



Federated States of Micronesia  
Telecommunication Regulation Authority  
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## Terms of Reference (TOR)

17 December 2025

### Household and Business Telecommunications Surveys – Federated States of Micronesia (2026)

#### Background

The Telecommunications Regulatory Authority (TRA) of the Federated States of Micronesia (FSM), with support from the World Bank, is undertaking a follow-up household survey to assess public perceptions and satisfaction with telecommunications and internet services.

In 2023, TRA completed an online survey that gathered insights from residents with access to digital platforms. The upcoming 2026 survey will build on those results and extend coverage across selected FSM households, including those without internet or mobile access, through in-person data collection across the four FSM states: Chuuk, Kosrae, Pohnpei, and Yap.

The results will help to inform national policy, regulatory decisions, and monitoring of sector improvements, including the impacts of infrastructure investments and new connectivity options across FSM.

Additionally, the FSM Department of Health and Social Affairs is undertaking a digital access survey for women-led small businesses as part of its Digital Gender Project.

The survey is designed to gather comprehensive insights into the digital access and technology needs of women-led small businesses across FSM. By identifying barriers and challenges to leveraging digital tools and resources, the survey aims to provide data critical for understanding the specific needs of these businesses.

The results will enable the development of tailored support initiatives, enhancing the digital capabilities and integration within the FSM economic landscape.

We present this as an opportunity to run the two surveys in tandem, with the Consultant invited to propose an approach that maximizes efficiency and cost-effectiveness through combined fieldwork and/or shared logistics. You can bid to undertake either one or both of the surveys.

The requirements for each survey are laid out separately in the following sections.

# FSM Household Survey on Telecommunications and Internet Services (2026)

## Objectives of the assignment

The objective of this assignment is to design, conduct, and deliver a representative in-person household survey across all four FSM states to capture:

- User experiences and satisfaction with internet and mobile services
- Perceived improvements in service quality and affordability since 2023
- Awareness and use of complaint mechanisms
- Reasons for non-use of services among unconnected households,
- Awareness and perceptions of TRA's role and public communications and
- Demographic patterns in connectivity and satisfaction (gender, age, location).

The survey findings will feed into TRA's reporting to the World Bank and other national stakeholders.

## Scope of work

The selected firm will be responsible for the full cycle of survey delivery, including refinement, fieldwork, data management, and reporting.

### *Survey design and preparation*

- Review and refine the draft list of questions (attached as Annex 1) in consultation with TRA
- Develop a final question list and enumerator script, including translation into local languages where needed
- Propose a sampling design and sample size ensuring representative coverage of the main islands of all four FSM states, with each state's sample size proportionate to its population
- Describe the proposed household selection process to avoid bias — including how enumerators will identify households, handle non-responses, and ensure diversity of respondents by gender and age
- Conduct a pilot test of the questionnaire and incorporate feedback prior to full rollout.

### *Fieldwork and data collection*

- Recruit, train, and manage enumerators and field supervisors in each state
- Carry out in-person interviews according to the approved sampling plan
- Capture data electronically using digital tools
- Include households without internet or mobile services to understand barriers to connectivity.

### *Data management and reporting*

- Clean, code, and validate all data prior to submission
- Provide anonymized datasets and summary results in agreed formats

- Deliver a summary analytical report highlighting key findings.

### Geographic coverage

The survey must include representative samples from the main islands of:

- Chuuk
- Kosrae
- Pohnpei
- Yap.

As a separate optional component, the firm is also invited to propose an approach and budget to capture limited data from outer islands. Given high logistical costs, this may involve remote or alternative methods (e.g., phone interviews with community representatives).

### Deliverables

The deliverables and descriptions are outlined in the table below

**Table 1** Error! No text of specified style in document..1: Deliverables

Number	Deliverable	Description
1	Inception report	<ul style="list-style-type: none"> <li>▪ Workplan</li> <li>▪ Sampling design</li> <li>▪ Field strategy</li> </ul>
2	Finalized questionnaire and enumerator script	<ul style="list-style-type: none"> <li>▪ Refined question list</li> <li>▪ Survey instrument</li> </ul>
3	Pilot report	Summary of pilot findings
4	Clean Dataset	Anonymized and validated dataset in excel
5	Analytical summary report	Summary of results and key findings

### Reporting and coordination

The consultant will report to the TRA Project Manager, under oversight of the TRA CEO. Regular updates will be provided via email and virtual meetings during survey preparation and fieldwork.

### Qualifications and experience

The survey firm should demonstrate:

- At least 5 years' experience conducting household or perception surveys in FSM or the wider Pacific region
- Experience with digital data collection tools
- Proven capacity to manage field teams across multiple islands
- Qualified staff in survey design, data management, and analysis
- Fluency in English and relevant local languages.

## **Confidentiality and data ownership**

All data collected and outputs produced under this assignment are the property of the Telecommunications Regulatory Authority of the FSM. The Consultant must ensure full confidentiality of respondents and compliance with FSM data protection standards.

## **Digital Access Survey for women-led small business owners**

### **Background:**

The Federated States of Micronesia (FSM), encompassing the four unique states of Chuuk, Pohnpei, Kosrae, and Yap, is undergoing a significant transformation with the rapid expansion of internet connectivity. This development presents both opportunities and challenges for small business owners within these culturally and geographically diverse islands. Recognizing these dynamics, the FSM Department of Health & Social Affairs is spearheading the Digital Gender Project. This initiative is specifically targeted at enhancing digital access and integration for women-led small businesses, aiming to empower these enterprises through improved resources and support structures.

### **Purpose of the Survey:**

The survey is designed to gather comprehensive insights into the digital access and technology needs of women-led small businesses across FSM. By identifying barriers and challenges to leveraging digital tools and resources, the survey aims to provide data critical for understanding the specific needs of these businesses. The results will enable the development of tailored support initiatives, enhancing the digital capabilities and integration within the FSM economic landscape.

### **Target Audience:**

The survey targets women-led small business owners across FSM's four states: Chuuk, Pohnpei, Kosrae, and Yap. It seeks participation from a wide range of industry sectors, including retail, agriculture, hospitality, and more.

### **Objectives:**

- To identify the current state of digital access among women-led small businesses in FSM.
- To assess the needs and challenges faced by these businesses in adopting digital technologies.
- To understand the digital skills and tools utilized by these enterprises.
- To gather feedback on future digital support and training requirements.
- To develop insights for policy and program development aimed at enhancing digital capabilities.

### **Geographic Coverage:**

The survey will encompass all four states of FSM rural & urban areas:

- Chuuk State (Weno and Extend to outer-islands-Mortlocks Region, Northwest Region & Lagoon Islands)

- Pohnpei State (Pohnpei and extend to outer islands if possible – Mwokil, Pingelap, Ngetik, & Kapingamarangi)
- Kosrae State (including Walung)
- Yap State (Yap main & outer islands)

### Requirements for Survey Providers:

Survey providers must demonstrate:

- Experience in conducting similar surveys with socio-economic and digital components, preferably within the Pacific region or similar contexts.
- Capacity to engage a diverse range of business owners across the FSM states.
- A robust methodology for ensuring participant confidentiality and ethical data handling.
- Ability to analyze data and compile results into actionable insights.

### Outcome and Reporting:

The findings from this survey will form the foundation for developing digital access programs tailored to the specific needs of women-led small businesses in FSM. A comprehensive report summarizing the survey process, findings, and actionable recommendations will be required upon completion.

### Confidentiality:

All survey responses will be treated with strict confidentiality and will be used solely for the purpose of enhancing resources and support structures tailored to the unique needs of women-led small businesses in FSM. Your participation is invaluable in shaping these initiatives, and we thank you for your engagement and contribution.

## Proposal requirements

### Timeline

Survey firms should propose a realistic implementation plan consistent with the following indicative timeframe:

**Table Error! No text of specified style in document.2: Indicative timeframe**

Stage	Date
Contract signing and inception	Early February 2026
Questionnaire refinement and pilot	February 2026
Full fieldwork	February - March 2026
Data cleaning and reporting	March 2026
Final report submission	End of March 2026

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## Proposal submission requirements

Interested firms should submit a technical and financial proposal including:

- **Technical proposal:**
  - Technical approach and methodology for a joint survey, including sample design and data quality assurance measures, and any proposed refinements to the draft questionnaire for the Household survey
  - Strategies for engaging with target participants, ensuring broad and deep engagement
  - Proposed workplan and timeline consistent with Table Error! No text of specified style in document.2
  - Team composition and CVs of key personnel
  - Description of institutional capacity and relevant experience
- **Financial proposal:**
  - Cost of proposal in USD, inclusive of all expenses, including travel for key personnel visiting FSM
  - Three separate budgets comprised of:
    - A budget to run the Household and Business survey in tandem
    - A budget to run only the Household survey
    - A budget to run only the Business survey.

Additionally, the Consultant is encouraged to submit an optional budget and approach to extend the coverage of the Household survey to the outer islands of FSM.

Submission closing date: **5 PM PONT 6 February 2026**

Submit responses to: [anfernee.mallarme@tra.fm](mailto:anfernee.mallarme@tra.fm)

## Evaluation criteria

- Technical approach and methodology — 30%
- Relevant experience and qualifications — 20%
- Quality and experience of team — 20%
- Workplan and timeline — 10%
- Financial proposal — 20%

## **Annexes**

Annex 1: Draft Household Survey Questionnaire

Annex 2: Proposed Women-led Businesses Survey questionnaire

Question #	Proposed 2026 Household Survey questions	
1	Q1 - What age are you?	
2	Q2 - What gender are you?	
3	Q3 - Which state do you live in?	
4	Q4 - Which island you are currently living on?	
	<u>Mobile</u>	
5	Q5 - Are you a mobile phone user?	If no, go to Q22
6	Q6 - Do you own the mobile phone, or use a shared mobile phone?	
7	Q7 - Do you access the internet through a mobile device?	
8	Q8 - Can you access the internet from your phone?	
9	Q9 - Do you use 3G, 4G, Wi-Fi or a combination to access the internet? (Select all that apply)	
9	(a) 3G	
9	(b) 4G	
9	(c) Wi-Fi	
9	(d) Don't know	
10	Q10 - How satisfied are you with your mobile service provider?	
11	Q11 - If you were to change provider, what would be the most likely factor that would encourage your change?	
11	(A) Faster mobile internet speed	
11	(B) Better service coverage	
11	(C) Better call / internet reliability	
11	(D) Lower prices	
11	(E) Better customer service	
11	(F) Other	Open ended
12	Q12 - What benefits do you get from your current mobile service? (Select all that apply)	
12	(a) Communicating in FSM	
12	(b) Communicating overseas	
12	(c) Good internet access	
13	Q13 - Do you have problems with your current mobile service?	If no, go to Q15
14	Q14 - What are the problems with your current mobile service? (Select all that apply)	
14	(a) Network issues (e.g. dropped calls, losing coverage)	
14	(b) Internet speeds	
14	(c) Pricing	
14	(d) Customer service / lack of information	
14	(e) Other (please specify)	Open ended
15	Q15- In the last 5 years (since 2021), has your household's mobile service improved? [Yes/No]	If no, go to Q21

16	<b>Q16 - How has your household's mobile service improved? (Select all that apply)</b>	
16	(A) You got a mobile connection for the first time	
16	(B) You upgraded your plan	
16	(C) Improved network coverage (better signal, new towers)	
16	(D) Improved speed or data performance	
16	(E) Improved reliability / fewer outages or dropped calls	
16	(F) Reduced price / cheaper mobile plans	
16	(G) Other improvement (specify)	Open ended
17	<b>Q17 - When did the most recent improvement occur?</b>	
17	(A) Within 6 months	
17	(B) 6–12 months ago	
17	(C) 1–2 years ago	
17	(D) 2–5 years ago	
17	(E) Don't know	
18	<b>Q18 - Before the most recent improvement, did your household have mobile service? [Yes/No]</b>	If no, go to Q21
19	<b>Q19 - If Yes: How long have you had mobile service?</b>	
19	(A) Less than 1 year	
19	(B) 1–3 years	
19	(C) More than 3 years	
19	(D) Don't know	
20	<b>Q20 - Compared with before the improvement, how would you describe your mobile service now?</b>	
20	(A) Much improved	
20	(B) Somewhat improved	
20	(C) No change	
20	(D) Somewhat worse	
20	(E) Much worse	
20	(F) Don't know	
21	<b>Q21 - Overall, how satisfied are you with your household's current mobile service?</b>	
21	(A) Very satisfied	
21	(B) Somewhat satisfied	
21	(C) Neither satisfied nor dissatisfied	
21	(D) Somewhat dissatisfied	
21	(E) Very dissatisfied	
21	(F) Don't know / Not applicable	
22	<b>Q22 - Why do you not use a mobile phone? (Select all that apply)</b>	

22	(a) Don't need or want one	
22	(b) Can't afford a device	
22	(c) Can't afford to pay for service access	
22	(d) Quality of access provided is not sufficient to warrant paying for it	
22	(e) Other (please specify)	Open ended
	<i><u>Fixed internet</u></i>	
23	Q23 - Do you have a fixed internet connection at home?	If no, go to Q46
24	Q24 - Is the subscription under your name, or someone else in the household?	
25	Q25 - If you know the answer, what is the typical download speed of your connection?	
26	Q26 - How long have you had fixed internet service?	
27	Q27 - What is your monthly average bill?	
28	Q28 - Which internet service provider are you using?	
29	Q29- If you were to change provider, what would be the most likely factor that would encourage your change? (Faster connection speed, better service reliability, lower prices, better customer service, other)	
29	(A) Faster connection speed	
29	(B) Better service	
29	(C) Reliability	
29	(D) Lower prices	
29	(E) Better customer service	
29	(F) Other	Open ended
30	Q30 - What type of service do you use? (Select all that apply)	
30	(a) Mobile broadband	
30	(b) Fixed wireless	
30	(c) DSL	
30	(d) Fiber	
30	(e) Satellite	
31	Q31 - Do you share your home internet with neighbors?	
32	Q32 - What other providers are you aware of that you could switch to?	Open ended
33	Q33 - What device do you use to connect to internet at home ?	
34	Q34 - How often do you use the internet for the following activities?	
34	(Emails) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Information) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Online shopping) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Work) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Studies) 1 = Never, 2 = Sometimes, 3 = Often	

34	(Games) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Download music/files) 1 = Never, 2 = Sometimes, 3 = Often	
34	(Streaming services) 1 = Never, 2 = Sometimes, 3 = Often	
35	Q35 - How satisfied are you with your fixed internet service provider?	
36	Q36 - Do you have any problems with your current fixed internet service?	If no, go to Q38
37	Q37 - What are the problems with your current fixed internet service?	Open ended
38	Q38 - In the last 5 years (since 2021), has your household's fixed/home internet service improved? [Yes/No]	If no, go to Q48
39	Q39 - How has your household's fixed/home internet service improved? (Select all that apply)	
39	(A) New fixed/home internet connection installed	
39	(B) Improved speed	
39	(C) Improved reliability / fewer outages	
39	(D) Reduced price / cheaper monthly fee	
39	(E) Improved customer support	
39	(F) Other improvement (specify)	Open ended
40	Q40 - When did the most recent improvement occur?	
40	(A) Within 6 months	
40	(B) 6–12 months ago	
40	(C) 1–2 years ago	
40	(D) 2–5 years ago	
40	(E) Don't know	
41	Q41 - Did the improvement occur after switching to a new internet provider?	
42	Q42 - Before the most recent improvement, did your household have fixed/home internet? [Yes/No]	
43	Q43 - If Yes: How long have you had fixed/home internet?	
43	(A) Less than 1 year	
43	(B) 1–3 years	
43	(C) More than 3 years	
43	(D) Don't know	
44	Q44 - Compared with before the improvement, how would you describe your household's fixed internet now?	
44	(A) Much improved	
44	(B) Somewhat improved	
44	(C) No change	
44	(D) Somewhat worse	
44	(E) Much worse	
44	(F) Don't know	
45	Q45 - Overall, how satisfied are you with your household's current fixed/home internet service?	
45	(A) Very satisfied	

45	(B) Somewhat satisfied	
45	(C) Neither satisfied nor dissatisfied	
45	(D) Somewhat dissatisfied	
45	(E) Very dissatisfied	
45	(F) Don't know / Not applicable	
46	Q46 - Why do you not have a fixed internet connection at home?	
46	(a) Don't need or want one	
46	(b) Can't afford a device	
46	(c) Can't afford to pay for service access	
46	(d) Quality of access provided is not sufficient to warrant paying for it	
46	(e) Other (please specify)	Open ended
47	Q47 - Do you have access to the internet outside of home e.g. at school, work or some other location?	
48	Q48 - Are you aware of how to make a complaint about your service? [Yes/No]	
49	Q49 - Does your service provider make complaint processes easily accessible to you? [Yes/No/Don't know]	
50	Q50 - Have you ever made a complaint to your service provider? [Yes/No]	
51	Q51 - If yes, how did you contact your service provider? (Select all that apply)	
51	(A) Phone	
51	(B) Email	
51	(C) Mobile app or online portal	
51	(D) In person	
51	(E) Other (specify)	Open ended
52	Q52 - Are you satisfied with how your provider resolves complaints?	
52	(A) Very satisfied	
52	(B) Somewhat satisfied	
52	(C) Neither satisfied nor dissatisfied	
52	(D) Somewhat dissatisfied	
52	(E) Very dissatisfied	
53	Q53 - Approximately how much do you spend on telecommunications services (fixed or mobile) in a month?	
54	Q54 - How many hours a day are you connected to the internet (mobile or fixed)?	
55	Q55 - In what year did you start regularly using the internet (via mobile or fixed connection)	
56	Q56 - Are you able to use the internet freely? (i.e. can you use the internet when you want and for the purposes you want?)	
57	Q57 - Do you feel safe online?	

58	Q58 - Have you heard of the Telecommunications Regulatory Authority (TRA)? [Yes/No]	
59	Q59 - Which of the following best describes what TRA mainly does?	
59	(A) Operates mobile/internet networks	
59	(B) Regulates telecom providers & protects consumers	
59	(C) Sells mobile/internet plans	
59	(D) Don't know	
60	Q60 - Have you seen any posts or announcements from TRA on social media or other public channels in the past year? [Yes/No]	If no, go to Q63
61	Q61 - Which channels have you seen TRA information on? (Select all that apply)	
61	(A) Facebook / Groups / Pages	
61	(B) LinkedIn	
61	(C) Newspapers / Online news	
61	(D) Community events / meetings	
61	(E) Other (specify)	Open ended
62	Q62 - How useful do you find the TRA's social media posts or public announcements?	
62	(A) Very useful	
62	(B) Somewhat useful	
62	(C) Neither useful nor not useful	
62	(D) Somewhat not useful	
62	(E) Not at all useful	
63	Q63 - How would you prefer TRA to communicate with the public in the future? (Select all that apply)	
63	(A) Social media posts	
63	(B) Radio or TV programs	
63	(C) Community meetings	
63	(D) Leaflets or posters in public places	
63	(E) Other (specify)	Open ended
64	Q64 - What topics would you like TRA to provide information about? (Select up to 3)	
64	(A) Service availability and coverage	
64	(B) Pricing and tariffs	
64	(C) Consumer rights / complaints	
64	(D) New technologies (e.g., 5G, Starlink, FTTP)	
64	(E) Regulatory updates / rules	
64	(F) Other (specify)	Open ended

**FSM Department of Health & Social Affairs-Digital Gender Project**  
**Digital Access Survey for Women-Led Small Business Owners**

This survey aims to understand the digital access and technology needs of small business owners. Your feedback is crucial for identifying challenges and opportunities in enhancing digital integration and support. Responses will be kept confidential and used solely for improving resources and support structures for small businesses in FSM.

**Section 1: Personal and Business Information**

1. **Business Name:** (Optional) \_\_\_\_\_
2. **Gender Identity of Business Owner?** Female Male
3. What is your age?
  1. Under 20
  2. 20-29
  3. 30-39
  4. 40-49
  5. 50 and above
4. Which FSM state is your business located in?
  1. Chuuk State:.....  Rural       Urban
  2. Pohnpei State:.....  Rural       Urban
  3. Kosrae State:.....  Rural       Urban
  4. Yap State:.....  Rural       Urban
5. **Industry Sector:** Please indicate the type of business you operate:
  - Retail Store
  - Car Rental
  - Construction
  - Agriculture
  - Dine-in Restaurant
  - Food Stall
  - Grocery
  - HotelIf your type of business is not listed above, please specify \_\_\_\_\_

6. Employee Count: How many employees do you have?

- Sole proprietor
- 1-5 employees
- 6-10 employees
- More than 10

7. Years in Operation: How long has your business been operational? (Select one):

- Less than a year,
- 1-3 years,
- 4-10 years,
- Over 10 years

8. Short Set on Functioning Questions

Functioning Questions: Difficulties you may have doing certain activities because of HEALTH ISSUES.		No Difficulty	Some Difficulty	A lot of Difficulty	Cannot do at all	Refused	Don't know
VISION	Difficulty seeing, even if wearing glasses						
HEARING	Difficulty Hearing even if using hearing aid(s)						
MOBILITY	Difficulty Walking or Climbing Steps						
COGNITION	Difficulty remembering or concentrating						
SELF-CARE	Difficulty with self-care such as washing all over or dressing						
COMMUNICATIONS	Difficulty communicating (e.g. understanding or being understood)						

## Section 2: Access to Digital Technology

9. Do you own or have regular access to a mobile phone?

- Yes
- No

10. Do you have access to a computer or tablet for your business?

- Yes
- No

11. Does your business have internet access?

- Yes, fixed broadband (e.g., fiber, DSL, Kaboom)
- Yes, mobile data (e.g., smartphone tethering, mobile hotspot))
- Yes, satellite internet (e.g. Starlink, Kacific)
- No, limited or intermittent access

- No access at all
- Other (please specify) \_\_\_\_\_

12. Does your business currently have a website?

- Yes
- No

If yes, please provide the website URL for reference.

13. How reliable is your internet connection?

- Very reliable (almost always works)
- Occasionally unreliable
- Often unavailable or slow
- Not applicable / No access

14. Which social media platforms do you actively use for your business? (Select all that apply)

- Facebook
- Instagram
- Twitter
- LinkedIn
- Other (please specify)

15. Customer Communication Channels: What methods do you primarily use to engage with customers? (Select all that apply)

- Email
- Social Media
- Phone
- Video calls (e.g. zoom, teams, whatsapp)
- In-person interactions
- Other, (please specify) \_\_\_\_\_

### Section 3: Digital Tools, Skills & Usage

16. How often do you use the internet for your business?

- Daily
- Several times a week
- Occasionally
- Rarely
- Never

17. Which of the following digital tools does your business utilize? (Select all that apply)

- E-commerce platform (e.g., Shopify, WooCommerce)
- Customer Relationship Management (CRM) software (e.g., Salesforce, HubSpot)
- Accounting software (e.g., QuickBooks, Xero)
- Email marketing tools (e.g., Mailchimp, Constant Contact)
- Project management software (e.g., Asana, Trello)
- Social media advertising and management tools
- Online booking or scheduling systems
- Inventory management systems
- Others (please specify) \_\_\_\_\_
- None

18. How do you keep track of your business transactions?

- Manually using paper records or offline ledgers
- Relying on memory or informal methods
- No formal system in place
- Others (please specify): \_\_\_\_\_

19. What activities do you use digital technology for? (Select all that apply)

- Marketing (social media, website)
- Selling products/services online
- Financial transactions or banking

- Communication with customers/suppliers
- Business planning or research
- Other \_\_\_\_\_

20. How confident are you in using digital tools to run your business?

- Very confident
- Somewhat confident
- Not confident

#### **Section 4: Challenges and Barriers**

21. What are the main obstacles you encounter in adopting digital technologies for your business? (select all that apply)

- Insufficient knowledge or skills
- High costs associated with digital tools, technology and services
- Time constraints
- Unreliable internet connectivity
- Concerns about security or data privacy
- Other (please specify)

#### **Section 5: Future Needs and Support**

22. Have you participated in any training or received support for using digital tools?

- Yes       No

If yes, please describe the nature of the training or support received.

23. Which areas would you like to improve your digital access in? (Select all that apply)

- Website enhancements
- Social media strategies
- E-commerce expansion
- Data management solutions
- Cybersecurity measures
- Other (please specify): \_\_\_\_\_

24. **Preferred Support Types:** What forms of assistance would benefit you most? (Select all that apply)

1. Workshops or training sessions
2. One-on-one consulting
3. Access to online guides or resources
4. Networking opportunities with fellow business owners
5. Other (please specify)

**Section 6: Open comments:**

25. Please share any further thoughts, suggestions, or comments regarding digital access and support for small businesses. (Open-ended response)

Thank you for taking the time to participate in this survey. Your input is invaluable in shaping future digital access initiatives for small business owners. The results will be analyzed and may inform future programs and resources aimed at enhancing digital capabilities in our communities.