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The Small Business Administration's (SBA's) Women's Business Centers Program

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The Small Business Administration's (SBA's) management and technical assistance programs offer free counseling, training, and resources to small business owners and entrepreneurs. Although these programs are open to any type of small business owner and entrepreneur, some management and technical assistance providers target specific demographics. Among those are Women's Business Centers (WBCs).

SBA funds WBCs through grants and cooperative agreements, and the WBCs are operated by the third-party entities receiving federal awards. Congress initially authorized a version of the WBC program as a pilot program in the Women's Business Ownership Act of 1988 (P.L. 100-533) and permanently authorized the program in its current form in the U.S. Troop Readiness, Veterans' Care, Katrina Recovery, and Iraq Accountability Appropriations Act, 2007 (P.L. 110-28).

By statute, WBCs must offer small businesses:

- technical assistance, including counseling for obtaining business credit and investment capital (SBA and WBCs do not provide direct financial assistance to small businesses);
- management assistance, including guidance with general business planning, organizing, and staffing; and
- marketing assistance, including help identifying market opportunities, preparing marketing plans, and developing pricing strategies.

According to a 2025 evaluation of the WBC program commissioned by SBA, there were 168 WBCs in 2024. Women-owned businesses may also seek assistance through other SBA programs, including Small Business Development Centers (SBDCs), Veterans Business Outreach Centers (VBOCs), and SCORE chapters (a mentoring program formerly known as the Service Corps of Retired Executives). Collectively, these providers (which SBA calls "resource partners") seek to improve access to entrepreneurial education and assist with business formation and expansion.

History

As noted, Congress initially established the Women's Business Demonstration Pilot Program in P.L. 100-533. The act directed SBA to provide assistance to private, nonprofit organizations to conduct demonstration projects giving financial, management, and marketing assistance to small businesses, including start-up businesses, owned and controlled by women. Since its inception, the program has generally targeted the needs of socially and economically disadvantaged women. In 1991, the program was provided statutory authorization to continue as a pilot program for an additional four years, through October 1, 1995; (P.L. 102-191); in 1994, an additional two years (P.L. 103-403); and, in 1997, for any year thereafter that the program received appropriations (P.L. 105-135). P.L. 105-135, the Small Business Reauthorization Act of 1997, also allowed WBCs to receive funding for up to five years (an initial year and four option years).

P.L. 106-165, the Women's Business Centers Sustainability Act of 1999, provided WBCs that had completed an initial five-year grant the opportunity to apply for an additional five-year sustainability grant. In 2005, P.L. 109-108, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act, 2006, explicitly provided the WBC program permanent statutory authorization. As noted, P.L. 110-28 repealed the statutory language authorizing the sustainability grants program and replaced it by allowing WBCs that had completed five years in the program to receive continued funding for additional three-year periods, with no limit on the number of renewals. This remains the WBC program's current structure.

Program Administration and Appropriations

The WBC program is a competitive program. SBA issues notices of funding opportunities for entities to apply for grant or cooperative agreement awards. By regulation, eligible applicants must be non-profit organizations with active 501(c)(3) status from the Internal Revenue Service.

Initial WBC grants are typically awarded for up to five years, consisting of a base period of 12 months from the date of the award and four 12-month extension periods. SBA determines if the option periods are exercised and makes that determination subject to the availability of funds and the recipient organization's compliance with federal law, SBA regulations, and the terms and conditions specified in the grant or cooperative agreement. As mentioned, WBCs that successfully complete the initial five-year grant period are usually offered to apply for an unlimited number of three-year continuation grants. Annual grant amounts for these grants are capped at $150,000. There is no specific cap on initial grants.

By statute, during their initial five-year grant period, WBCs must provide matching funds of one nonfederal dollar for each two federal dollars in years one and two, and one nonfederal dollar for each federal dollar in years three, four, and five. After the initial five-year grant period, the matching requirement in subsequent three-year funding intervals is not more than one nonfederal dollar for every federal dollar.

The Consolidated Appropriations Act, 2026 (P.L. 119-75) provided $27 million for the WBC program. The Trump Administration's FY2027 budget request proposed no funding for the WBC program. See **Table 1** for details on WBC program appropriations from FY2017-FY2026.

Table 1. WBC Program Appropriations, FY2017-FY2026

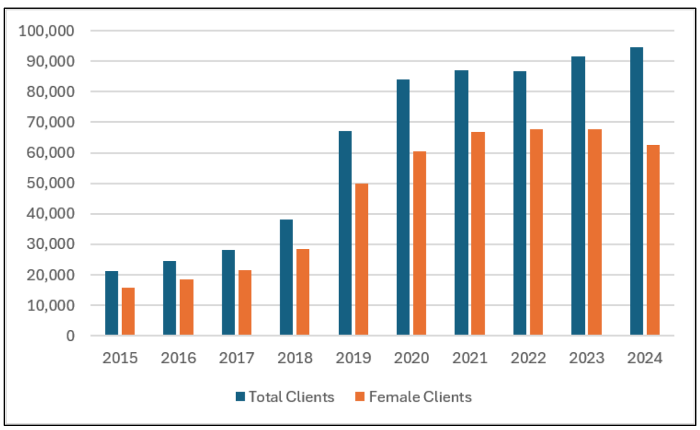
Fiscal Year	WBC Program Appropriations
2017	$18.0 million
2018	$18.0 million
2019	$18.5 million
2020	$70.5 million
2021	$23.0 million
2022	$24.4 million
2023	$27.0 million
2024	$27.0 million
2025	$27.0 million
2026	$27.0 million

Source: CRS analysis of annual appropriations acts and other laws.
Notes: In FY2020, the CARES Act (P.L. 116-136) provided $48 million for the WBC program and P.L. 116-93 provided $22.5 million for the WBC program.

Outcomes and Performance

According to the 2025 evaluation, WBCs served 94,593 total clients in 2024, of which 62,673 were women. That represented a 343% increase from 21,354 total clients in 2015. **Figure 1** presents WBC client data from 2015-2024.

Figure 1. WBC Total and Female Clients, 2015-2024



Source: *Women's Business Centers' Client Outcomes: Evaluation Report*.

The evaluation found that participation in the WBC program was associated with an increase in new business formation and in the average number of employees working for WBC clients. However, on average, WBC clients received smaller loans than small businesses that were not WBC clients, and business growth for WBC clients lagged that of small businesses that had not received services. According to the evaluation, this suggested that WBC services may be more effective in helping to create new small businesses than in supporting existing small businesses.

The evaluation also compared some aspects of WBC program performance to that of other resource partners. For example, it found that median gross revenue for WBC clients rose moderately during the study period, while median gross revenue for SBDC clients declined during the same time. The study posited that this may be because SBDCs serve larger or more established businesses, for whom revenue growth may be harder to achieve than it is for newer, smaller businesses. The evaluation also found that WBC clients were more likely to start a business than SBDC clients, potentially because of the narrower scope of clients targeted by WBCs.

Recent Legislation

Some Members of recent Congresses have introduced legislation seeking to address aspects of the WBC program. In the 119th Congress, the Women's Business Centers Improvement Act of 2026 (H.R. 9818) would expand WBC eligibility to include, among other entities, state, regional, or local economic development organizations; increase the maximum grant amount for WBC continuation grants from $150,000 to $300,000 and extend the funding interval from three to five years; and add new criteria for selecting WBC grant or cooperative agreement awardees, among other changes. In the 118th Congress, the Women's Business Centers Improvement Act of 2023 (H.R. 5361 and S. 2184) proposed similar changes.

Considerations for Congress

Congress may consider funding levels for the WBC program, including the Trump Administration's request for no funding for the program for FY2027. Congress debated SBA funding in FY2026, when the Trump Administration also requested SBA funding cuts, including eliminating funding for the WBC program. Congress ultimately provided $27 million for the WBC program for FY2026. In weighing WBC program funding levels, Congress may also consider the increase in WBC clients over the past decade.

Congress may also consider whether the results of the WBC program evaluation should inform program structure or offerings. As noted, the evaluation found that the WBC program may be more effective at creating new small businesses than in providing services for existing ones. Congress could seek to address this dynamic. One factor that led evaluators to this conclusion was that WBC clients were less successful at accessing capital than small businesses that were not WBC clients, consistent with findings that women-owned firms face barriers to capital access. Congress could review options to expand WBC clients' access to sources of capital, potentially including SBA programs such as the 7(a) loan guaranty program and the Microloan program. Conversely, Congress could determine that the WBC program should be aimed more at increasing new business starts than at helping businesses grow.

The WBC program evaluation left some unanswered questions. For example, evaluators could not conclusively say what accounted for some of the outcome differences between WBCs and other resource partners. Partly to address this, the evaluation suggested SBA collect additional data and metrics related to the WBC program—such as gross profits and new market revenue for WBC clients—and conduct or commission further study of the WBC program. Congress could decide whether to act on these recommendations.

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