clients and surpassed the records of sales every year.” Others expressed fulfillment in their teams. Specifically, one has been “able to hire a great team and bring joy to her customers.” Another was pleased that “with so much competition around [his] business, [he’s] been able to offer the best service to [his] clients and keep prices competitive.” Finally, one was happy to “never close the business...and to keep her employees.”

In addition to the overall economic success of their businesses, a few participants were particularly proud of themselves and their endeavors because of their backgrounds. For example, the beauty shop owner boasted, “I am proud to be in a country where the language is not my first language. I have my own business, which others who were born and raised here – or who have been here a while – haven’t obtained. So, I’m proud of this.” The salon owner shared comparable thoughts. Specifically, she explained, “I am proud that I opened my salon when I was 24 years old and a single parent...and being a female Latina, I feel proud that I never asked for financial help.” Finally, one succinctly noted, “[despite] racism, cultural challenges, and now COVID-19,

I love it. I made my dreams come true.” These comments show that the participants are proud of their work and are proud of themselves as business owners.

Throughout the interviews, the owners emphasized that their pride and successes would not have been possible without a few key factors. The following sections recognize the positive influences, identifying them as strengths within the Latinx and the Berwyn communities.

### ***Strength - Adaptability***

Even with strong motivations and detailed initial plans, objectives are not meant to be rigid. Successful owners recognize the benefit of malleable goals as they help the business adapt to changing circumstances. By frequently evaluating their businesses and setting meaningful objectives, the participants showed that they possess management skills. In fact, most of the participants noted that their goals for their businesses have changed over time as they gained more experience within the community. One even explicitly stated, “our beginning was very difficult, but we changed a few things and we are better.” Collectively, the participants’ goals now include buying property or a building, expanding operations, hiring additional staff, selling wholesales, and renovating their spaces. One owner even pivoted and opened two businesses in other industries instead of franchising his original business. Another excitedly explained, “I want to grow, and I think that I now have the potential.” Her business has demonstrated stability and profitability in the local market, so she is now considering an expansion and renovation.

To continue growing and adapting to the local environment, several owners have committed themselves to ongoing training and learning opportunities. These trainings may be formal webinars with a school or organization. For example, one wants to “improve [her] skills to keep getting new clients.” Another is “preparing [herself] to do catering, deliver meals, and government contracts.” A few are updating their business procedures and marketing strategies to

“keep up with social media trends.” These three owners have attended educational webinars and enrolled in business advising sessions with experts to improve their businesses. On the other hand, a few naturally modified their practices in response to industry changes. For example, one changed his production procedures when suppliers relocated to India, materials changed, and subsequent techniques became outdated. In short, he taught himself “all the new techniques to try and fix demand.” As a result, his business has remained a staple in Berwyn.

Whether formally trained or self-taught, owners who continually review their goals and replace outdated practices are valuable assets to a commercial community. In short, they improve the businesses’ resiliency by adapting to market changes.

### ***Strength – Supportive Location***

According to the nine participants, the suburb’s characteristics and reputation greatly impacted their decisions to (re)locate their operations to Berwyn. For example, Berwyn “is valued as a welcoming, diverse place. The location is great and there’s opportunity to grow.” Another added that it seemed “like a calm community.” One owner took it a step further by saying, “the people have a good concept and understanding of Hispanic culture.” She attributed the high demand for her products to the residents’ familiarity with her culture. In agreement, the beauty shop owner expressed that she was comfortable with her clients because she felt understood and, in many cases, shared a sense of identity. Specifically, “the love of what I do and the quality and warmth of my clients has influenced a lot. To have clients that speak the same language” has been valuable. Finally, the owner within the service industry commented on his strong sense of place in Berwyn by emphatically stating, “Personally, I needed to stay in Berwyn. This is where it started from, so I had to see it through.”

In addition to being welcoming and understanding, Berwyn offers economic opportunities. In fact, one admitted that the “location, social environment, and economic progress” enticed him. A different participant noted, “all my clients are from Berwyn and I live in Berwyn.” As such, opening a permanent shop in Berwyn seemed practical and feasible. The beauty salon owner agreed with this sentiment, but for a different reason. She explained, “when I lost the lease where I was, I couldn’t find a new license to reopen [in a neighboring suburb]. In Berwyn, I found one.” Similarly, the bakery opened in Berwyn because an existing bakery was going out of business. Moving into a space already built as a bakery meant that the owner did not have to renovate and incur high upfront costs. This allowed the owner to focus more resources on marketing and hiring.

In short, the nine owners chose Berwyn because of local demand, familiarity with the community, shared cultures, and economic opportunity. These characteristics, along with its proximity to the City of Chicago, prove to be incredible assets for both the suburb and the local business owners. The participant in the food industry put it best by eloquently stating that Berwyn is a “beautiful neighborhood. Not just because it is beautiful, it’s also developing...So, with the business I have, it can grow and I can learn.”

### ***Strength – Beneficial Networking***

As hinted above, the welcoming nature of the City of Berwyn and its business community has lent itself to authentic and supportive networking. In fact, almost all of the nine mentioned both informal and formal networking. Informal networks may be peer relationships, evident by a group chat with neighboring business owners or an impromptu conversation to share resources within an industry. It quickly became apparent through the recruitment process that Latinx business owners rely on informal networks for advice, information, and



recommendations. At least two participants mentioned that this study was the first interview they agreed to do because they had heard about the opportunity to share their stories from a respected leader within the Spanish-speaking community. In other words, word-of-mouth is extremely valuable.

On the other hand, formal networking may involve paid memberships with the Chamber of Commerce, connections with City Hall and development organizations, or professional relationships with stakeholders, such as bankers and elected officials. Business owners, including the participants, leverage these connections to access needed capital, attend educational events, or network to gain new clients. In fact, when asked to indicate their comfort level when asking for help, they marked an average of 8.28 on a scale from 1 (least) to 10 (most). This means that they are quite comfortable requesting assistance. For example, three have needed resources from the City of Berwyn and had positive interactions. Specifically, one described the experience as “very smooth.” Another said, “I was attended to with professionalism. They helped me greatly.” Finally, one built an “excellent relationship with city officials in different departments” when starting his business, which has led to continued support.

Outside of City Hall, participants also showed comfortability reaching out to the BDC directly for help. For example, one owner relied on the BDC for grant information, application advice, and status updates to successfully secure financial support. With the “life-saving dollars,” he was able to pay rent for his shop and order additional supplies. In other words, formal networks allowed him to keep his doors open while he watched other businesses that had seemed successful close. One of the service providers shared that he has also relied on the BDC as a source of information by stating, “When I had a bunch of questions, the BDC was the only one that was able to help me out with any kind of answers.” Another said, “no one [at the BDC] has

ever said they couldn't help me or connect me with the right people. The team is very professional and attentive." In short, the BDC has earned the reputation as a useful source of information and valuable connections.

Collectively, the above examples show that beneficial networking, regardless of formality, is a strength. By asking for help and leveraging connections, the owners have been able to secure much-needed financial resources, timely information, and peer support.

***Ongoing Challenges***

Despite possessing strong assets, such as meaningful inspirations, occupational pride, adaptability, supportive location, and beneficial networking, Spanish-speaking and Latinx business owners continue to face complex challenges. As a result, they need additional resources when operating their businesses in Berwyn. Table 2 below lists 12 business needs identified by the participating owners.

**Table 2: Business Needs**



As shown in the table, accessing capital is a prominent need for businesses, with four needing growth capital and one needing working capital. For example, one explained that

financial support, such as grants, that “help any kind of small business would be amazing.”

Another mentioned that the community should have loans with low-interest rates for “those who want to grow the business.” Similarly, “loans with low-interest rates would be the financial help that would help us navigate our businesses to grow them.” In addition to capital, three owners selected hiring or retaining staff, and three chose marketing as the second most-needed resource. One specifically asked for ideas on promoting her shop. It is important to note that these top three needs are essential to running a business. Without capital, staff, and promotions, smaller businesses do not survive. Instead, they tend to relocate to a different community in an attempt to start over, or they close and sell the property. In other words, it is concerning that businesses in Berwyn continue to select these needs.

Beyond the top three, participants identified needs that suggested a desire to grow and expand operations. Specifically, business owners requested assistance finding real estate, navigating government regulations and contracts, and identifying additional suppliers and partners. Others wanted learning opportunities covering industry-specific problems, areas of professional expertise, administration, development, and general business planning to help them grow. In particular, one restaurant owner requested financial analysis training, or at least guidance on improving her credit, because she wanted to expand her business and did not know where to start. In her words, “How do I get the credit to expand? What kind of card would I use?” These questions demonstrate both a gap in knowledge and a desire to learn. Yet, despite this desire, the business community has had varying levels of success accessing resources.

In fact, the following sections recognize the ongoing struggles and negative experiences that the business owners have had addressing their needs. These challenges are considered barriers within the Latinx and the Berwyn communities.

### ***Barrier – Lack of Awareness of Resources***

One of the most significant obstacles within the business community is a lack of awareness of the available resources. If the owner does not know where to go for help or what help to get, he or she simply cannot access assistance. One shop owner explicitly stated, “I’m not sure what is out there.” Similarly, another “was unsure of where to start when looking for a resource.” A third added that he had not attended any resource-sharing event or community meeting because “he did not know it was happening and had not had the opportunity to participate.” Finally, a fourth explained that she would have loved to network and attend events to support her business, but she simply “had not been asked.” In other words, she had not been told about the resources and was, as a result, unaware of their existence.

Unfortunately, this sentiment is also true for those who had previously interacted with the Berwyn Development Corporation. Although six participants had engaged with the BDC, a few mentioned not knowing about the grants and business support offered. Others noted that they had only just discovered the BDC’s resources despite operating businesses in Berwyn for several years. Other professionals in the economic development field echo this realization. In fact, several experts who offer business advising sessions shared that their Latinx clients have “limited knowledge of outside funding” and “do not know how to accelerate growth.” In short, there are resources to help Latinx-owned small businesses. However, they are in part not being utilized because the owners are simply unaware of their existence.

### ***Barrier – Ineffective Outreach***

Ineffective outreach and marketing to the Spanish-speaking and Latinx communities seem to contribute to the aforementioned gap in knowledge about available resources. In general, organizations tend to share their upcoming events, webinars, financial programs, and updates via

e-blasts and social media posts. For example, the BDC maintains a directory of businesses in Berwyn, along with contact information for both the business and its primary representative. The directory can be sorted by industry type, commercial corridor, and chamber membership tier, among other filters. These categories are particularly useful when sharing information targeted at segments of the business community. However, the target audience may not be receiving the information for various reasons.

First of all, there are gaps in the data. The contact information will not be accurate if the primary representative left their position, the business relocated or closed, or a new business opened. Even if the business information is updated in the directory, the owners may not be receiving the information. This is because mass emails often land in spam or junk folders. Or, as a few participants mentioned, they do not understand technology enough to log in to their chamber membership portal nor keep up with social media posts. As such, they cannot take full advantage of the financial and business resources listed on the organization's websites and media platforms. Several others explained that they are simply too busy running their stores to check their emails frequently. They often miss deadlines or networking events because they have not had the chance to clear their inbox.

To take it a step further, even if all business owners received the shared information, they still may not take advantage of the resource or related educational webinars. In fact, at least three of the participants explained that they could often not attend the informational and networking events meant to help business owners apply for grants. As one stated, "my work schedule does not let me. I take care of the store every day and I can't count on others to take my place or do my job." Another added, "I tried to attend in the beginning, but it's hard enough to run a

business. I decided to just concentrate on the business as opposed to other things.” Finally, one summarized this barrier by eloquently saying:

“I’ll be honest, because I’m the definition of mom and pop, it’s just me by myself trying to go ahead and do everything...I really have to work and put my time into everything that I do, so that just prevents me from being on social media...I know there are a whole bunch of meetings that would be good for me as an owner, but the time I’m not here [at the shop], I am home doing something else with my family. I’m in business for myself so I can spend as much time with my family as possible.”

In short, Berwyn business owners struggle to network, review pertinent information shared by the BDC, and apply for available resources. In other words, the current outreach, planning, and marketing strategies are not as effective as desired.

### ***Barrier – “Missing Links” of Language***

Difficulties in receiving information, attending events, and accessing resources, as detailed above, are exasperated by “missing links” and language barriers. In general, the BDC aims to share most formal content, especially grant opportunities, in both Spanish and English. However, they only recently started tracking which business owners would like to receive all communication in Spanish. This includes direct phone calls, notifications, and other informal information. Not knowing which language is preferred can result in miscommunication and delayed responses to timely inquiries. In other words, not connecting with owners in their preferred language, and not even knowing their preferred language, puts them at a disadvantage when grant and education programs are available. They can miss events, deadlines, and other opportunities because they could not linguistically access the pertinent information.

Unfortunately, even when the initial e-blast or outreach is conducted in the owners' preferred language, the follow-up or subsequent process may not remain in that language. These "missing links" of language within the process can further impede the business. For example, a bank may announce a change in their loan program in both Spanish and English but then send interested applicants to a website primarily in English. As another example, an organization may send emails in Spanish and English, inviting owners to participate in a social media spotlight of their business, but the contact person listed in the email only speaks English. This means that when interested applicants reach out about the opportunity, they are often sent to a different department or person who speaks their preferred language. Essentially, "missing links" complicate a process and delay owners by adding additional steps and taking extra time.

However, it is important to note that even though the participants expressed difficulty in accessing resources in English, none of them directly identified language as a barrier. Out of the nine, eight said they use both Spanish and English to navigate daily business activities. For example, one understands enough English to communicate with her clients even though she primarily operates her business in Spanish. In her words, "I have been hospitable to the people who don't speak Spanish, but who follow me even though my communication with them is not 100 percent...with the little that I can communicate [in English], the people return." In short, the fact that Spanish is one of the most spoken languages in Berwyn has helped support the bilingual operations of many participating businesses. While this indicates that the owners successfully maintain clients and provide products to the Berwyn community, it does not necessarily mean that language is not a barrier. In fact, this capstone posits that "missing links" and other language barriers continue to impact businesses negatively. Examples are provided in the sections below.

### ***Barrier – Inequitable Program Design***

On a larger scale, “missing links” and program design flaws were discovered in the Cook County COVID-19 Small Business Recovery Program. In response to the pandemic, a network of Community Navigators, including development organizations and chambers, partnered together to serve as a “hub” for resources and to help disseminate information about upcoming financial opportunities to their respective communities. The goals were to share the resources, assist with the application process, and follow up on any requests for technical assistance. Specifically, navigators were to encourage all small businesses with 20 employees or less to apply for one-on-one advising sessions and grant dollars. Unfortunately, about half-way through the program, the administrators discovered that both Latinx and Spanish-speaking business owners were underrepresented in the application pool. They also were less likely to sign up for personal advising sessions and less likely to attend educational webinars despite needing support.

Several factors contributed to this disconnect between need and attendance. For example, the initial press release about the two programs was in multiple languages, including English and Spanish. In addition, the technical advising requests were also in Spanish and English. However, the follow-up emails, automatic responses, and event reminders were in English even when the owner applied in Spanish. Furthermore, experts within the “hub” noticed that when comparing minority-owned and majority-owned businesses, there were disparities in encouragement to apply for grants, types of educational services offered, and information provided by program representatives. Essentially, minority-owned businesses, including Latinx-owned businesses, were not receiving the same level, consistency, and quality of outreach about programs as other business owners. This hampered their ability to receive help in applying for and securing much-needed financial resources.



Using the Cook County program as an example, a few barriers were addressed during the next phase of grant applications. Navigators were instructed to focus efforts on outreach to minority-owned businesses and identify anyone in their organizations who could process applications in Spanish. In addition, the State of Illinois and the Department of Commerce and Economic Opportunity set aside dollars for the businesses that were disproportionately impacted by COVID-19, including minority-owned businesses. However, flaws in the program design and marketing roll-out continued to impede Latinx and Spanish-speaking business owners. Most saliently, applicants were categorized based on the business's industry and location. Within those categories, applications were reviewed on a first-come, first-serve basis. Yet, when the program launched, the marketing materials in Spanish were not available, leaving navigators to frantically translate. Moreover, the official materials were not released in Spanish until three weeks after the grant had opened, effectively giving English speakers an unfair head start and advantage.

Business owners will face ongoing barriers when accessing resources, grant dollars, and educational support if programs continue to be designed inequitably.

***Barrier – Unfamiliarity with Formal Processes***

Finally, it is important to recognize that because Latinx and Spanish-speaking business owners have historically struggled to access available programs, they are often unfamiliar with the procedures, processes, and documents required to submit formal applications. For example, 67 percent of the participants said they do not have a written business plan. While it is not necessary to provide a business plan when opening a shop, it is necessary when securing a loan or other financial capital. Most banks require a detailed plan, including a description of products and services, cash flows, lists of suppliers and vendors, and market analysis. The goal of the plan is to prove that the business owner is capable enough to handle the financial commitment.

Essentially, the banks want to minimize their risk when offering loans to businesses, especially relatively new ones.

In addition to business plans, Latinx business owners also seemed unaware of the documents typically needed when applying for a grant in addition to business plans. For example, when serving as a Community Navigator for the Cook County Small Business Recovery Program, the BDC team scheduled hundreds of one-on-one sessions with businesses, including Latinx-owned businesses. During these sessions, the team would walk the business owners through the grant application, providing step-by-step instructions and helping them both gather and upload tax papers, business licenses, bank statements, and identification. These sessions were beneficial for individuals who were not comfortable with technology or unsure how to create a profile on the grant application page. Unfortunately, these gaps in knowledge and familiarity often caused the business owners to be delayed in submitting their applications and responding to follow-up requests from reviewers. As a result, Latinx businesses experienced an opportunity gap.

Beyond applications to secure financial capital, Latinx business owners hinted at an unfamiliarity with city hall. When asked to describe an experience with the City of Berwyn, one participant responded, “I don’t really know what it is that I can ask them for to help me out...I’ll be honest, I really have no idea what I would ask them at all.” Another explained that she had not interacted with the city because “[She] wouldn’t know what to ask or who.” These comments show that business owners may not know or understand the services offered by the city and its departments. This is concerning because all business owners need to maintain a relationship with city officials to obtain any permits, inspections, or licensing. The permits and inspections allow

businesses to operate in Berwyn and renovate their spaces. Not knowing who to talk to and what process to follow within city hall serves as a barrier to progress.

In short, small businesses continue to face challenges when attempting to access much-needed resources and navigating formal procedures. However, these barriers – language barriers, ineffective outreach, and inequitable program designs - seem exacerbated for Latinx and Spanish-speaking owners.

***Key Insight – Disconnect with “Diversely-Owned”***

When crafting strategies to better leverage the strengths and address the barriers above, organizations and governments must consider three additional critical insights from the Latinx and Spanish-speaking business communities. First, there seems to be a strong disconnect with or misunderstanding of the phrases “diversely-owned” and “Latinx-owned” when identifying a business. All participants indicated that their businesses are “minority-owned,” with four also selecting “women-owned.” However, when asked if there was value in identifying their businesses as “diversely-owned,” only two responded positively. One explained that she valued the identification and had even obtained certification as a minority-owned business in hopes of securing government contracts set-aside for minority-owned businesses.

Other participants expressed confusion or uncertainty with the phrases “diversely-owned” and “Latinx-owned.” In fact, three skipped the question about self-identifying their businesses on the BDC website because they were not sure what the phrases meant. Of those who answered, one stated, “I’m going to need a little help with this one...I’m not really sure how to answer that one...So technically I would be what they call ‘Latinx’?” This response shows that the participant had no ownership of the term “Latinx-er.” He was only referencing the term because other individuals had used it before. Another simply said, “I think so...there is value,” but she

could not explain why a business would identify as “diversely-owned” or provide examples of diverse categories.

Finally, two participants reacted negatively to the question, with one commenting on the potential detriment that both phrases can have on a small business by saying:

“Honestly, no. In my personal opinion, if I were a bigger business, had more people, let’s just say like a supermarket...I could go ahead and say [diversely-owned] to a broader audience. If I go ahead and start claiming and pushing it out there, Latinx-er, it kind of alienates everybody else and I’ve learned in the small business like this, especially because I deal with the public one-on-one, I don’t want to alienate anybody.”

In short, businesses are not unified on the purpose or the value of the phrases “diversely-owned” and “Latinx-owned.” With such strong and mixed reactions, business owners may not want to be on social media or promotional materials, spotlighting them for their business’s diversity. They also might not be comfortable applying for financial resources that are designated or set aside for “diversely-owned” businesses. According to the participants, this messaging and phraseology may be divisive and unwelcoming to clients who do not share the same diverse category. As such, policymakers, stakeholders, chambers, and other organizations need to be careful how they design programs, share resources, and highlight business owners.

### ***Key Insight – Reliance on Informal Networks***

In addition to acknowledging the potential disconnect with “diversely-owned,” stakeholders must also recognize that many Latinx business owners often rely on informal networks for information and support. When asked where they go to look for help, at least two participants mentioned friends or close contacts, with one explaining, “[I go to] people I’m familiar with or who have other businesses...I try to ask them what they do in certain cases and

if they have the same problems or needs and how they resolve them.” Others turn to online resources, including Google and YouTube, because “online is the go-to for everyone now-a-days. It’s quicker...and points you in the right direction.” A few owners did note that they have requested help from the BDC and that the support they received was beneficial and professional. However, it seems as if they may contact the BDC for grants or financial resources and not necessarily for assistance with daily business activities. One explicitly said, “The grant that I applied for was the first and only thing I’ve done so far [with the BDC].” In short, the owners do not necessarily use formal communication channels when seeking assistance.

Furthermore, several owners described weak connections to financial institutions and fragile relationships with city officials, supporting the idea that they rely on more informal networks. For example, one intentionally avoids financial assistance offered by banks, saying:

“I’m not asking for a handout and a loan is not necessarily a handout, but no matter what, it’s a bank. They sell you an umbrella on a beautiful day, but when it starts raining, they want it back...I might be able to make a good amount of payments on time, but then I have 2 bad days or bad week...then I’m kind of stuck in the same boat and I just did more damage to myself.”

He portrayed such a negative view of banks and loans, in part, because of his upbringing. He was reluctant to “feed the stereotype” that Latinx business owners rely on help. Specifically, his father told him not to ask or accept financial assistance, proclaiming that “if you get a loan, that’s it. You’re dead [as an owner].”

Others were hesitant to interact with formal networks because they had unhelpful or unwelcome experiences. Specifically, one does not interact with city officials because she tried before and “hasn’t received anything.” Another added, “there is not a lot of cooperation from the

government with his business.” A third obtained a permit, but she struggled throughout the entire process with the city, especially when she first reached out for the application. Similarly, one explained, “I’ve had a bit of bad experiences in my case. I live in Berwyn, but the [city officials] don’t give me the trust to go to town and look for help. I don’t feel that they have helped me cordially.” These comments are disheartening because business owners must engage both the city hall and financial institutions to secure permits, capital, and space. The owners should feel more comfortable navigating formal channels to obtain assistance, even if they continue to rely on informal networks for guidance and information.

### ***Key Insight – Impact of COVID***

Finally, when implementing solutions in response to the findings in this capstone, stakeholders should remember the context in which the research was conducted. Specifically, the interviews were facilitated almost one year into the COVID-19 pandemic. Small businesses were significantly impacted by the government mask mandates, social distancing, travel bans, and illness. As one owner described, “everything closed up. A lot of people weren’t going out...they didn’t need my services as much.” To adapt in hopes of surviving, many had to drastically change their typical operations. For example, restaurants applied for patio permits to hold outdoor dining or contracted delivery services. Others shortened their hours of operation or decreased their staff. Finally, many shifted most of their sales to online platforms or reduced the number of in-person customers. For example, one participant started working one-on-one with clients in an attempt to remain open while adhering to the restrictions.

To keep the economy afloat, the federal and state governments authorized stimulus checks for citizens and drafted grant programs for hard-hit businesses. For example, and as mentioned previously, Cook County initiated the Small Business Recovery Program to provide

grant dollars and advising sessions. These dollars temporarily relieved some of the financial pressure and strain on small businesses by helping them pay rent, staff time, and materials. However, as one participant explained, life as an owner was overwhelming even after receiving grant dollars. This is because “with everything going on, [he’d] accumulated a bunch of bills. ComEd never stops, AT&T technically never stopped, and [he] still needed materials.” Similarly, a second added, “I can’t go ahead and say for sure that I’ll be able to pay the rent on time.” His stress and worry were palpable during the interview. Finally, a third succinctly stated, “the pandemic ‘embezzled’ the business.”

Although the mask mandate has been lifted and social distancing is optional, the Berwyn business community continues to experience side effects or consequences of the COVID-19 pandemic. For example, one retail shop owner highlighted the delays in supply chain operations by exclaiming, “trying to get through the materials took me three to four months rather than it taking me two to three business days. It’s making things a little bit slower than I would like.” Similarly, one noted that there is now a “strong delay in receiving orders, partly because of the manufacturer.” On a different note, one beauty shop owner reported lasting effects by saying, “I was shut down for 3 months and I still haven’t gotten back to working 100%. I work with clients and have to touch them, and some people are not ready to return to ‘normal life.’” Another added, “Once I was given the go ahead to officially open the doors...I was just waiting, waiting around. Not super busy compared to the way things used to be. A third said, “before the pandemic, good. After, tragic” when asked to describe her business currently.

Yet, despite the incredible difficulties small business owners faced during the pandemic, participants expressed hope for the present and the future. For example, one proudly noted that his business has “experienced lows and highs, but [he’s] been able to continue forward.” Another

explained that he could remain open because he took advantage of the closures to learn new skills. Specifically, he recognized that customers' demands had changed, preferring a material that was easier to clean. So, he taught himself how to work with the different materials, using various strategies that he had not been using before the pandemic. In short, he had to "make money, so [he] took the time to learn how to make [new products]." Finally, one demonstrated incredible resiliency by saying, "so long as I can keep myself busy and there is something to do, I can't really complain."

### *Summary*

When taken together, the participants' comments provide a brief glimpse or snapshot of the impact that the COVID-19 pandemic has had on small businesses. They were hit hard by the restrictions. Yet, many demonstrated incredible flexibility by adapting to the market's changing demands. They relied on and further exemplified the strengths of the community – meaningful inspirations, occupational pride, adaptability, supportive location, and beneficial networking. Furthermore, business owners spent ample time gathering the documents needed to demonstrate their losses and apply for financial programs. They did what they could to survive.

Unfortunately, navigating the pandemic served to emphasize, and even exacerbate, the ongoing barriers that Latinx and Spanish-speaking business owners face. Specifically, this capstone shows that small business owners struggle to access educational and financial resources due to ineffective outreach, "missing links" of language, inequitable program designs, and an unfamiliarity with formal processes. Moreover, many participants portray a disconnect with the phrase "diversely-owned," which is typically used to spotlight minority-owned businesses. Finally, Latinx and Spanish-speaking business owners heavily rely on informal networks for resources, information, and advice.



## **Recommendations**

In response to the findings, this study offers recommendations to economic development organizations, chambers of commerce, city governments, and business communities. On the one hand, entities should recognize and celebrate the strengths of Latinx and Spanish-speaking business owners within their communities. Sharing their positive experiences serves to magnify the owners' presence, promote their hard work, and foster beneficial networking. On the other hand, stakeholders need to address the barriers small business owners face when conducting daily activities and attempting to access resources. All formal processes, marketing, outreach, and education opportunities should be equitable and accessible. The following sections detail several practical recommendations to achieve these goals.

### ***Embrace Inclusive Marketing Strategies***

First of all, organizations and government officials need to effectively communicate information and resources to all members of their business communities. They can do this by adopting more inclusive outreach and marketing strategies. At its basic level, this means that they should ensure that all social media posts, announcements, and other material are translated into the languages spoken by the community. Moreover, the informational or promotional materials should be released and available at the same time. Specifically for Berwyn, information should be available in English and Spanish and published simultaneously so that portions of the community are not immediately placed at a disadvantage when accessing resources. For example, the BDC should translate invitations, surveys, flyers, program pamphlets, and chamber membership benefits so that the team has them available to hand out when walking commercial corridors and checking in on businesses.

In addition to promoting opportunities or materials in both Spanish and English, the BDC and City of Berwyn must also fill in the “missing links” of languages that business owners encounter when attempting to access resources. Specifically, the team should confirm that all grant, loan, and other financial applications are available in Spanish. Beyond the applications, the team should also translate the supporting documents, online content, and explanations in Spanish. This includes offering an interpreter service or subtitles during webinars and other resource-sharing events. Otherwise, owners may click on the application link, but then struggle to follow the instructions associated with the review process. As a result, they may not provide all the required documents, hindering their chances of successfully securing capital or support.

Finally, the BDC should translate the organization’s website, especially the “About Us” page, so that all Berwyn businesses understand its purpose, history, mission, and vision for the community. The “Our Team” page should also indicate the languages spoken by each staff member alongside their contact information. This would allow Spanish-speaking business owners to reach out directly to Spanish-speaking staff to share experiences, ask questions, and receive assistance. Direct communication would also prevent the owner from referring to other team members. It can be frustrating to business owners if they ask for help but are then bounced to different people if the first person they contacted did not speak Spanish. In fact, one participant had stopped being a chamber member because no one at the BDC spoke Spanish, so she could not get the help she needed. With about half of the staff now speaking Spanish, she has since re-joined the chamber.

In short, entities should adopt more inclusive marketing strategies and translate materials to ensure that their communities are aware of the available resources. They should also include

contact information for individuals who speak different languages so that owners can receive support in their preferred language and access the resources without delays.

### ***Implement Culturally Relevant Outreach***

However, it is essential to remember that inclusive outreach is not just about language. In fact, accurate translations are just the beginning. Outreach must also be relevant and culturally appropriate for the intended audience. To do this, organizations should recognize the literacy levels, educational backgrounds, and common challenges of the business owners in their area. For example, the BDC may want to consider publishing their magazines and Community Resource guides in Spanish using the informal “you” and colloquial phrases. This is because, as mentioned above, some business owners in Berwyn have not completed higher education. As such, they may not understand the formal phrases and technical information presented to them.

In addition to the printed material, online content should be made more accessible and attainable to the intended audience. Specifically, this capstone has shown that several business owners struggle with technology. They rarely check their emails and are unsure of how to navigate grant portals and forms. One owner even stated, “I’m not on my phone all the time or the computer all the time. I barely check my emails, but when I do, I’m like...ahh, I missed something.” To assist them, the BDC should provide guides or templates with step-by-step instructions. They should also include graphics and videos, sharing tips and walking owners through application processes. Finally, they should keep the website updated with available resources on the home page, or at least easily visible. If the pertinent information is more than two or three clicks beyond the homepage, it can get buried.

Moreover, organizations should strive to be culturally competent and fair by sharing the diverse stories and experiences of their community members. For example, the BDC could share

the incredible motivations and backgrounds of various small business owners in Berwyn, highlighting their progress and unique products or services. In particular, spotlighting the stories of Latinx or Spanish-speaking business owners could inspire other community members and aspiring entrepreneurs. Bilingual storytelling could also help to foster more creative ideas, strengthen communication, and deepen relationships among owners.

Essentially, entities should keep their audience in mind when conducting outreach in their areas. Business owners must be able to read and comprehend the information presented to them. It should also be presented in ways that are culturally relevant and easily accessible, regardless of the owner's familiarity with technology.

### ***Minimize Participation Hurdles***

Beyond inclusive and culturally relevant outreach, stakeholders must also work to minimize participation hurdles so that more owners can respond to surveys, attend events, and apply for financial resources. For example, the BDC should facilitate educational webinars and hold open office hours at different times, during different days, and across various platforms. During events, they should also provide daycare and transportation so that business owners with families or without a vehicle could attend. For those who cannot attend in person, events should also be hybrid, inviting owners to join via Zoom. Moreover, entities should distribute relevant information as widely as possible, using both informal and formal networks. The content should be shared through posts, presentations, public events, and by word-of-mouth. For example, the BDC should ensure that all business check-ins and surveys are available on paper and online in Spanish and English. The content should be user- and mobile-friendly. This would allow owners who do not own or use computers to participate.

To take it a step further, organizations can foster accessibility to financial resources by sharing business best practices. As mentioned above, many Latinx business owners struggled to obtain grants and loans during the pandemic because they were unfamiliar with the application processes and portals. They also did not have the necessary supporting documents -- tax papers, bank statements, and proofs of corporation -- organized and easily accessible. Communicating the importance of detailed documentation, record-keeping, and proper management could help business owners be prepared for future rounds of funding. Additional educational webinars could also emphasize the importance of separating personal and business finances. Separating finances reduces the owners' risks if the business suffers and simplifies record-keeping and filing taxes. It can also empower them to take ownership of their businesses' financial health instead of relying on their accountants to complete paperwork, and even apply for grants on their behalf.

On a broader or more systemic level, governments and city officials need to ensure that their programs are equitable and fair so that every business owner has the same opportunity to receive much-needed assistance. For example, officials from all levels of government should publish their press releases, program applications, and supporting documents in the languages spoken by their constituents. They should also be sure to release the multi-lingual instructions at the same time to give everyone a fair chance at qualifying, especially when quick responses are needed and the timing of submissions is a factor in the decision-making process. In other words, resources should not be awarded on a first-come, first-serve basis unless all initial documents were shared simultaneously.

Moreover, officials should be more flexible with their lists of required documents when designing financial programs. Specifically, they should give applicants the choice to submit other forms of identification besides a driver's license. Several Berwyn business owners do not have a

license. This is because they are from a city with ample public transportation and/or they moved to the United States and have not taken driving lessons. Other forms of official identification could include passports and state IDs. In addition, officials should recognize that applicants may have a Individual Taxpayer Identification Number (ITIN) instead of a social security number (SSN). Non-residents of the U.S. may have ITIN instead of SSN if they maintain their foreign-born status or are undocumented. Finally, officials should realize that many small businesses do not have formal business bank accounts. In fact, they use personal accounts, cash apps, and cash. Requiring a SSN and official bank statements may prevent several owners, including Latinx business owners, from qualifying for resources.

In other words, community organizations and navigators can help minimize participation barriers and facilitate access by both promoting and offering support across various platforms and at different times. They can also bridge education gaps by increasing the business owners' knowledge of resources and best practices, and by designing more equitable programs.

### ***Foster Meaningful Networks***

Finally, development organizations can support Latinx and Spanish-speaking business owners better by helping them build meaningful networks with both professionals and peers. For example, the BDC could host educational sessions and networking events in Spanish. Currently, all events are conducted in English with a few being translated as needed. However, the current practices cause the Spanish-speaking businesses to rely on follow-up emails with translations or on subtitles during videos. Since the BDC team may not be able to feasibly hold more events, they could empower Latinx community leaders. Specifically, they could ask business owners to present in front of their peers, sharing tips and resources, instead of relying on the BDC team. This gives community leaders the space and opportunity to define issues, create solutions, and

provide insights. In other words, they become the subject-matter experts instead of the BDC team being the center of attention at every meeting. This promotes resource-sharing among business owners, encouraging a peer network system.

In addition to a peer network, the BDC could also help business owners expand their professional networks. For example, the team could invite experts, banking professionals, and city officials to present at events. They could provide an overview of their services and roles in the community, or they could present tips on relevant business topics. Regardless of the topic, the goal would be to offer space and time for owners to meet and talk to professionals. After meeting local experts in a group setting, owners may feel more comfortable reaching out for assistance and navigating formal processes. Even if business owners were unable to attend the educational sessions, the BDC could connect the owners to beneficial contacts, handing off the owner to other experts in an efficient and effective manner. By personally connecting owners to known contacts, the BDC can help minimize the frustration that owners can experience when they are passed around to different people.

To foster these professional and peer relationships and encourage active attendance at events, organizations should first build trust with the owners. They do this by spending time in the community, learning their stories, and listening to their experiences. Specifically, the BDC could conduct intake interviews with new businesses or new contacts to solicit information about the owner's education, background, and language preferences. These interviews would help the team know the best way to contact the owner when new opportunities arise and in what language the materials should be shared. During the initial conversations, the team could also gain insight into any unique business practices and share local regulatory practices and processes. For more

established businesses, professionals could frequently check in on the businesses by walking through the commercial corridors or calling the owners, based on the owners' preferences.

However, it is important to note that these strategies only work if the organization knows who the new business owners are and how to contact them. If the team is unsure of who the business owners are, they can use support agencies and other stakeholders to identify and contact Latinx and Spanish-speaking business owners. For example, churches, schools, and other non-profit organizations may know what families are new to the suburb and what the occupations are within that family. The city hall, especially the building permits and licensing departments, would also be a great source of information since all new businesses are required to secure a local license before selling their products or services. Finally, the BDC could establish a panel of local business leaders who could act as ambassadors for the organization within the community. The panel could talk to other owners and help encourage participation in events, disseminate information, and vouch for the organization.

Essentially, organizations have several means by which they can help Latinx and Spanish-speaking business owners expand their peer and professional networks. By facilitating events and fostering these meaningful relationships, they can help businesses feel more comfortable in the community and when accessing formal resources.

### ***Changes in Process***

The City of Berwyn and the Berwyn Development Corporation have already adopted a few of the recommendations presented in this capstone. In fact, the BDC has initiated two new programs meant to support Latinx-owned and other minority-owned businesses in Berwyn. First, the BDC funds and administers the Berwyn Internship for Small Businesses, which is a partnership with Morton College. Through this internship, 20 marketing students are matched



with 20 business owners who need assistance creating a website and promoting their businesses. Second, the BDC is launching a retail incubator space designed to support entrepreneurs, artisans, and makers by giving them the training and space needed to graduate from a pop-up shop or home-based business to a local storefront. During the inaugural 2022 season, the incubator is launching with twelve women-owned and Latinx-owned small businesses.

Beyond the two programs, the BDC and City of Berwyn have made internal changes to support Latinx-owned businesses. For example, the BDC team regularly attends diversity and inclusion training with outside consultants. The executive board has also made a conscious effort to hire individuals who are bilingual in Spanish and English so that Spanish-speaking business owners feel more comfortable and confident reaching out to the organization for help. The team has also started attending trainings and brainstorming sessions with other professionals who support Latinx-owned business to learn best practices and expand their knowledge of potential barriers to available resources. Finally, city officials and BDC team members translate and simultaneously publish all community-wide communications in English and Spanish. The City of Berwyn even hosts Facebook live events in Spanish and/or with Spanish subtitles.

With these immediate changes, both the City of Berwyn and the BDC show that the recommendations presented in this capstone are desired, feasible, and practical. They are also designed to be scalable and applicable in various contexts, with the ability to influence government and development policies and procedures.

### **Conclusion**

To summarize, entities need to identify the strengths of Latinx-owned businesses in their communities. In supportive environments, they are formidable owners with incredible insights and vast informal networks. Based on the participants, they also demonstrate meaningful

inspirations, occupational pride, and adaptability in inopportune contexts. As such, the owners should be celebrated as assets by promoting their presence and leadership in the business community. At the same time, entities need to recognize the ongoing challenges that many Latinx business owners face when attempting to access educational and financial resources. Owners often struggle due to ineffective outreach, “missing links” of language, inequitable program designs, and an unfamiliarity with formal processes. These issues cause them to miss out on much-needed resources, especially as they aim to recover from the COVID-19 pandemic.

As mentioned above, the BDC and City of Berwyn responded to these barriers by making immediate changes. While these changes and new programs are valuable, they are simply not enough. In fact, they are only just the beginning. Once the recommendations are implemented, the city and BDC need to track changes and adjust their strategies as needed. They should also conduct another round of interviews with the participating Latinx business owners to monitor their progress and modify the list of strengths and barriers. These conversations would help the BDC understand challenges over time and provide a clearer understanding of the pandemic’s impact on the community. Essentially, the future interviews could provide insight into strengths and barriers of a post-pandemic context, which could then be compared to the responses from this capstone. Finally, the interviews would reinforce the desired feedback loop between owners and officials and foster ongoing formal relationships.

Beyond second interviews, stakeholders should conduct additional research to gain an even more nuanced understanding of the various perspectives within the business community. For example, future research could expand to cover medium and large-sized Latinx-owned businesses, with more than 20 employees. It could also include home-based businesses or start-ups that do not have a physical location. Finally, professionals could invite a representative

sample of the cultures and demographics present to participate, not just Latinx business owners. On an even larger scale, local organizations could partner with state officials to collect data on the number of Latinx-owned businesses, Spanish-speaking business owners, and people employed by Latinx-businesses statewide. The more wide-scaled studies could help governments understand the regional impact of Latinx-owned businesses in the surrounding areas.

On the other hand, additional research could more narrowly focus on sub-groups within the community. These sub-groups include immigrant-owned businesses, cash-based businesses, and primarily Spanish-speaking businesses. Moreover, studies could provide a more in-depth analysis of specific cultures within the Latinx community, highlighting the differences in the cultures and how those differences may be influencing business practices and social networks. Research could also consider the intersectionality of gender and minority-owned status, including Latinx-owned. Finally, this data could also be collected in other ways, such as focus groups, informal gatherings, empathy mapping, and one-on-one check-ins at the business location. Each of these methods offer unique strengths and weaknesses, depending on the context in which they are used, the number of participants, and the size of the business community.

Regardless of the research method or focus, organizations and governments should understand the strengths, challenges, and experiences of the small business owners in their communities better. Moreover, they need to work together to bridge gaps and address identified barriers. Essentially, stakeholders need to help foster economic ecosystems that truly support Latinx small business owners. Based on this capstone, entities can start by embracing inclusive marketing practices, designing financial programs through a more equitable lens, and helping owners develop genuine relationships within both formal and informal networks.

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## **Appendix 1: Semi-Structured Interview (English)**

**Objectives:** The purpose of this interview is to:

1. Recognize goals and strengths of small business owners in Berwyn
2. Understand the needs/challenges of small business owners in Berwyn
3. Discover how the BDC can better provide support to small business owners

### **Control Questions:**

1. Did you receive the Participant Informed Consent form and have you signed it, indicating your willingness to be interviewed?
  - a. Yes
  - b. No (end interview here)
2. What is your age?
  - a. (if under 18, end interview here)
3. Are you a business owner operating in Berwyn, IL?
  - a. Yes
  - b. No (end interview here)
4. What language(s) do you speak?
  - a. (if only English, end interview here)

### **Demographics:**

5. What is your gender?
6. What is the highest level of education you have completed?

### **General Business Questions:**

7. What industry is your business in?
8. How many years have you been in business?
9. How many employees do you have?
10. What language(s) do you use to conduct business activities or access resources?

### **Ownership Questions:**

11. Do you consider your business any of the following:
  - a. Majority woman owned (greater than 50% ownership)
  - b. Majority owned by a minority (greater than 50% ownership)
  - c. Majority veteran owned (greater than 50% ownership)
  - d. Majority owned by a person with a disability (greater than 50% ownership)
12. What, if any, is the value of identifying your business as “diversely-owned”?
13. Would you self-identify your business as “diversely-owned” on Berwyn.net? Why (not)?

### **Starting Up:**

14. What inspired the idea or concept of your business?
15. What was your goal for your business when you started?
16. Why did you choose to conduct business in Berwyn?

**Running the Business:**

17. Overall, how has your experience running a business been so far?
18. Have your business goals changed? If so, what are your current business goals?
19. Do you have a written business plan?

**Business Successes:**

20. On a scale from one to ten, how satisfied with the success of your business are you (with one being the least satisfied and ten being the most satisfied)?
21. What factors would you say have led to your business's successes?
22. What are you most proud of as a business owner?
23. What obstacles or challenges, if any, have you overcome as a business owner?

**Challenges/Needs:**

24. What are the top areas of need for your business? Could include:
  - a. General business planning, strategy, and operations
  - b. Financial analysis, reporting, and controls
  - c. Technical/industry-specific problems
  - d. Other areas of professional expertise: legal, taxes, insurance, etc.
  - e. Accessing growth capital/funding for expansion
  - f. Accessing working capital/funding and managing cash flow
  - g. Real estate: finding affordable and appropriate space
  - h. Navigating government regulations and/or contracting
  - i. Marketing: finding and retaining customers
  - j. Talent: Hiring and retaining staff/management to grow and maintain your business
  - k. Identifying suppliers and other business partners
  - l. Other
25. Has language ever been a barrier for you? If so, how and when? Feel free to share as little or as much as you would like here.
26. How has your business been impacted by the COVID-19 pandemic?

**Accessing Resources:**

27. If you need help as a business owner, where do you go/look?
28. On a scale from one to ten, how comfortable are you asking for and receiving business assistance (with one being the least comfortable and ten being the most comfortable)?
29. Have you ever sought resources or support from the BDC? If not, why not? If yes, what was your experience?
30. Have you ever sought resources or support from the City of Berwyn? If not, why not? If yes, what was your experience?
31. In general, are there other organizations and/or resources that you have found to be helpful? Please provide examples if possible.
32. Overall, how would you describe the quality and accessibility of the resources/services you have received in the past?

33. Have you ever wanted to participate in a business community event, survey, focus group, or town hall meeting but were not able to? If yes, why were you not able to participate?

**Suggestions for Improvement:**

34. As a business owner, what support would you like to receive?

35. Are there any resources, webinars, and/or trainings you would like to see offered?

36. What, if anything, would you change about the Berwyn business community?

37. Is there anything else you would like me to know about your business or your experience as a business owner?

## Appendix 2: Semi-Structured Interview (Spanish)

**Los objetivos:** Los propósitos de esta entrevista son:

1. Reconocer las metas y las fortalezas de los propietarios de empresas pequeñas en Berwyn.
2. Entender las necesidades y las dificultades de los propietarios de empresas pequeñas.
3. Aprender como el BDC podría mejorar su apoyo a los propietarios de empresas pequeñas.

### Preguntas de control:

1. ¿Recibió el formulario de consentimiento y lo firmó para indicar tu disposición a participar en la entrevista?
  - a. Sí
  - b. No (termina la entrevista acá)
2. ¿Qué edad tiene Ud.?
  - a. (si tiene menos de 18 años, termina la entrevista acá)
3. ¿Es un/a propietario/a de una empresa que conduce sus negocios en Berwyn, IL?
  - a. Sí
  - b. No (termina la entrevista acá)
4. ¿Cuáles idiomas habla Ud.?
  - a. (si solo habla inglés, termina la entrevista acá)

### Demográficos:

5. ¿Cuál es su género?
6. ¿Cuál es su nivel más alto de educación completado?

### Preguntas generales de su negocio:

7. ¿Su negocio es parte de cuál industria?
8. ¿Cuántos años tiene abierto su negocio?
9. ¿Cuántos empleados tiene Ud.?
10. ¿Cuáles idiomas usa Ud. para hacer actividades empresariales o acceder recursos?

### Preguntas de propiedad:

11. ¿Considera Ud. que las frases siguientes reflejan su negocio?
  - a. La mayoría de los propietarios son mujeres (más de 50%)
  - b. La mayoría de los propietarios son de un grupo minoritario (más de 50%)
  - c. La mayoría de los propietarios son veteranos (más de 50%)
  - d. La mayoría de los propietarios son personas con una discapacidad (más de 50%)
12. ¿Si hay, que es el valor de identificar su negocio como uno de “propiedad de personas diversas”?
13. ¿Identificaría su negocio como uno de “propiedad de personas diversas” por Berwyn.net?  
¿Y porque (no)?

### Las decisiones iniciales:

14. ¿Qué inspiró la idea o el concepto de su empresa pequeña?
15. ¿Qué era su meta para su empresa pequeña cuando la empezó?
16. ¿Por qué eligió conducir sus negocios en Berwyn?

**Operar el negocio:**

17. ¿En general, como ha sido su experiencia de operar su negocio hasta ahora?
18. ¿Han cambiado sus objetivos empresariales? Si sí, ¿Cuáles son sus metas ahora?
19. ¿Tiene un plan escrito para su negocio Ud.?

**Éxitos empresariales:**

20. En una escala de uno a diez, ¿Cuál es su grado de satisfacción con el éxito de su empresa pequeña (uno significa lo peor grado y diez significa lo mejor grado de satisfacción)?
21. ¿Cuáles son los factores que han influido o causado el éxito de su negocio?
22. ¿De qué está más orgulloso/a Ud. como un/a propietario/a de una empresa pequeña?
23. ¿Cuáles son los obstáculos o las dificultades que ha superado Ud. como un/a propietario/a de una empresa pequeña?

**Dificultades/Necesidades:**

24. ¿Cuáles son las áreas donde necesita lo más apoyo para su negocio? Las áreas incluyen:
  - a. La planificación de negocio, las estrategias de negocios, y operaciones de negocios
  - b. El análisis financiero, informes, y controles
  - c. Los problemas técnicos o los de una industria específicamente
  - d. Otras áreas de competencia profesional: legal, impuestos, seguro, etc.
  - e. Acceder el capital para crecer o la financiación para expansión
  - f. Acceder el capital circulante o la financiación del flujo de caja
  - g. La propiedad inmobiliaria: encontrar espacio asequible y apropiado
  - h. Navegar por las regulaciones y/o los contractos del gobierno
  - i. Marketing: encontrar y retener clientes
  - j. Talento: contratar y retener empleados para crecer y mantener su negocio
  - k. Identificar proveedores y otros compañeros empresariales
  - l. Otra
25. ¿El idioma ha sido un obstáculo para Ud.? Si sí, ¿cómo y cuándo? No dude en compartir lo menos o lo más que quisiera compartir.
26. ¿Cómo ha sido afectado su negocio de la pandemia de COVID-19?

**Acceder los recursos:**

27. Si necesita ayuda como un/a propietario/a de un negocio, ¿dónde la busca Ud.?
28. En una escala de uno a diez, ¿cuán cómodo/a se siente Ud. para pedir y recibir asistencia empresarial (uno significa lo menos cómodo y diez significa lo más cómodo)?
29. ¿Ha buscado recursos o apoyo del BDC? Si no, ¿por qué no? Si sí, ¿cómo fue tu experiencia?
30. ¿Ha buscado recursos o apoyo de la Ciudad de Berwyn? Si no, ¿por qué no? Si sí, ¿cómo fue tu experiencia?
31. ¿En general, hay otras organizaciones y/o recursos útiles que ha encontrado Ud.? Por favor, da ejemplos si es posible.
32. ¿En general, cómo describiría Ud. la calidad y la accesibilidad de los recursos o los servicios que ha recibido en el pasado?

33. ¿Ha querido participar en un evento de la comunidad empresarial, un cuestionario, un grupo de discusión, o una reunión municipal pero no pudo? Si sí, ¿porque no pudo participar?

**Sugerencias para mejorar:**

34. Como un/a propietario/a de un negocio, ¿qué tipo de apoyo quisiera recibir?

35. ¿Hay unos recursos, cursos en línea o entrenamientos que quisiera ver para los negocios?

36. ¿Cuáles cosas, si hay, que quisiera cambiar de la comunidad de negocios de Berwyn?

37. ¿Hay otra cosa que quisiera compartir conmigo sobre su negocio o sus experiencias como un/a propietario/a de una empresa pequeña?

### Appendix 3: Site Permission Letter from BDC



Illinois State University  
Institutional Review Board  
Campus Box 3330  
Normal, IL 61790

January 12, 2021

Dear ISU IRB:

Based on my review of the proposed capstone project by Kendra Shaw and Dr. Michael Hendricks, I give permission for them to conduct the study titled, "Listening to the Unheard: Perceptions, Goals, and Challenges of Latinx Small Business Owners in Suburban Cook County," within the City of Berwyn.

As part of this capstone project, I authorize the researchers to help the Berwyn Development Corporation (BDC) identify and address barriers, as well as recognize opportunities, of small business owners who are non-English speakers in Berwyn, IL.

Specifically, I grant Kendra Shaw permission to utilize the BDC's inventory of businesses for recruitment purposes, such as gathering contact information, conduct phone interviews with members of our business community, and facilitate stakeholder conversations as needed. Individuals' participation in this capstone will be voluntary and at their own discretion.

As Kendra Shaw's direct supervisor, I understand that my responsibilities include giving her access to our inventory, supporting her recruitment efforts, reviewing potential interview questions, and helping her logistically coordinate the final presentation. Throughout the process, Kendra Shaw will keep the interviews confidential. However, the information will be analyzed, interpreted, and shared in a report to our leadership at the BDC.

This authorization covers the time period of January 2021 to August 2021, during which Kendra Shaw is the Community Development Specialist with the BDC. However, we reserve the right to withdraw from the capstone project at any time if the organization's circumstances change.

Please reach out with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Brett Michaelson".

Brett Michaelson  
Berwyn Development Corporation  
Division Director of Economic Development and Planning Services  
[brettm@berwyn.net](mailto:brettm@berwyn.net)

3322 S. Oak Park Avenue  
Second Floor  
Berwyn, IL 60402  
708.788.8100  
Fax: 708.788.0966  
[www.berwyn.net](http://www.berwyn.net)

## **Appendix 4: Participant Consent Form (English)**

Good morning (afternoon, evening), my name is Kendra Shaw. I am a Community Development Specialist at the Berwyn Development Corporation (BDC). I am also a graduate student working with Dr. Michael Hendricks, who is an Assistant Professor in the Department of Politics and Government at Illinois State University.

As part of my graduate program, we are conducting an applied capstone project in Berwyn. Our goal is to help the BDC identify and address barriers, as well as recognize the strengths and opportunities, of small business owners who are non-English speakers. Specifically, this project aims to capture the perceptions, goals, and challenges that Spanish-speaking small business owners face when participating in daily business activities and when accessing resources.

### **Why are you being asked?**

You have been asked to participate because you are at least 18 years old, are a small business owner, speak Spanish, and conduct business in Berwyn, IL. You are ineligible to participate if you are currently located in the European Economic Area.

Your participation in this study is voluntary. You will not be penalized if you choose to skip parts of the study, not participate, or withdraw from the study at any time. Also, your decision to participate or not to participate in this study will not impact the services received from the BDC.

### **What would you do?**

If you choose to take part in this study, you will be asked to participate in a semi-structured, one-on-one phone interview with Kendra Shaw. Kendra will ask you about your past experiences accessing economic resources, your perceptions of current development processes, and your goals for your own business and/or the Berwyn business community.

In total, your involvement in this study will last approximately 45 minutes to 1 hour. Your interview will be recorded and will be facilitated in Spanish and/or English, depending on your language preferences.

### **Are any risks expected?**

We do not anticipate any risks beyond those that would occur in everyday life.

### **Will your information be protected?**

We will use all reasonable efforts to keep any provided personal information confidential. Your recorded interview will be maintained on a secure computer, which will be kept in a locked desk drawer. Information that may identify you or potentially lead to reidentification will not be released to individuals that are not on the research team.

Instead, the interview will be analyzed, interpreted, and shared in a summary report to the leadership of the BDC. However, your name will not be included. We will use pseudonyms.



**Could your responses be used for other research?**

Your information will not be used or distributed for future use, even if identifiers are removed. In other words, your data, even if deidentified, will not be used in other research projects.

**Who will benefit from this study?**

Your business community will directly benefit from this capstone project. Your participation will help us and the BDC to better understand the strengths of and barriers to small business owners who speak Spanish in Berwyn, IL. With this feedback, we can support opportunities and address challenges you and other businesses may be facing.

**Whom do you contact if you have any questions?**

If you have any questions about the research or wish to withdraw from the study, contact Kendra Shaw at [kendras@berwyn.net](mailto:kendras@berwyn.net) or Dr. Michael Hendricks at [mshend1@ilstu.edu](mailto:mshend1@ilstu.edu).

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If you have any questions about your rights as a participant, or if you feel you have been placed at risk, contact the Illinois State University Research Ethics & Compliance Office at (309) 438-5527 or [IRB@ilstu.edu](mailto:IRB@ilstu.edu).

**Documentation of Consent**

Sign below if you are 18 or older and willing to participate in this study. You may print the document and physically sign your name or type your name below to indicate your consent. Return the signed document by email to Kendra Shaw at [kendras@berwyn.net](mailto:kendras@berwyn.net).

Signature \_\_\_\_\_

Date \_\_\_\_\_

You can print this form for your records.

## **Appendix 5: Participant Consent Form (Spanish)**

Buenos días (tarde, noches), me llamo Kendra Shaw. Soy la especialista de desarrollo comunitario con Berwyn Development Corporation (BDC). También, soy una estudiante graduada trabajando con Dr. Michael Hendricks, un profesor asistente del Departamento de los Políticos y el Gobierno de la Universidad del Estado de Illinois.

Estamos realizando este proyecto en la Ciudad de Berwyn como parte de mi programa de maestría. El objetivo es ayudar a BDC a identificar y eliminar los obstáculos, así como reconocer las fortalezas y las oportunidades, de propietarios de empresas pequeñas que hablan español. Específicamente, este proyecto tiene el propósito de capturar las percepciones, las metas, y las dificultades de los propietarios de empresas pequeñas que hablan español cuando ellos participan en las actividades diarias de negocios y cuando ellos accedan a recursos.

### **¿Por qué estamos preguntándole?**

Le pedimos que participe porque Ud. tiene más de 18 años, es un/a propietario/a de una empresa pequeña, habla español, y realiza negocios en Berwyn, IL. Ud. no puede participar si está ubicado en el Área de Economía Europea.

Su participación en este proyecto es voluntaria. Ud. no será penalizado/a si decidir saltar unos partes del proyecto, no participar, o retirarse del proyecto en cualquier momento. También, su decisión sobre su participación en este proyecto no afectará los servicios que recibe del BDC.

### **¿Qué haría?**

Si Ud. decide tomar parte en el proyecto, le invitaremos a participar en una entrevista semiestructurada por teléfono con Kendra Shaw. Kendra le preguntará sobre sus experiencias de acceder a recursos económicos, sus percepciones de los procesos de desarrollo, y sus objetivos de la empresa o de la comunidad empresarial de Berwyn.

En total, su participación en el proyecto durará aproximadamente 45 minutos a una hora. Su entrevista será grabada y se facilitará en español y/o inglés, depende en su preferencia.

### **¿Hay riesgos?**

No anticipamos ningún riesgo además que los que ocurren en la vida diaria normalmente.

### **¿Será protegida su información?**

Nosotros utilizaremos todos los esfuerzos razonables para mantener su información personal confidencial. Su entrevista grabada estará guardada en una computadora segura, la cual que estará en un cajón de escritorio cerrado con llave. La información que puede identificar a Ud. no se liberará a individuales que no son partes de este equipo del proyecto.

La entrevista será analizada, interpretada, y compartida en un informe resumido con los líderes de BDC. Sin embargo, su nombre no será incluido. Nosotros usaremos seudónimos.

**¿Sus respuestas se podrían utilizar en otros proyectos?**

Su información no se utilizará ni se distribuirá para ningún uso en el futuro, incluso aunque se quitan los identificadores. En otras palabras, su información, incluso aunque no es identificable, no se utilizará en otros proyectos.

**¿Quiénes son los beneficiarios del proyecto?**

Este proyecto beneficiará a su comunidad empresarial. Su participación ayudará a nosotros y BDC a entender las fortalezas y los obstáculos de los propietarios de empresas pequeñas que hablan español en la Ciudad de Berwyn. Con esta información, podremos apoyar las oportunidades y eliminar las dificultades que se encuentran Ud. y otros propietarios.

**¿Con quien contacta Ud. si tiene preguntas?**

Si Ud. tiene preguntas sobre este proyecto o si quiere retirarse del proyecto, póngase en contacto con Kendra Shaw a [kendras@berwyn.net](mailto:kendras@berwyn.net) o Dr. Michael Hendricks a [mshend1@ilstu.edu](mailto:mshend1@ilstu.edu).

Si Ud. tiene preguntas de sus derechos como un participante o si sientes que se ha puesto en peligro, póngase en contacto con La Oficina de Ética y Cumplimiento de La Universidad del Estado de Illinois a 309.438.5527 o [IRB@ilstu.edu](mailto:IRB@ilstu.edu).

**Documentación de consentimiento**

Firme a continuación si Ud. tiene 18 años o más y está dispuesto/a a participar en este proyecto. Ud. podría imprimir el formulario y firmar su nombre a mano o escribirlo a máquina. Devuelva este formulario firmado por correo electrónico a Kendra Shaw a [kendras@berwyn.net](mailto:kendras@berwyn.net).

Firma \_\_\_\_\_ Fecha \_\_\_\_\_

Ud. puede imprimir este formulario para sus registros.