

BUILDING TRIBAL ECONOMIES

TOOLKIT



THE TOOLKIT

WHERE IT COMES FROM

The learnings presented in this toolkit derive from an array of sources, notably: NCAI's partnerships with the 22 Tribal Nations and corporations chronicled in the "Tribal Snapshot" summaries; the dozens of other Tribal Nations and Native organizations it consulted during the project; NCAI's network of formal toolkit contributors (see Acknowledgments section on inside back cover); the interviews and surveys it conducted with tribal leaders and economic development practitioners; an ongoing series of breakout sessions on economic development held at NCAI conferences; a comprehensive review of the academic research published on tribal economy building over the past 35 years; and recent media accounts documenting effective tribal economy-building approaches across the country.

WHO SHOULD USE IT

NCAI developed this toolkit as a collaborative resource for:

- Tribal leaders
- Tribal economic development decision-makers
- Tribal economic development staff
- Tribal economic development corporation and enterprise CEOs and senior managers
- Tribal citizens
- Native small business owners
- Tribal college and university staff
- Native community development financial institution staff

HOW TO USE IT

NCAI designed this toolkit to serve as an informative guide that can be used in multiple ways. For example, tribal decision-makers can use the entire toolkit to seed their strategic deliberations about how best to design, cultivate, and grow a vibrant tribal economy over time (see above). Or they can select and "pull out" specific strategic considerations from among the 11 featured in the toolkit and use them to focus discussion and work on those key aspects of economy building. For example, if a Tribal Nation has decided it must focus on building its governing institutions to create a vibrant economy, it could pull out and use the "Institutions Matter" section on pages 24-25 to inform and guide those efforts. Tribal Nations may also consider using the toolkit as part of its orientation programming for new tribal leaders, economic development staff, and tribal enterprise CEOs and senior managers. For more information on how to use the toolkit, please visit www.ncai.org/resources/econtoolkit.

LEARN MORE & STAY CONNECTED

To learn more about this toolkit and access related resources for further learning, please visit NCAI's "Building Tribal Economies" toolkit resource center at www.ncai.org/resources/econtoolkit or scan the QR code below. For questions or more information about NCAI's Building Tribal Economies initiative, please email economies@ncai.org.



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TABLE OF CONTENTS

BUILDING TRIBAL ECONOMIES: 11 STRATEGIC CONSIDERATIONS	02	
GLOSSARY AND ACRONYMS	03	
TRIBAL ECONOMY BUILDING: A 15-MINUTE INTRODUCTION	04	
Tribal "Productive" Economies vs. "Imposed" Economies	06	
TRIBAL ECONOMY BUILDING: ASSETS AND CHALLENGES	08	
VISUALIZING ECONOMY BUILDING	09	
Building Tribal Economies: 11 Strategic Considerations	09	
Sovereignty and Economy: A Reciprocal Relationship	10	
Tribal Economy "Quick Check": Rights, Tools, Advantages	11	
Building Tribal Economies: Who Should Do What?	12	
STRATEGIC CONSIDERATIONS	14	
STRATEGIC CONSIDERATION	TRIBAL SNAPSHOTS	
PROCESS	Fond du Lac Band of Lake Superior Chippewa & Lummi Nation	14
VALUES	Navajo Nation & Sealaska Corporation	16
PURPOSE	Poarch Band of Creek Indians & Ysleta del Sur Pueblo	18
PLACE	Citizen Potawatomi Nation & Osage Nation	20
INFRASTRUCTURE	Blue Lake Rancheria & Nez Perce Tribe	22
INSTITUTIONS	Confederated Salish and Kootenai Tribes & Tulalip Tribes	24
PEOPLE	Gila River Indian Community & Winnebago Tribe of Nebraska	26
RESOURCES	Red Lake Nation & Swinomish Indian Tribal Community	28
PARTNERSHIPS	Coeur d'Alene Tribe & Saint Regis Mohawk Tribe	30
INTEGRATION	Meadow Lake Tribal Council & Yakama Nation	32
GROWTH	Mississippi Band of Choctaw Indians & Rosebud Sioux Tribe	34
RELATED RESOURCES FOR FURTHER LEARNING		36



BUILDING TRIBAL ECONOMIES: AN NCAI INITIATIVE

This toolkit shares the findings of NCAI's "Building Tribal Economies" research and educational outreach initiative. This initiative seeks to train the focus of Tribal Nations on the strategic, foundational considerations involved with building integrated and resilient tribal economies capable of supporting their communities and citizens today, tomorrow, and for generations to come. Centered on the task of seeding economic prosperity and community transformation, it poses probing questions that tribal leaders and other key decision-makers must ask of themselves, their governments, tribal employees, tribal citizens, and their current tribal economic development activities to craft economy-building approaches capable of achieving their long-term, nation-rebuilding goals. It also equips these stakeholders with the knowledge, tools, best-practice approaches, and proven strategies to understand what building a tribal economy requires and how to approach it.

BUILDING TRIBAL ECONOMIES: 11 STRATEGIC CONSIDERATIONS

This toolkit explores 11 key considerations that Tribal Nations must strategically address if they are to build thriving, resilient tribal economies. Each of the 11 strategic considerations spans two pages in the toolkit, and each features four learning components, as explained below.

FRAMING THE DISCUSSION (top left):

A short summary of the strategic consideration and the role it plays in the design and implementation of a strategic approach to tribal economy building.

TRIBAL SNAPSHOTS (top right):

Two leading examples of innovative tribal solutions to economy-building challenges that directly reflect the strategic consideration in question.

PROCESS MATTERS

FRAMING THE DISCUSSION

As the introduction explores, the fundamental tasks facing Tribal Nations are to return tribal self-determination to its rightful place as the sole driver of economy building, develop their own vision of a vibrant, healthy economy, and then forge pathways to achieve that vision. The question is: how? Given how tribal economies were colonized by federal policies, the reservation process, how can Tribal Nations “decolonize” the process they use to define the economy that is best for them and then create it? How can they bring forward those Indigenous economic institutions and principles that once enabled them to flourish? And how can they return valued roles to all of those in the community upon which that flourishing depended, and prepare them for those roles?

whether new economic opportunities serve the nation’s best interests;

- a dynamic communications system to continuously inform tribal citizens and others about the nation’s economic choices and how they will advance the nation’s long-term priorities;
- mechanisms (surveys, focus groups, planning retreats, etc.) for regularly consulting with tribal citizens about how to refine and grow the economy-building approach over the long run;
- regular evaluations of the citizen engagement process to determine how to improve it;
- committing to “reflection, deliberation, patience, and respect.”

Once such processes are in place, they can produce benefits that transcend conventional economic indicators, such as:

- informed tribal decision-making processes that are stable, strategic, and infused with the people’s highest priorities;
- a sense of greater responsibility for the decisions that are made and an increased incentive to make decisions that have positive effects on the community (i.e., accountability);
- increased transparency through intentional, accessible education of tribal citizens and other key stakeholders;
- broad community ownership in and support for the nation’s economy-building efforts;
- a thorough understanding among tribal leaders and key decision-makers about the community’s readiness for economy building – and how to strengthen it;
- growing confidence among citizens in the government’s ability to achieve the people’s aspirations for the future; and
- deeper understanding among all that it is not tribal government’s job alone to build the economy and that everyone has important contributions to make.

BUILDING TRIBAL ECONOMIES TOOLKIT

TRIBAL SNAPSHOTS

FOND DU LAC BAND OF LAKE SUPERIOR CHIPPEWA (FDL)

Though FDL had engaged in various planning processes for decades, in 2019 it began looking for a more meaningful way to ensure its people’s values and visions for the future drove its actions. In response, the FDL government engaged in a community development planning and strategic decision-making process focused on what the 4,200 FDL members wanted for the Band’s future. The result was the Fond du Lac Reservation Comprehensive Plan, which incorporated significant community input gathered amid the pandemic via online surveys and in-person “listening sessions.” The Reservation Business Committee (RBC), FDL’s governing body, approved the Plan in January 2021. Employing a “catch up” and “look ahead” strategy, the 20-year plan works to plug identified gaps in services to FDL members while simultaneously pursuing economic growth opportunities outlined by the Band. The Comprehensive Plan expresses the community’s “strong entrepreneurial” through its focus on sector development through the cultivation of Band member-owned small businesses, and dictates any future modifications to the document must undergo public review before they may be approved by the RBC. The Band employs several strategies to ensure the community’s vision is followed, including relying on its Economic Development Committee (EDC) – composed of a cross-section of tribal government staff and community leaders – to act as an objective “first filter” for economic development proposals. The EDC reviews potential projects holistically, evaluating their costs, required resources, economic feasibility, alignment with community values, overall impacts on the Band, and the human capacity needed to ensure their success. While the Comprehensive Plan was only recently ratified, the EDC already has taken key steps to advance it by vetting land purchases for hotels, conducting research on potential future housing developments, and establishing FDL’s Agricultural Division to oversee the Band’s expanding food sovereignty efforts – all steps explicitly designed to help FDL realize its people’s vision for their future.

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PROCESS>
CONNECT: Jason Holliday, Director of Planning, Fond du Lac Band of Lake Superior Chippewa, jasonholliday@fdlrez.com

LUMMI NATION

In 2004, the Lummi Indian Business Council (LIBC) embarked on a 12-year process to develop and implement its “Ventures Promoting Prosperity Plan,” which included forging its long-term economic development vision. Ventures began with a two-year “conversation” designed to learn from the Lummi people what “should be done to address poverty and... promote prosperity, individual self-reliance, and long-term community stability and well-being.” This “listening tour” involved 1,500 Lummi members through community surveys, focus groups, and one-on-one interviews, producing a consensus definition of prosperity: “living our lives according to Lummi values.” Ventures’ ensuing Strategies for Prosperity notably featured a targeted emphasis on cultivating not only Lummi-owned businesses but Lummi member-owned small businesses, which Lummi recognizes “reduces poverty by creating income, building assets and contributing to local employment creation.” This emphasis soon took key forms, including LIBC’s launch of Lummi CDFI (which provides business loans and TA to Lummi entrepreneurs) and the Te’i’Sen Center, the first small business incubator and commercial retail center of its kind in Indian Country. These steps – along with the creation of the Lummi Cultural Arts Association, which helps Lummi artists market their products – have helped to significantly increase the number of Lummi member-owned businesses at different stages of development. Ventures also prompted LIBC to establish the Office of Economic Policy, which analyzes, plans, and administers economic policies and actions to increase Lummi members’ standard of living and enhance their ability to live their “Schelangen (way of life).” While it formally ended in 2016, Ventures “continues to guide Lummi,” providing the foundation for its CEDES and 2022 Lummi Nation Community Plan, which relied on the “broad and inclusive public outreach process” developed by Ventures.

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PROCESS>
CONNECT: Sean Lawrence, Director of Economic Policy, Lummi Nation, SeanL@lummi-nsn.gov

ASK YOURSELF

1. Does our nation have a clear vision of our self-determined tribal economy, and how to achieve it? If so, were our people meaningfully involved in it, and how are they contributing to achieving it?
2. Do we currently have a structured process for ongoing citizen engagement that connects our economic decision-making with the collective will of our people? If not, how do we create one? If so, how can we strengthen it?
3. What key groups and individuals in our nation are not currently part of the process who should be? How can we best engage them?
4. Is our process primarily governed by an “assets-based” or “deficits-based” mindset? How can we fully embrace the former?
5. Do our leaders, key decision-makers, and citizens have a working knowledge of our traditional economy, and why our ancestors designed it that way? How can we build and leverage that understanding?
6. Do we have processes in place to comprehensively assess the current state of our economy and its strengths and weaknesses, and if so, how are we using that knowledge to inform our economic decision-making?
7. To what degree do our people trust the process we currently use to make and implement major decisions about how to grow our economy? How can we change our process to grow that trust?

POLICY TIPS

1. Create and regularly update a “community map” that identifies key demographics and individuals (elders, youth, entrepreneurs, clan/family leaders, etc.) and the best ways to engage them on a regular basis in your economy-building process.
2. Challenge tribal leaders, key decision-makers, and citizens to embrace an “assets-based” approach to economic decision-making (one focused on solutions, prosperity, and actively learning from our previous mistakes).
3. Dedicate tribal staff and resources to develop and periodically update a living history of your nation’s economy that can continuously inform its community-driven process for economic decision-making and implementation.
4. Conduct an assessment to evaluate the community’s readiness to contribute in various ways to the economy your nation seeks to build. Dedicate staff and resources to regularly update the assessment to track how efforts to enhance that readiness are working.
5. Create and adequately resource a multi-faceted communications system that continuously educates community members about your nation’s economic choices, activities, and progress.
6. Explicitly tie your nation’s economic activities to the advancement of the community’s long-range cultural, social, and community development goals at every opportunity.
7. Establish a process for regularly assessing the nation’s economic direction and how to strengthen and grow it. Ensure this process elicits extensive input from community members.

ASK YOURSELF (bottom left):

Five to seven key questions addressing the specific strategic consideration that tribal leaders, economic developers, and other key decision-makers should ask of their own governance systems and economy-building approaches, based on lessons learned by NCAI through its research project on tribal economy building.

POLICY TIPS (bottom right):

Five to seven recommendations addressing the specific strategic consideration for tribal leaders, economic developers, and other key decision-makers to consider building into their economy-building approaches, based on lessons learned by NCAI through its research project on tribal economy building.

DOWNLOAD TOOLKIT HANDOUTS: NCAI encourages tribal leaders, key decision-makers, staff, and citizens to also visit NCAI’s online “Building Tribal Economies” toolkit resource center to download and print individual PDFs of the 11 considerations (like the sample two-page spread featured above) to use as handy visual aids for group discussion and strategy setting. You can access the resource center by clicking on the link or scanning the QR code.



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www.ncai.org/resources/econtoolkit/HANDOUTS

GLOSSARY

The following is a list of key terms that appear in the toolkit along with their definitions. These terms are **bolded and italicized** in the text.

ASSETS: a useful or valuable thing, person, or quality

AUTONOMY: the quality or state of being self-governing

BRAIN DRAIN: the departure of tribal citizens with knowledge, ideas, initiative, and expertise from a Tribal Nation due to its inability to provide them reliable opportunities to lead productive lives

BUREAUCRACY: the governance structures, legal procedures, and administrative systems and protocols that regulate how an organization or government functions, particularly a large organization or government

CITIZENS: refers inclusively to the officially recognized “citizens” or “members” of a Tribal Nation

CLOSING THE LOOP: concrete strategies Tribal Nations deploy to maximize their return on investments they make in the education and training of tribal citizens, for example: tracking and recruiting higher education scholarship recipients for specific jobs within tribal government and enterprises once they obtain their degrees

COMMUNITY READINESS: the degree to which a community is prepared to collectively assess, design, and implement comprehensive action to address community challenges

COST-BENEFIT ANALYSIS: a systematic approach to assessing and weighing the benefits (positives) versus the costs (negatives) of undertaking a particular action or activity (e.g., starting a tribal business in a new industry)

CRADLE-TO-CAREER: strategies Tribal Nations deploy to provide tribal citizens with robust educational and other systems of support from birth through their careers so they can lead productive lives

DEFICITS-BASED MINDSET: a way of thinking among tribal leaders, employees, and citizens focused on the Tribal Nation’s challenges, weaknesses, and what it can’t do (as opposed to its strengths, opportunities, and what it can do)

DEPENDENCY MENTALITY: the mentality (typically due to the enduring legacy of colonial policies) among some tribal citizens that it is the job of the government (federal or tribal) to take care of them, instead of them taking care of themselves

DIVERSITY: refers to Tribal Nations’ efforts to increase the types of its economic endeavors, such as establishing a nation-owned enterprise in a new industry (e.g., hemp, alternative energy, etc.).

ECONOMIC LEAKAGE: the process by which economic resources of value (i.e., money) quickly leave a local market, such as a reservation economy

ECONOMIES OF SCOPE: Investopedia defines it as when “the production of one good reduces the cost of producing another related good. Economies of scope occur when producing a wider variety of goods or services in tandem is more cost effective for a firm than producing less of a variety, or producing each good independently.”

ENTREPRENEURSHIP: the act of starting and running your own business

INFRASTRUCTURE: the physical structures, systems, and health of a Tribal Nation’s place to foster economic growth

INSTITUTIONS: the laws, customs, practices, and protocols a group of people establishes to govern their continued existence as a people

INTERGENERATIONAL TRAUMA: occurs when the effects of trauma caused by certain events (land loss, forced relocation, abuse, etc.) are transferred from one generation to the next

MISSION CREEP: occurs when a Tribal Nation’s economic initiative gradually moves away from its original purpose

MULTIPLIER EFFECT: the number of times a dollar gets spent within a community before leaving that community; a high multiplier effect reflects productive economic activity as it indicates the income being generated by the community is being spent again and again on nation-owned businesses and citizen-owned businesses operating within that community.

NATURAL RESOURCES: any resource naturally located or residing in a particular place that may have cultural, spiritual, economic, medicinal, or other value to the people who belong to that place

POLITICAL FACTIONALISM: within Indian Country, the dynamic in which a Tribal Nation’s political leaders and followers are split into two or more smaller groups with differing and often opposing interests, and tend to place those interests ahead of those of the nation as a whole

PROCUREMENT POLICY: a set of rules and regulations governing the process by which an organization purchases goods and services

RECIPROCITY: the practice of exchanging or sharing with others for mutual benefit or care

RESERVATIONS: refers broadly and inclusively to all the lands Tribal Nations control, including federally recognized Indian Reservations, Oklahoma Tribal Statistical Areas, etc.

SCHOLARSHIP FOR SERVICE: a strategy requiring tribal citizens who receive financial support from a Tribal Nation for education and workforce training to work for the nation for a prescribed duration upon obtaining their degrees/certifications

SELF-EFFICACY: an individual’s belief in – and commitment to using – his/her own abilities to lead a productive, rewarding, self-sufficient life

SILOS: describes a lack of communication, coordination, cooperation, and/or common goal-setting between governmental departments and programs. Silos often leads to replication of services, poor quality of services, and inefficient spending of governmental funds.

SOCIALLY RESPONSIBLE INVESTING: the practice of investing tribal dollars in companies and funds that have positive social impacts

SOVEREIGN IMMUNITY: the legal principle that a sovereign cannot be sued unless it chooses to expose itself to legal liability. Many Tribal Nations use limited sovereign immunity waivers as a critical tool to advance their economic and community development priorities.

SYSTEM OF COMMERCE: the concentrated exchange, buying, and selling of goods and services within a particular group of people and place, and/or between groups of people and places

TRANSPARENCY: exists when tribal governments, leaders, employees, and most importantly citizens have full and clear access to critical information about the structures, operations, and financial health of nation-owned enterprises

TURFISM: a dynamic in which departments of a tribal government isolate themselves from one another to protect their departmental territory or “turf,” which can make the development and implementation of comprehensive approaches to economy building difficult

UNIFORM COMMERCIAL CODE (UCC): a comprehensive set of laws governing how commerce will be regulated and commercial disputes will be resolved. Many Tribal Nations have developed UCCs to create a more attractive business environment for investors of all types.

VERTICAL INTEGRATION: Wikipedia defines it as “an arrangement in which the supply chain of a company is integrated and owned by that company. Usually each member of the supply chain produces a different product or service, and the products combine to satisfy a common need.”

ACRONYMS

The following acronyms appear as bolded text in the toolkit.

477: Public Law 102-477, the successful program enabling Tribal Nations to pool federal funding sources for workforce development and related services into comprehensive workforce development approaches

8(A): businesses owned by Tribal Nations, Alaska Native Corporations, community development corporations, and Native Hawaiian organizations and certified to participate in the U.S. Small Business Administration’s 8(a) program for government contracting

ANA: Administration for Native Americans
ANC: Alaska Native Corporation
ARPA: American Rescue Plan Act (2021)
BIA: U.S. Bureau of Indian Affairs
CARES ACT: Coronavirus Aid, Relief, and Economic Security Act (2020)

CDFI: community development financial institutions
CEDES: Comprehensive Economic Development Strategy
DOL: U.S. Department of Labor
FQHC: Federally Qualified Health Center
HHS: U.S. Department of Health and Human Services
HR: Human Resources
IHS: Indian Health Service
IRA: Indian Reorganization Act (1934)
MOU: Memorandum of Understanding
NGO: non-governmental organization
TA: technical assistance
TERO: tribal employment rights ordinance/office
TCU: tribal colleges and universities
USDA: U.S. Department of Agriculture
WIOA: Workforce Innovation and Opportunity Act (2014)

TRIBAL ECONOMY BUILDING: A 15-MINUTE INTRODUCTION

TRIBAL ECONOMY BUILDING: CONFRONTING AN UNCERTAIN PRESENT AND FUTURE

The coronavirus pandemic landed a serious economic blow on most Tribal Nations, the effects of which are likely to linger for years to come. This economic shock created crises on multiple fronts that tribal leaders and key decision-makers were forced to urgently tackle, from declining tribal revenues that support governmental operations and the provision of social services to dislocated tribal **citizens** suddenly in need of employment and increased assistance to make ends meet.

But the pandemic, difficult as it has been to recover from, also has provided Tribal Nations a unique opportunity. It is an opportunity to step back, take stock of the effectiveness and resiliency of their current economy-building efforts, and gather tribal citizens together with tribal leaders and other key decision-makers to plan and implement a strategic, sustainable path to tribal economic renewal and transformation, a path predicated on “economic diversification, balanced self-governance, and inclusive prosperity.”¹

TRIBAL NATIONS AND “ECONOMIC DEVELOPMENT”: A UNIQUE RELATIONSHIP

For most of the rest of the world, the pursuit of economic development is an end in itself. In this realm, economic development is primarily focused on creating opportunities for individual human beings to provide for themselves and their families and live a satisfying quality of life.

But for Tribal Nations, economic development is, and always has been, a vital means to much greater ends. These ends are rooted in tribal sovereignty, cultures, lifeways, ceremonies, kinship and clan relations, and stewardship of the natural world – and strengthening and sustaining these fundamental and distinct attributes of Indigenous peoplehood for many generations to come.

So what does “economic development” truly mean for Tribal Nations today, given everything they have endured, all they have lost, all that still remains, all they are working to reclaim, and everything they must still contend with today? What *should* it mean based on Tribal Nations’ long-nurtured track records of past success, their hallowed core values and proven economic principles, and holistic priorities for creating brighter futures for their peoples? And is “economic development” even the right phrase to describe this perpetual endeavor?

These questions form the basis of this toolkit, which presents to Tribal Nations the strategic considerations they must explore if they are to build robust, resilient, *tribal* economies capable of supporting their citizens, communities, lands, cultures, and societies over the long run. In an Indian Country era marked by rapidly expanding economic activity and a rush to **diversify** tribal economic development efforts, this toolkit seeks to remind tribal leaders, key decision-makers, and citizens of the need to start at the beginning – and sets forth the basics of what that beginning involves.

STARTING AT THE BEGINNING: DEFINING “ECONOMY”

To understand the essential task at hand, it is important to clearly define “economy” in *Indigenous terms*. For this toolkit’s purposes, NCAI has synthesized the many perspectives offered by tribal leaders and Native scholars to define “economy” as:

*the constellation of self-determined and self-governed economic activities a Tribal Nation and its people collectively undertake in deliberate accord with – and furtherance of – the cultural, social, ecological, and political systems and institutions that nourish and sustain that people’s distinct sense of identity, belonging, place, balance, and relationships with one another and the natural world, enabling them to flourish on their own terms.*²

In this definition, success hinges – as it *always has and should* – on Indigenous sovereignty, purpose, capacity, and ingenuity, with the criteria for achieving and measuring success the direct product of Indigenous choice. Under this definition, economy building is not merely concerned with Tribal Nations figuring out how best to participate in someone else’s economic system, but more importantly, how they can revitalize, redesign, and drive their own economic systems and, in turn, once again craft their own, *tribal* futures. Ultimately, economy building depends on *what Tribal Nations do*.

Under this definition, there is no one right way to build an economy, there is only each Tribal Nation’s own *best way* – a way consciously governed by its distinct cultural values, particular circumstances and challenges, kinship and clan systems and obligations, and long-term nation-rebuilding priorities. Identifying and achieving that best way requires a long-term orientation, careful planning, intense preparation, and concerted, sustained action by tribal leaders, key decision-makers, staff, and citizens working together. This toolkit is designed to inform and support this process.

ECONOMY BUILDING: A TIME-HONORED INDIGENOUS TRADITION

The truth is that the hundreds of Tribal Nations inhabiting what is today the United States long ago figured out their own best ways to build and sustain vibrant economies capable of supporting thriving tribal societies and cultures. Central to their millennia-long track records of economic success were diverse, adaptive, and sophisticated systems of Indigenous governance that fostered environments of certainty, security, and opportunity in which all people were able – and expected – to participate in the economic life of the community.

At the heart of this economic life were robust and carefully managed local and intertribal **systems of commerce** that depended on the invaluable and well-defined contributions of virtually everyone in the community – male and female, young and old, leader and follower. Rigorous systems of teaching and training equipped community members with specialized knowledge and skills necessary to make those contributions, and instilled in them a profound obligation to play their particular economic roles, as well as a deep understanding of how their personal economic wellbeing relied on the contributions of their fellow community members, and vice versa. In addition, great emphasis was placed on ensuring that key economic **assets** (e.g., corn, salmon, buffalo hides, etc.) circulated within the community through advanced systems of economic exchange designed to maximize their economic value to the community at-large.

The Muscogee Nation in the southeast, for example, created an intricate confederacy of red and white *talwa* (towns) to promote and regulate economic activity, maintain social harmony, and foster community interdependence.³ The Western Apaches residing in present-day Arizona assigned essential roles to various community members to sustain their seasonal

subsistence economy; young boys, for example, were trained to hunt small game to provide sustenance to the community when other food sources cultivated and acquired by other segments of the community were relatively scarce.⁴ The Lakota of the Great Plains and the vast majority of other Tribal Nations across the land nourished a strong entrepreneurial spirit in which individuals acquired and honed specialized “small business” skills to produce particular goods or provide certain services for community members and outsiders so they could provide for themselves, their families, and their clans.⁵

Many also promoted and enforced systems of private property rights in which individuals and their families laid recognized claim to specific tracts of land to engage in productive economic activities and reap “the fruits of their labors,” eventually transferring those property rights to their descendants “under well-established tribal laws and customs.”⁶ Meanwhile, the Umatilla, Yakima, Nez Perce, and many other Tribal Nations

across the Pacific Northwest and elsewhere ran equitable economic systems “based on cooperation, sharing, hospitality, and responsibility for common welfare,” perhaps best exemplified by the revered practices of giveaways and potlaches in which accumulated **wealth** was redistributed to the less fortunate to ensure community-wide survival and prosperity.⁷

Most Tribal Nations also engaged in varying degrees of external economic activity to sustain community life and social cohesion through standing confederacies with other Tribal Nations and intricate, far-reaching trade

networks that often stretched thousands of miles. Altogether, these tribally-designed, adaptive, “productive” economies (also commonly referred to as “regenerative” economies; see page 6) proved remarkably adept at fostering self-sufficiency at the individual level and, in turn, continued **autonomy** and prosperity at the tribal level.⁸

COLONIALISM’S DEVASTATING EFFECTS ON TRIBAL ECONOMIES

Colonialism, however, turned tribal economies on their heads. U.S. policies aimed at assimilating tribal peoples and appropriating their lands and resources for others’ benefit eroded the intricate economic systems that Tribal Nations had developed and refined over thousands of years. These policies also sought to displace and in many cases destroy the proven tribal institutions that set the foundation for these systems. The result? The creation of

There is no one right way to build an economy, there is only each Tribal Nation’s own best way, a way consciously governed by its distinct values, particular circumstances and challenges, kinship and clan systems and obligations, and long-term nation-rebuilding priorities.

FIGURE 1: PRODUCTIVE vs. IMPOSED ECONOMIES

FEATURES	TRIBAL “PRODUCTIVE” ECONOMIES	“IMPOSED” ECONOMIES
DEGREE OF TRIBAL AUTONOMY	High, unrestricted degree of tribal autonomy to design an economy and make key economic choices and decisions	Low, restricted degree of tribal autonomy to design an economy and make key economic choice and decisions
ULTIMATE GOAL	The ultimate goal is tribal: promote individual self-sufficiency, community interdependence and prosperity, and tribal autonomy and cohesion.	The ultimate goal is non-tribal: fostering individual and communal dependency on outsiders, tribal powerlessness and fragmentation.
FOCUS OF ECONOMIC ACTIVITY	Based on “productive” (i.e., “regenerative”) activity designed to cultivate and grow local economic resources, community wealth, and Tribal Nation prosperity over time	Based on “extractive” activity that takes existing economic resources out of the community primarily for the benefit of outsiders until those resources are exhausted
EXTENT OF LOCAL COMMERCE	Presence and prioritization of a robust local system of commerce	Weak/absent local system of commerce; creating one is an afterthought
VALUED ROLES	Economy depends on everyone in the community fulfilling particular roles and making important contributions.	Economy is the job of just a few (primarily tribal leaders and tribal business managers).
PRIMARY EMPHASIS	Retain and circulate assets and resources within the community to maximize their economic, social, cultural, and spiritual value to the nation	Immediately transfer assets and resources from the community to maximize their economic value to outsiders (not the nation and its citizens)
ECONOMIC LEAKAGE	Low economic leakage; high ability to leverage growing economic potential	High economic leakage; limited ability to leverage fixed economic potential
TIME HORIZON	Long-term, multi-generational	Short-term, a few years at most
ULTIMATE OUTCOME	Tribal sovereignty, culture, lifeways, and social cohesion are continuously strengthened.	Tribal sovereignty, culture, lifeways, and social cohesion stagnate and weaken over time.

Indian “**reservations.**” Forced dependency through government rations and the suppression of traditional subsistence lifeways. Allotment. Assimilation. The removal of Native children to distant boarding schools. The Indian Reorganization Act (IRA) and its imposition of weak, counter-cultural governments and the concentration of tribal authority in the hands of a few. Termination. Relocation.

These policies collectively served to transform what once were vibrant, productive economies capable of supporting everyone in the community into stagnant, imposed economies primarily concerned with taking finite economic value from the community (i.e., natural resources) instead of leveraging and growing the economic value of the productive contributions of those within it (see Figure 1 on the preceding page for details).

Among their many other economic harms, many of which persist to this day, colonial policies tore down the vibrant internal and external systems of commerce and local economic exchange that Tribal Nations had long maintained, notably isolating Tribal Nations from one another and focusing federal programs and dollars on large, extractive industries in which only tribal leaders and a small minority of tribal citizens could participate. The economic health of the Tribal Nation no longer primarily depended on tribal agency and community contributions, but rather outside market forces and the pendulum-swinging whims of Congress, the Administration, and the Supreme Court.

The results of these policies, rooted in tribal suppression and powerlessness, have been devastating: Outsiders calling the major economic shots for the benefit of others, not Tribal Nations. Deep, pervasive poverty and despair across tribal communities. Epidemic-level social ills, most evident in disproportionately high rates of physical and mental health problems. Exceedingly low high school graduation and post-secondary education attainment rates among Native young people relative to the rest of the country. Exceedingly high unemployment levels. Quality employment opportunities concentrated in jobs in tribal government or the few tribally owned businesses that a Tribal Nation is able to sustain. Limited assets and wealth that leave the reservation almost as soon as they materialize.

RECLAIMING TRIBAL ECONOMIES: AN INDIAN COUNTRY MOVEMENT

As the many success stories detailed in the following pages illustrate, the last several decades have witnessed a growing movement among Tribal Nations to reclaim tribal self-governance and their right and ability to design and grow tribal economies that work best for them. Drawing on time-honored tribal core values and economic practices, and enhanced by federal policies supporting tribal self-governance, tribal economy-building

efforts have taken many different forms to advance varying sets of tribal priorities. Many Tribal Nations have concentrated their efforts on building and sustaining large-scale enterprises that they own and operate; more recently, a growing number have focused on private sector development (through small businesses owned and operated by tribal citizen-entrepreneurs) as a key foundation for revitalizing tribal systems of commerce and fostering economic growth. While producing an uneven landscape of sustained success across Indian Country, collectively these evolving efforts have demonstrated – once again – that tribal self-determination is the only viable path to economic prosperity for Tribal Nations.

A growing body of research also demonstrates, however, that there is no easy path to build and sustain tribal economies. There is no single formula that will undo all of the economic damage that has been done to Tribal Nations by outsiders. There do not exist any simple shortcuts that instantly foster enduring economic vibrancy across tribal communities. There is only tribal citizens and leaders – working together and learning from other Tribal Nations – doing the hard, ongoing work necessary to: reclaim tribal ownership over tribal economies, build their capacity to grow those economies, determine once again what ultimate purposes those economies should serve, and decide who needs to play what roles in making those economies a reality.

THIS TOOLKIT’S PURPOSE

This toolkit informs and supports this hard, ongoing work. It explains the fundamentals of what this work entails – Tribal Nations rebuilding their governing institutions, setting their long-term priorities, and creating the sets of rules necessary to systematically build tribal economies and grow them over time.⁹ It shares the tremendous assets that Tribal Nations can rely on as they engage in this work (see page 8), identifies the challenges that Tribal Nations face, and presents proven pathways that Tribal Nations have devised to overcome them. It acknowledges the tremendous pressure that tribal leaders and key decision-makers are under to generate jobs and income for tribal citizens in the immediate and short terms, but stresses that basing a nation’s economic development strategy solely on this pursuit is a failed approach, and incapable of seeding the transformative individual and communal life changes that Tribal Nations seek. Alternatively, it presents Tribal Nations with instructive pathways forward by sharing snapshots of leading examples from the growing number of Tribal Nations that have developed systemic approaches to economy building capable of fostering individual self-sufficiency and thriving tribal communities. Altogether, this toolkit provides Tribal Nations with a firm foundation for thought, dialogue, and action as they work to build economies that can support them well into the future.

ECONOMY BUILDING: EMBRACING AN ASSETS-BASED APPROACH

Tribal Nations possess an incredible array of assets they can use to build thriving, resilient economies. Below is a list of many of these assets, which can serve as invaluable sources of wisdom, inspiration, ingenuity, strength, and guidance as you work to design, build, and grow an economy that works for your nation.

ASSETS FOR ECONOMY BUILDING...

- **THE CREATOR'S GIFTS AND INSTRUCTIONS** – providing Native peoples the intellect, ability, drive, and direction to thrive
- **CORE CULTURAL VALUES** – that inform/guide how people behave, set priorities, make decisions, and get things done
- **NATIVE LANGUAGES** – to express those values and deepen the people's ties to tribal culture, community, and economy
- **TRIBAL SOVEREIGNTY** – exercising the Tribal Nation's inherent right – in all of its forms – to control its own affairs and determine its own future
- **TRIBAL CITIZENS** – their wisdom, knowledge, ideas, skills, experience, and labor
- **NATIVE FAMILIES** – kinship and connectedness as the fundamental building blocks of community prosperity
- **THE COMMUNITY** – the overall direction and collective contributions it provides to tribal economy-building efforts
- **ORAL TRADITIONS AND HISTORY** – the ancestors' original instructions informing tribal citizens and leaders about the nation's traditional economy, how it solved problems, and forged solutions to advance tribal goals
- **TRIBAL RESILIENCE** – flowing from tribal ancestors who overcame great challenges to enable the nation to persevere
- **TRIBAL LAND** – the place(s) in which the nation roots its culture and economy
- **TREATY RIGHTS** – perpetual rights to education, healthcare, and other treaty-reserved assets vital to a thriving economy
- **TRIBAL GOVERNING INSTITUTIONS** – long used to make decisions, solve problems, ensure individual and familial wellbeing, and foster community prosperity
- **TRIBAL LAWS** – written and otherwise that set forth how commerce will take place, who will make what decisions, how disputes will be resolved fairly, etc.
- **TRIBAL ECONOMIC PRINCIPLES** – time-honored principles governing how the nation and its people do business with one another, contribute goods and services to the economy, etc.
- **TRADE AND EXCHANGE NETWORKS** – that sustained Tribal Nations historically and can serve as an economic force today
- **TRIBAL ENTREPRENEURS** – who own and operate small businesses that are critical to local tribal commerce
- **TRIBAL REGULATORY ADVANTAGES** – the sovereign abilities the nation has to craft an economic environment and pursue economic opportunities in keeping with its values and goals
- **TRIBAL EDUCATION SYSTEMS** – that the nation designs and administers to educate its people in accordance with its cultural values and economic priorities
- **FINANCIAL RESOURCES** – that the nation has at its disposal – particularly discretionary resources it can use as it sees fit – to rebuild and grow its economy and community
- **NATURAL RESOURCES** – that the nation can utilize in accordance with its core values, the community's will, and its priorities for its future generations
- **NON-GOVERNMENTAL ORGANIZATIONS** – internal partners – such as Native CDFIs and tribal colleges and universities – that train tribal workforces, enhance financial capability, and foster local commerce
- **TRIBAL ALLIES** – external partners – such as technical assistance (TA) providers – that support the Tribal Nation's economy-building efforts in accordance with its wishes
- **A YOUNG AND GROWING LABOR FORCE** – tribal citizens – both on the reservation and off – the nation can cultivate to methodically grow a flourishing tribal economy over time

When placed at the heart of economy-building approaches, these assets can be immensely helpful in addressing and overcoming the challenges (see below) that often stand in the way of Tribal Nations' success. They also can empower tribal citizens and leaders to recognize and uproot the imposed systems, policies, and ways of thinking that created those challenges, and replace them with tribal systems, policies, and ways of thinking rooted in tribal values and the expressed will of the people. In the following pages, you will learn about some of the many ways Tribal Nations have used these assets to design, build, and grow economies that work for them.

CHALLENGES TO ECONOMY BUILDING

There are many economy-building challenges that Tribal Nations must confront and overcome, including communal, social, infrastructure, institutional, land, political, and resource challenges. For a handy worksheet exercise that will help your Tribal Nation identify, prioritize, and address the specific challenges it faces, please visit the link below or scan the QR code to the right.

www.ncai.org/resources/econtoolkit/challenges



SCAN ME

THRIVING TRIBAL ECONOMIES: 11 STRATEGIC CONSIDERATIONS



Each consideration is a critical element of a Tribal Nation's economy-building ecosystem. Tribal Nations that achieve lasting success in building thriving, resilient economies cultivate these elements to fit their needs and priorities.

SOVEREIGNTY AND ECONOMY: A RECIPROCAL RELATIONSHIP



SOVEREIGNTY STRENGTHENS ECONOMY:

When a Tribal Nation fully, effectively, and strategically exercises its inherent sovereign rights, it empowers its ability to create a thriving, resilient tribal economy.

Some of the many important benefits:

- Economic activity based on tribal goals
- Environment of certainty for commerce
- More tribal citizens participate in economy

ECONOMY STRENGTHENS SOVEREIGNTY:

As a Tribal Nation builds a thriving, resilient economy, it enhances the ability of its citizens to achieve self-sufficiency, and it provides the nation a growing resource base to expand its exercise of sovereignty to advance its priorities, from creating safe communities to language revitalization to tribally-run education systems.

Some of the many important benefits:

- Increasing tribal government revenue
- Increasing tribal household income
- Return migration of citizens to community

TRIBAL ECONOMY “QUICK CHECK”: RIGHTS, TOOLS, ADVANTAGES

Below is a starting checklist of some (but not all) of the common, fundamental components for tribal economy building. To get a basic sense of where your Tribal Nation stands, check the boxes that currently apply. The more check marks you make, the firmer your nation’s foundation for economy building. Where you didn’t check, plan to focus your nation’s attention.

RIGHTS

Is our nation exercising its right to...

- self-govern with a tribal constitution (written or not) and governance system of our own design?
- regulate tribal land and natural resources in alignment with our core values and economy-building priorities?
- create and refine laws and codes designed to promote local commerce, protect tribal consumers, and foster self-determined economic growth?
- engage in Self-Governance contracting/compacting to enable our nation to flexibly use federal resources for economy building?
- forge strategic intergovernmental agreements aimed at advancing key tribal economic initiatives?
- enforce its Tribal Employment Rights Ordinance (TERO) authority to give tribal citizens preference for local available jobs and contracts?

TOOLS

Does our nation currently possess...

- a fair and independent court system that incentivizes doing business on tribal land?
- a tribal commercial code governing commercial activity that is fairly and consistently enforced?
- effective policies insulating tribal enterprises and citizen-owned businesses from political interference?
- an enforced procurement policy requiring tribal government and enterprises to do business with tribal citizen-owned businesses?
- a community-driven strategic plan for our nation that clearly sets out its economy-building priorities?
- a community-driven master land use plan aligned with the nation’s core values and economy-building priorities?

ADVANTAGES

Is our nation using its sovereign advantages to...

- tax commercial activities on tribal lands to generate revenues our nation can use how it sees fit?
- exercise other civil regulatory authorities (business zoning, licensing, tax credits, etc.) to support commercial growth?
- use sovereign immunity (and limited waivers of that immunity) to advance economic initiatives and business ventures?
- charter tribal corporations governed by tribal law to advance our nation’s economy-building priorities in particular fields and industries?
- establish/partner with a Native CDFI and/or other lending institutions to increase our nation’s and citizens’ access to capital and credit?
- support tribal citizens through scholarship programs to develop the particular skills our nation needs to build its desired economy?

BUILDING TRIBAL ECONOMIES: WHO SHOULD DO WHAT?

In a thriving, resilient tribal economy, all of these economic players are carrying out their appropriate roles in a coordinated fashion.

TRIBAL CITIZENS

- Help leaders set strategic priorities for economy building
- Work for tribal government and enterprises advancing those priorities
- Own/operate small businesses
- Patronize those businesses

TRIBAL LEADERS

- Set strategic priorities for economy building with tribal citizens' input
- Develop laws, institutions, systems, and infrastructure to advance those priorities
- Set strategic direction for nation-owned enterprises
- Hire and delegate authority to qualified staff to lead day-to-day enterprise management
- Prioritize tribal commerce with citizen-entrepreneurs
- Make targeted investments in building nation's human capacity to grow its economy
- Partner with tribal colleges, universities, and Native financial entities
- Forge other partnerships that foster economic growth

TRIBAL YOUTH

- Develop leadership skills to help nation grow economy over time
- Pursue careers in key fields

TRIBAL ENTERPRISE STAFF

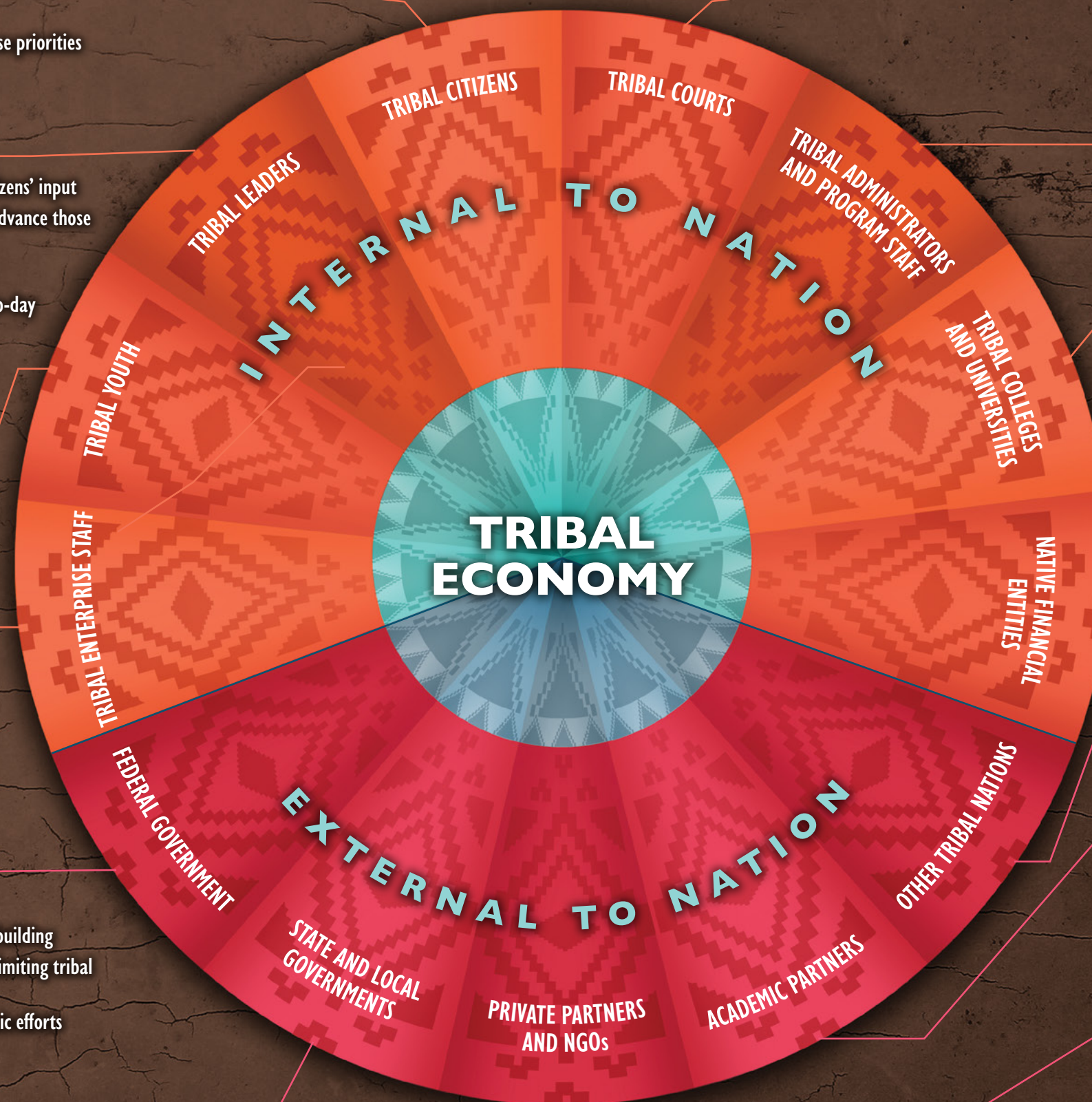
- Lead day-to-day management and operation of tribal enterprises
- Ensure nation-owned enterprises do business with citizen-entrepreneurs

FEDERAL GOVERNMENT

- Fulfill its trust and treaty obligations to Tribal Nations
- Create policies that foster self-determined tribal economy building
- Eliminate jurisdictional, legal, and bureaucratic obstacles limiting tribal economic growth
- Adequately fund development and growth of tribal economic efforts
- Provide Tribal Nations with useful data

STATE AND LOCAL GOVERNMENTS

- Respect/defer to tribal jurisdiction over tribal lands
- Enter into MOUs with the Tribal Nation to foster tribal economic development
- Respect tribal taxing authority



TRIBAL COURTS

- Provide fair and independent administration of justice
- Consistently enforce tribal codes and laws designed to foster economic growth
- Fairly resolve commercial disputes

TRIBAL ADMINISTRATORS AND PROGRAM STAFF

- Inform, implement, and follow laws and policies designed to foster economic growth
- Coordinate with leadership, tribal enterprises, and departments to ensure alignment with tribal priorities

TRIBAL COLLEGES AND UNIVERSITIES

- Partner with tribal government and enterprises to develop tribal business professionals and entrepreneurs
- Help with tribal data collection/analysis
- Align degrees and certifications with tribal economic capacity-building priorities

NATIVE FINANCIAL ENTITIES

- CDFIs, credit unions, and banks that partner with tribal government to foster growth of citizen-owned businesses
- Enhance citizens' financial capability and assets to contribute to economy

OTHER TRIBAL NATIONS

- Join with the Tribal Nation on intertribal business ventures
- Do business with the nation, its enterprises, and citizen-owned businesses

ACADEMIC PARTNERS

- Partner with Tribal Nation to grow tribal data/data capacity
- Provide education/training to tribal citizens in priority fields
- Build capacity of faculty and staff to support Tribal Nation

PRIVATE PARTNERS AND NGOs

- Join tribal business ventures on tribal terms
- Supply capital and credit for business start-ups/growth
- Provide technical expertise and funding to offset costs



FRAMING THE DISCUSSION

As the introduction explores, the fundamental tasks facing Tribal Nations are to return tribal self-determination to its rightful place as the sole driver of economy building, develop their own vision of a vibrant, healthy economy, and then forge pathways to achieve that vision.² The question is: *how*? Given how tribal economies were colonized by federal policies designed to benefit others, how can Tribal Nations “decolonize”³ the *process* they use to define the economy that is best for *them* and then create it? How can they bring forward those Indigenous economic institutions and principles that once enabled them to flourish? And how can they return valued roles to all of those in the community upon which that flourishing depended, and prepare them for those roles?

In this regard, the process a Tribal Nation uses to design and build its self-determined economy is more important than the particular economic activities it ultimately pursues. Across Indian Country, Tribal Nations can tell many stories about well-intentioned economic solutions that failed because the people those solutions were meant to benefit were *not* meaningfully involved in their development and implementation. Simply put, if a Tribal Nation is to realize its own definition of “inclusive prosperity,”⁴ it must include its own people every step of the way.

Many Tribal Nations are recognizing this fact – and acting on it. They are moving from a rushed, “crisis mode” approach to economic development to a deliberate approach to economy building that embraces and enacts a critical Indigenous principle: planning.⁵ In so doing, they are developing processes to elicit, understand, and enact the collective will of the people – not just once or every five or 10 years, but in an ongoing, structured fashion. Among these nations, there exist common keys to a *successful* process and the transformative outcomes that process produces. These include:

- a continuous cycle of engagement between tribal government, tribal citizens, and other key stakeholders rooted in consulting, analyzing, acting, and informing;
- an “**assets-based**” **mindset** that prioritizes solutions for prosperity (versus a “**deficits-based**” **mindset** fixated on problems and poverty);
- a working understanding of the nation’s economic history (its traditional system and past successes and failures);
- a comprehensive picture of its current economy (what’s working and not, who is involved, who isn’t, and who should be);
- a standard, community-informed process for determining

“Development comes from within. It cannot be done to people, or for people, but must come from people... It is about leadership, vision, and a dignified livelihood for all...”

– Sherry Salway Black, Founding Team, Lakota Funds¹

whether new economic opportunities serve the nation’s best interests;

- a dynamic communications system to continuously inform tribal citizens and others about the nation’s economic choices and how they will advance the nation’s long-term priorities;
- mechanisms (surveys, focus groups, planning retreats, etc.) for regularly consulting with tribal citizens about how to refine and grow the economy-building approach over the long run⁶;
- regular evaluations of the citizen engagement process to determine how to improve it;
- committing to “reflection, deliberation, patience, and respect.”⁷

Once such processes are in place, they can produce benefits that transcend conventional economic indicators, such as:

- informed tribal decision-making processes that are stable, strategic, and infused with the people’s highest priorities⁸;
- “a sense of greater responsibility for the decisions that are made and an increased incentive to make decisions that have positive effects on the community” (i.e., accountability)⁹;
- increased **transparency** (through intentional, accessible education of tribal citizens and other key stakeholders);
- broad community ownership in and support for the nation’s economy-building efforts;
- a thorough understanding among tribal leaders and key decision-makers about the community’s readiness for economy building – and how to strengthen it¹⁰;
- growing confidence among citizens in the government’s ability to achieve the people’s aspirations for the future; and
- deeper understanding among all that it is not tribal government’s job alone to build the economy and that everyone has important contributions to make.

TRIBAL SNAPSHOTS



FOND DU LAC BAND OF LAKE SUPERIOR CHIPPEWA (FDL)

Though FDL had engaged in various planning processes for decades, in 2019 it began looking for a more meaningful way to ensure its people’s values and visions for the future drove its actions. In response, the FDL government engaged in a community development planning and strategic decision-making process focused on what the 4,200 FDL members wanted for the Band’s future. The result was the Fond du Lac Reservation Comprehensive Plan, which incorporated significant community input gathered amid the pandemic via online surveys and reviews “to highlight and determine priorities for the reservation.”¹ The Reservation Business Committee (RBC), FDL’s governing body, approved the Plan in January 2021. Employing a “catch up” and “look ahead” strategy, the 20-year plan works to plug identified gaps in services to FDL members while simultaneously pursuing economic growth opportunities outlined by the Band.² The Comprehensive Plan expresses the community’s “strong entrepreneurial spirit” through its focus on private sector development through the cultivation of Band member-owned small businesses, and dictates any future modifications to the document must undergo public review before they may be approved by the RBC.³ The Band employs several strategies to ensure the community’s codified vision is followed, including relying on its Economic Development Committee (EDC) – composed of a cross-section of tribal government staff and community leaders – to act as an objective “first filter” for economic development proposals.⁴ The EDC reviews potential projects holistically, evaluating their costs, required resources, economic feasibility, alignment with community values, overall impacts on the Band, and the human capacity needed to ensure their success. While the Comprehensive Plan was only recently ratified, the EDC already has taken key steps to advance it by vetting land purchases for hotels, conducting research on potential future housing developments, and establishing FDL’s Agricultural Division to oversee the Band’s expanding food sovereignty efforts – all steps explicitly designed to help FDL realize its people’s vision for *their* future.⁵

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PROCESS>

CONNECT: Jason Holliday, Director of Planning, Fond du Lac Band of Lake Superior Chippewa, jasonholliday@fdlrez.com



LUMMI NATION

In 2004, the Lummi Indian Business Council (LIBC) embarked on a 12-year process to develop and implement its “Ventures Promoting Prosperity Plan,” which included forging its long-term economic development vision.¹ Ventures began with a two-year “conversation” designed to learn from the Lummi people what “should be done to address poverty and... promote prosperity, individual self-reliance, and long-term community stability and well-being.”² This unique opportunity to “guide” LIBC involved 1,500 Lummi members through community surveys, focus groups, and one-on-one interviews, producing a consensus definition of prosperity: “living our lives according to Lummi values.”³ Ventures’ ensuing Strategies for Prosperity notably featured a targeted emphasis on cultivating not only Nation-owned businesses but Lummi member-owned small businesses, which Lummi recognizes “reduces poverty by creating income, building assets and contributing to local employment creation.”⁴ This emphasis soon took key forms, including LIBC’s launch of Lummi CDFI (which provides business loans and TA to Lummi entrepreneurs⁵) and the Te’Ti’Sen Center, the first small business incubator and commercial retail center of its kind in Indian Country.⁶ These steps – along with the creation of the Lummi Cultural Arts Association, which helps Lummi artists market their products⁷ – have helped to significantly increase the number of Lummi member-owned businesses at “different stages of development.”⁸ Ventures also prompted LIBC to establish the Office of Economic Policy, which analyzes, plans, and administers economic policies and actions to increase Lummi members’ standard of living and enhance their ability to live their “Schelangen (way of life).”⁹ While it formally ended in 2016, Ventures “continues to guide Lummi,”¹⁰ providing the foundation for its **CEDS** and 2022 Lummi Nation Community Plan, which relied on the “broad and inclusive public outreach process” developed by Ventures.¹¹

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PROCESS>

CONNECT: Sean Lawrence, Director of Economic Policy, Lummi Nation, SeanL@lummi-nsn.gov

ASK YOURSELF

1. Does our nation have a clear vision of our self-determined tribal economy, and how to achieve it? If so, were our people meaningfully involved in forging that vision, and how are they contributing to achieving it?
2. Do we currently have a structured process for ongoing citizen engagement that connects our economic decision-making with the collective will of our people? If not, how do we create one? If so, how can we strengthen it?
3. What key groups and individuals in our nation are not currently part of the process who should be? How can we best engage them?
4. Is our process primarily governed by an “assets-based” or a “deficits-based” mindset? How can we fully embrace the former?
5. Do our leaders, key decision-makers, and citizens have a working knowledge of our traditional economy, and why our ancestors designed it that way? How can we build and leverage that understanding?
6. Do we have processes in place to comprehensively assess the current state of our economy and its strengths and weaknesses, and if so, how are we using that knowledge to inform our economic decision-making?
7. To what degree do our people trust the process we currently use to make and implement major decisions about how to grow our economy? How can we change our process to grow that trust?

POLICY TIPS

1. Create and regularly update a “community map” that identifies key demographics and individuals (elders, youth, entrepreneurs, clan/family leaders, etc.) and the best ways to engage them on a regular basis in your economy-building process.
2. Challenge tribal leaders, key decision-makers, and citizens to embrace an “assets-based” approach to economic decision-making (one focused on solutions, prosperity, and actively learning from our previous mistakes).
3. Dedicate tribal staff and resources to develop and periodically update a living history of your nation’s economy that can continuously inform its community-driven process for economic decision-making and implementation.
4. Conduct an assessment to evaluate the **community’s readiness** to contribute in various ways to the economy your nation seeks to build. Dedicate staff and resources to regularly update the assessment to track how efforts to enhance that readiness are working.
5. Create and adequately resource a multi-faceted communications system that continuously educates community members about your nation’s economic choices, activities, and progress.
6. Tie your nation’s economic activities to the advancement of the community’s long-range goals at every opportunity.
7. Establish a process for regularly assessing the nation’s economic direction and how to strengthen and grow it. Ensure this process elicits extensive input from community members.



FRAMING THE DISCUSSION

In the 1950s, one Tribal Nation in the Southwest entered into an agreement with an outside company that created the world's largest open-pit uranium mine on its land. Over three decades, the mine employed many tribal citizens and generated significant royalties, much of which the nation used to reacquire ancestral lands and invest in tribal members' education. But it came at an incredible cost to what its members valued most – the health of their land and waters, their time-honored subsistence lifeways, the sanctity of their sacred places, their physical wellbeing, and their sense of control over their individual and collective destinies. Acting on that recognition, the nation moved on from the mining venture, and has since worked to methodically build a tribally driven, diversified economy that protects and strengthens those things and fosters the confidence and ability of tribal members to achieve self-sufficiency for themselves and their families.²

Meanwhile, in the 1990s, another Tribal Nation in the Southwest, confronting a host of social welfare needs, decided to invest a substantial portion of its gaming revenue into a deeply-held community priority – caring for tribal elders. It built a 60-bed skilled nursing facility and a ten-bed assisted living annex strategically located at the center of the nation's vast reservation for easy access by all reservation residents. The award-winning venture now supports more than 100 good-paying jobs, almost all held by tribal citizens. More importantly, however, it enables tribal elders to get the culturally appropriate care (such as eating traditional tribal foods and conversing with staff who speak their Native language) they couldn't receive when staying at off-reservation facilities. It also allows them to remain close to – and see much more of – their families during their final stages of life.³

These Tribal Nations and others are once again recognizing the fundamental truth their ancestors intimately understood – that for Native peoples, culture and economy are inseparable. They are two symbiotic components of a single human ecosystem: one cannot thrive without the other. As mentioned, federal policies worked to sever the two, removing core Indigenous values and institutions from the economic equation, and imposing Western economic models that systematically ignored those values and institutions and suppressed the tribal cultures and lifeways they have sustained since time immemorial. However, through what one expert calls an honest, "self-realization process,"⁴ many Tribal Nations are shedding those Western models and "reclaiming the way they managed their economies long ago."⁵

"In all of the decisions we make, we need to ask, 'How are the decisions we're making today strengthening our core values or taking us further away from them?' When we abide by and live our core values, fulfilling the tenets and covenants gifted to us by our Creator, we will never perish. We will endure, and we will flourish."

– Regis Pecos, Former Governor, Pueblo de Cochiti¹

Critical to this process is Tribal Nations' careful reconnection of their economy-building approaches to the core values that make them culturally and social distinct from non-tribal peoples, notably: **reciprocity**, balance, reverence for and stewardship of the natural world, "being good relatives" (kinship)⁶, **self-efficacy**⁷, spirituality, and preparing the youth and future generations to flourish as tribal people. Three decades of research on tribal economy building demonstrates that when Tribal Nations commit fully to this process (not just at one point in time, but over time), it works. When they consciously "match" their economic decision-making processes, strategies, policies, activities, and investments with their most precious core values – and when those things closely align with the people's enduring sensibilities about what kind of economy is appropriate and how to build it – it empowers long-term, sustainable economic progress.⁸

This requires that Tribal Nations move beyond a focus dominated by dollars and cents and picking "winning" economic development projects that can turn quick profits, and instead define their tribal bottom line – governed by their core values – that promotes healthy, thoughtful choices about what kinds of enterprises they should operate (and not), where they should do business, how business should be conducted, what other economic activities it will foster (citizen-owned small businesses, etc.), how they will live their core values through their economies every day, and how they will grow their economies for future generations.⁹

TRIBAL SNAPSHOTS



NAVAJO NATION

In the early 2000s, Navajo (Diné) citizens suffered from epidemic rates of diabetes and other chronic health conditions associated with poor nutrition, in part because the "food desert"¹ encompassing Navajo's vast reservation offered few affordable healthy food options across its convenience stores, trading posts, and handful of conventional grocery stores.² Committed to fostering the people's ability to achieve the Diné value of *hózhó* ("holistic health and wellness")³ through a traditional lifestyle "characterized by physical activity and consumption of healthy, traditional foods,"⁴ grassroots advocates and local healthcare entities launched a legislative campaign culminating in Navajo Nation's passage of the Healthy Diné Nation Act (HDNA) in 2014.⁵ The first "junk food tax" levied by any government in the U.S., the HDNA imposed a 2% surtax on unhealthy foods including sugar-sweetened beverages, baked goods, and candy, and waived Navajo's standing sales tax (6%) on healthy foods like fresh produce, nuts, and water at all reservation stores (combined difference: 8%).⁶ Administered by the Office of the Navajo Nation Tax Commission⁷, the HDNA mandates 80 percent of the tax revenue be allocated to Navajo's 110 local chapters for self-determined community wellness projects such as walking trails, playgrounds, skate parks, basketball courts, and food sovereignty initiatives.⁸ Permanently reauthorized in 2020, the HDNA generated \$7.58 million in tax revenue in its first five years, funding more than 1,300 chapter projects with over \$6 million – projects Navajo otherwise wouldn't have funding to support.⁹ Growing data reveals the law is having its desired effects: incentivizing healthy eating (seen in increases in local stocking and purchasing of products like water and healthy snacks¹⁰) and discouraging unhealthy eating, evident in the gradual decline of HDNA revenue, attributed to a decrease in "unhealthy food purchased relative to total goods bought" at Navajo.¹¹ The HDNA also promises to gradually decrease the costs of poor health for the Nation and its citizens over the long haul.

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/VALUES>

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SEALASKA

In 2013, Sealaska, an ANC serving 23,000 shareholders "with a common bond to southeast Alaska,"¹ reached a crossroads. Long pursuing an approach aimed at quickly generating substantial revenue, Sealaska had grown disconnected from the values of the communities it serves regarding the types of enterprises it owned and where and how it did business. This approach also had proven unprofitable, leaving Sealaska \$35 million in the red.² In response, Sealaska partnered with the Sealaska Heritage Institute to identify the cultural values that exemplify the Tlingit, Haida, and Tsimshian people and restructure the company to live, strengthen, and advance those values.³ These include: *Haa Aaní* (our homelands), *Haa Shuká* (our past, present, and future, including honoring our ancestors and responsibilities to the future generations), *Haa Latseen* (our strength, resilience, and responsibility to grow our abilities), and *Wooch.Yax* (balance and respect in our relationships, including with the natural world).⁴ Embarking on its "Values In Action" journey, Sealaska sold off "its grab bag of far-flung businesses"⁵ located where few Sealaska shareholders lived, and exited industries that conflicted with those values. Emphasizing incremental progress that "builds on itself,"⁶ Sealaska now selects and grows businesses based on their ability to sustain land, water, and food for future generations.⁷ As a result, it has scaled back its industrial logging operations; decreased its carbon footprint; concentrated its business activities in sustainable foods, restoring ocean and groundwater health, and low-impact tourism; and located its businesses primarily in Alaska and Washington where it can be better positioned to hire its own people.⁸ Sealaska practices its core values each day through concrete strategies, including "working together, curiosity, [fixing] what hurts us, decision-making derived from experience, and understanding guided by data and information."⁹ Today, it generates increasing annual profits to address stakeholder priorities such as higher education and language revitalization, proving that "tying traditional values to business practices was the right call."¹⁰

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/VALUES>

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ASK YOURSELF

1. What core cultural values should we practice/advance as we build an economy that enables our people to flourish on our terms?
2. Is there a consensus among our people about what those core values are, and how we should integrate them into our economic decision-making and actions? If not, what can we do to achieve and maintain that consensus?
3. Are our economy-building efforts strengthening or weakening our core values? If the latter, what changes must we make?
4. Do we have a common language/vocabulary that express our values through our economic decisions and actions that everyone understands? Does that language/vocabulary reflect who we are as *tribal* people?
5. Are our core cultural values reflected in the ways our nation's government currently does business (how it runs its enterprises, how it honors its obligations to commercial partners, etc.)?
6. Was entrepreneurship a value our nation traditionally embraced? Is it something we embrace today? If not, why not, and what steps must we take to embrace that value again?
7. Is our nation working to ensure our youth and future generations understand our core values and how we use them to grow our economy? What more could we be doing?¹⁰

POLICY TIPS

1. Working with key tribal stakeholders, define the values that will guide your nation's economic decision-making and implementation.
2. Conduct a thorough assessment of your nation's current economy (its active economic sectors, its nation-owned enterprises, its support of tribal citizen-entrepreneurs, etc.) to determine to what extent it "honors" the core cultural values of your people.¹¹
3. Working with your community, define your nation's "tribal bottom line" – the culturally-rooted principles and indicators it will use to drive and measure economic progress (this should include the nation's definition of "wealth" based on its core values).¹²
4. Create for your nation its own distinct **cost-benefit analysis** tool to evaluate whether existing and potential economic endeavors advance the nation's tribal bottom line.¹³
5. Thinking about "Process" (pages 14-15), evaluate your nation's current process for making and implementing its big-picture economic decisions to determine whether it is driven primarily by outsiders' value systems, or your own tribal value systems.
6. Develop a common language for your nation's economy-building approach that your people will readily identify with and embrace (where possible, express key core values and goals in your Native language).
7. Assess your nation's traditional economy and how it valued entrepreneurial activities by its people and trade with other tribal and non-tribal peoples. Determine how to integrate those principles into your current economy-building approach.



FRAMING THE DISCUSSION

Tribal societies thrived traditionally because Tribal Nations freely designed and governed economies dedicated to maintaining the cultural, social, and political life of tribal communities, and the health of the places in which those communities resided. Economic decisions were made each day based not just on how they supported the community that day, but how they ensured the vibrancy of the community over the long run. In essence, tribal economies consciously featured and advanced a set of greater “purposes” that transcended the immediate benefits that any single economic activity generated that day, season, and year.

As discussed on pages 4-7, colonial policies aimed to sever tribal economies from tribal purposes, instituting systems of external control designed to ensure that tribal economic resources and the *limited* economic activities in which Tribal Nations were allowed to engage produced benefits for someone other than themselves.

As Tribal Nations work to reclaim control of their economies, an increasing number are expending considerable time and energy to define, once again, the greater purposes they want their economies to serve, and actively work to reconnect the economic activities they choose to engage in and support with those greater purposes. According to one Native scholar, this growing movement involves shedding the federal government’s “patronizing oversight” of tribal economic development so that Tribal Nations can “chart a different course...consistent with our dream of what we want to be.”² And when Tribal Nations “are able to exercise their authority over their resources under a well-supported governmental policy of self-determination...their chances for sustained economic development greatly improve.”³

The greater purposes that Tribal Nations identify and advance through their economy-building efforts may vary in nature, form, and number from one nation to the next, but they typically include the following:

- strengthening tribal cultures, languages, and lifeways⁴
- reclaiming and reviving tribal institutions of self-governance⁵
- enhancing the nation’s capacity to exercise tribal sovereignty effectively⁶
- reacquiring tribal lands and sustainably managing and preserving tribal lands and natural resources for the benefit of future generations⁷
- mitigating the “harsh effects” of longstanding poverty and related social ills⁸

“Economic development is about freedom – about American Indian and Alaska Native nations gaining the freedom to shape their communities and futures in their own ways. It is about making self-determination not only a right but a practical reality.”

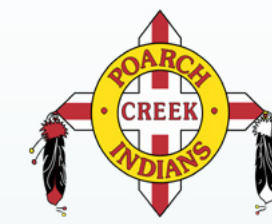
– Native Nations Institute, University of Arizona¹

- addressing urgent needs such as education, healthcare, housing, and elder and youth services⁹
- providing career opportunities that keep tribal citizens on the reservation, and promoting tribal community self-sufficiency¹⁰
- diversifying tribal economic activities to avoid over-reliance on large-scale enterprises the nation owns and operates¹¹
- recreating tribal systems of commerce and preparing tribal citizens to contribute to those systems in different ways¹²
- improving the quality of life for all local residents – tribal and non-tribal.¹³

Endowing economy-building approaches with an inclusively defined, clear and widely understood, and achievable set of purposes is no easy task. Equally challenging is developing the Tribal Nation’s capacity and commitment to advance these purposes, assessing its progress over time, and refining its approach accordingly to ensure ongoing and lasting success. These fundamental endeavors require what sustained tribal societies for millennia – taking charge, and planning strategically for the long haul. As one Native scholar explains, “An intergenerational aim requires an intergenerationally aligned economy.”¹⁴

Endowed with such purpose, a Tribal Nation’s economy-building approach fosters a whole far greater than the sum of the various economic development activities in which it chooses to invest its people, resources, ingenuity, and time. It also provides tribal leaders, staff, and citizens with a critical lens through which they can collectively decide and act: Will the economic choices and opportunities before us today move us closer to achieving our ultimate goals, or will they move us further away?

TRIBAL SNAPSHOTS



POARCH BAND OF CREEK INDIANS (PCI)

Seeking to endow its economic development and other governmental activities with a holistic sense of purpose, in 2007 PCI began work on its Tribal Master Plan, titled “A Place Called Poarch.”¹ With the help of technical experts from nearby Auburn University, the Band solicited input from a broad cross-section of its members – through one-on-one interviews, focus groups, educational forums, and surveys administered at Poarch’s annual powwow and other community events – to identify and integrate into the Master Plan the people’s shared priorities for “what is going to build our nation” over the long haul.² Emerging from this

deep community engagement and planning process were overarching tribal vision and mission statements, a tribal constitutional amendment codifying the values that PCI’s elected leadership must practice, step-by-step action plans detailing the types of economic activities PCI should undertake (and where and how they should take place), and “decision-making standards and criteria to guide future decisions.”³ Among the Plan’s many economy-building goals were annually increasing the standard of living of tribal families, growing the percentage of non-gaming revenue as part of Poarch’s total revenue by diversifying into new industries and emerging sectors, and investing those revenues into community priorities such as culture and heritage preservation and the reservation’s physical infrastructure.⁴ Having made significant progress on its original goals, in 2017 PCI updated its Tribal Master Plan to set forth next-stage priorities advancing its “Prosperity Vision,” including decreasing its fiscal reliance on its Alabama-based gaming operations, providing opportunities to PCI youth to learn about and eventually start small businesses, and targeting the development of the tribal workforce to grow PCI’s capacity to be successful in its new business ventures.⁵ Through sustained community input that continues to inform targeted, purpose-driven action, PCI is turning its vision of “A Place Called Poarch” into a reality.

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PURPOSE>

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YSLETA DEL SUR PUEBLO (YDSP)

In 2002, a federal court ordered YDSP’s casino to close, leaving the Pueblo (also known as Tigua) without its main source of jobs and revenue, an unemployment rate that skyrocketed to 30 percent within months, and the reality it soon would run out of money if it didn’t forge a new path forward. Realizing its “short-term and unfocused approach to planning, political influence over business dealings, and ineffective business systems”¹ had made it economically fragile, YDSP launched a community-driven planning process to identify and advance through its economy-building and related efforts “what it means to be self-determined, what it means to support community growth, and what it means to be Tigua.”² Called “Project Pueblo,” this effort resulted in a “balanced development” model that works to enable YDSP to “become a self-sufficient Pueblo [with the] power to thrive in a modern world while preserving our cultural foundations.”³ To advance this model, YDSP invested heavily in its governance infrastructure, including: overhauling its tax code to increase tribal revenue, creating other codes to foster local commerce, forging a 100-year land-use plan prioritizing land reacquisition, and developing a comprehensive socio-economic assessment of the Pueblo to inform its decision-making.⁴ By “listening to individuals at all levels and incorporating culture in everything [we] do,”⁵ YDSP has cultivated a robust, resilient economy featuring businesses owned by the Pueblo and its members and an annual budget surplus.⁶ Building on its “Tigua-fied” approach, YDSP recently used the New Markets Tax Credit Program to construct a medical clinic that will offer improved services to YDSP members and eventually non-members as well, create 91 full-time jobs, and provide YDSP with a “sustainable, diversified revenue stream.”⁷ YDSP’s fiscal stability also allowed it to use some of its CARES Act funding to provide grants to 70 Pueblo member-owned businesses to help them stay afloat during the economic crisis caused by the coronavirus pandemic.⁸

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PURPOSE>

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ASK YOURSELF

1. What does our nation want to look like in five years? Twenty-five years? Two-hundred and fifty years? Is our tribal economy as currently constructed capable of realizing that vision?
2. Does our nation currently have a clearly defined set of overarching purposes that its economic development activities are designed to advance? If so, what are they? If not, why not?
3. Are these purposes widely understood by tribal leaders, staff, and citizens? And what role did they play – and should they play – in forging these purposes?
4. How can our nation better connect its current economic activities with these overarching purposes, or are there other economic pursuits it should undertake to achieve these purposes? And are there economic pursuits it should actively avoid?
5. Does our nation possess the institutional and human capacity necessary to build an economy that can advance these purposes?
6. What obstacles stand in the way of our nation creating an economy to achieve these purposes, and how can it overcome them?
7. To what degree do outside governments and actors influence our nation’s economic activities and the ultimate goals those activities are designed to achieve? How can we lessen their influence or leverage their assets to exert greater tribal control?

POLICY TIPS

1. Develop an inclusive process for determining the long-range priorities your nation’s economy building efforts will advance, and identify the distinct roles of your nation’s leaders, staff, and citizens in contributing to that process – and the priorities that emerge.
2. Conduct a systematic assessment of your nation’s current economic activities to determine whether and how they directly advance your nation’s long-range nation-rebuilding priorities.
3. Create a tribal-wide master plan for your nation’s future that codifies these long-range priorities and explains how the nation’s economic development initiatives will advance them.
4. Engage in a comprehensive process to map the assets – human, institutional, etc. – your nation currently has to execute this plan, and identify where and how it needs to grow its assets to achieve lasting success.
5. Create a system for identifying and evaluating new economic development opportunities that uses these long-range priorities as a primary basis for tribal decision-making.
6. Develop standing mechanisms for community education and engagement that continually: (1) seek input from tribal citizens about the overarching direction that your nation’s economy should take and the ultimate goals it should pursue, and (2) educate them about the progress the nation has made and the obstacles it is encountering.



FRAMING THE DISCUSSION

In New Mexico, one Tribal Nation has spent decades undoing the damage caused by outsiders' attempts to develop its reservation, notably the construction of a dam that flooded the community's farmlands and establishment of one of the largest non-Native residential developments ever built on tribal lands. Reclaiming control over its place and economy, it has rebuffed efforts to install a harmful hydroelectric power plant, assumed control over the residential development to minimize its non-Native occupants, invested heavily in repairing and reacquiring farmlands to rejuvenate its agricultural lifeways, and today pursues economic projects "consistent with [its] cultural values."²

Meanwhile, in Wisconsin, another Tribal Nation used a federal law to develop Business, Agricultural, and Residential leasing regulations for tribal trust and restricted lands on its reservation "to benefit all land uses of the Nation."³ These regulations have "dramatically reduced"⁴ the time it takes to acquire a lease, encouraging greater investment in food production and other economic activities through 25 Business and Agricultural leases.⁵

And in Arizona, a Tribal Nation, concerned about a new freeway and encroaching urban sprawl along its reservation's western edge, developed a comprehensive land use plan. In the plan, the Nation confined its commercial activities to a nine-mile corridor along the freeway to protect the rural feel of the rest of its reservation, striking a healthy balance between economic growth and the people's accustomed way of life.⁶

Determining where Tribal Nations should build thriving tribal economies, and for what greater purposes, is a complex task. They must wrestle with deep legacies of federal policies that confined them to reservations and compelled them to engage in only certain economic activities (natural resource extraction, allotment-based farming, large-scale cattle ranching, unsustainable timber harvesting, etc.). But a growing number are pushing the envelope of sovereignty to define the location, nature, and expanse of their economies, just as their ancestors once did. As *place-based* peoples, their building of thriving economies starts at home, but increasingly, it is transcending tribal borders in diverse, often innovative ways. Below are key components to address in a Tribal Nation's "inclusive and thorough"⁷ structuring of its distinct economic place:

- **On Tribal Lands:** Places suitable for development (including their readiness and legal status); places *not* suitable for

"Place has to be matched with the purpose of an economy – a tribal definition of economy should shape the geographic expanse of place...The tribe needs to control the benefits of place in a way that honors their values."

– **Martin Jennings, Director, Northwest Indian Community Development Center¹**

development (for cultural or environmental reasons); where certain types of businesses (nation-owned, citizen-owned, etc.) should locate; what natural resources are culturally appropriate to develop; the subsistence lifeways tribal citizens rely on; the ways outsiders (joint venture partners, investors, customers, employees) should participate and their impacts on community life; and codifying those choices in tribal law.⁸

- **Around Tribal Lands:** Protecting subsistence-critical places (hunting, fishing, wild food gathering, etc.) in ancestral territories; factoring tribal citizens who live/work in nearby communities into the nation's economy; determining the viability of tribal economic ventures in those communities and the relationships the nation must build with other governments to support them.

- **Beyond Tribal Lands:** Establishing businesses and/or active/passive investments regionally, nationally, and/or globally; engaging in commerce with other Tribal Nations; and supporting tribal citizen-entrepreneurs off-reservation.

- **Place-neutral:** Using technology and telework as an emerging business practice to support "place-neutral" economic activities that are not land/infrastructure intensive, don't need to be near major markets, and can employ local tribal citizens.⁹

Tribal Nations' economic objectives often differ from one area to the next. For example, many emphasize employment of tribal citizens on tribal lands but concentrate more on generating revenues beyond tribal lands where fewer tribal citizens live. But as Tribal Nations are demonstrating, the overall goal is to build economies that sustain tribal places and their peoples' connection to them. As one tribal leader explains, "We need development to empower the future of the land, not endanger it. We need to focus on place to strengthen our own sense of place."¹⁰

TRIBAL SNAPSHOTS



CITIZEN POTAWATOMI NATION (CPN)

Since the 1970s, CPN has built a robust economy based on "**vertical integration**": each new economic activity it pursues feeds off its existing ones and vice versa so it can repeatedly circulate dollars internally to maximize their economic impact.¹ Despite its success, CPN began to hit an economic ceiling, which it partly attributed to a key factor: it didn't fully control the physical foundations of the place where its economy is based, and the foundations it did control weren't capable of supporting its desired growth. In response, CPN started investing as much into capital improvement projects as it did into its businesses. Recognizing "if you control water, you control pretty much everything,"² it took over a failing rural water district from the state that had long provided CPN inadequate water, investing more than \$10 million in more than 400 miles of new water lines that now bring abundant, clean water to key CPN facilities – including the tribal government building, museum, and key economic drivers such as the casino and tribally-owned grocery store.³ CPN now supplies 30% of the county's water, serving more than 1,600 customers with much cheaper water than what nearby water districts provide⁴; it also recently built a sewage plant, which led to contracts with four local municipalities (primarily inhabited by non-Natives) to serve their water and sewage needs. Advancing its "vertical integration" philosophy, CPN has since made similar investments in related capital improvement projects – including electric power, road and bridge improvements, emergency response, and a railroad – and the industries supporting them. For example, it launched Sovereign Pipe Technologies, a manufacturer supplying plastic pipe to the water, natural gas, and cable industries – including to its water district and geothermal energy operation that supplies heat to CPN's industrial park and other businesses.⁵ As CPN explains, these investments "give us security and revenue that become a foundation for other things we want to do. It's also crucial in lowering the costs of our business operations."⁶

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PLACE>

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OSAGE NATION

Hampered for centuries by federal policies that caused catastrophic losses of land and wealth and a rapid disconnection "from the traditional Osage food system that had long sustained them physically and culturally,"¹ Osage took charge in the 2000s. Ratifying an inclusive new constitution and governance system designed by its own people, the Nation developed a "citizen-driven" 25-year strategic plan featuring ambitious goals for economic diversification and security.² Osage made significant headway on these goals until 2020, when the pandemic brought things to a halt and revealed a hard truth: its place, the Osage Reservation, was a food desert; its people were reliant on expensive, unhealthy foods from the outside; and access to those foods could be disrupted at any moment by forces beyond its control.³ Recognizing its economic self-sufficiency hinged on becoming food independent, Osage took action.⁴ Building on its "once-in-a-generation" purchase of the 43,000-acre Osage Nation Ranch on the reservation, Osage spent nearly half of its CARES Act funding to upgrade the Ranch to dramatically expand its commercial cattle and bison operations; build greenhouses, an aquaponics bay, and food processing facility at its Harvest Land farm; and construct its meat processing plant.⁵ To maximize their economic and health benefits to the Nation, Osage has the capacity to provide meat and produce to its Elder Nutrition Program, elementary school, and needy citizens, selling the surplus through its local markets; meanwhile, Harvest Land launched an online store to increase access to affordable, healthy foods for Osage citizens and other local residents.⁶ The Nation is also partnering with Oklahoma State University to launch an Indigenous Supported Agriculture program that provides Harvest Land produce to Osages at below market prices, reducing their cost of living.⁷ The program tracks participants' improved health outcomes and reduced long-term healthcare costs, which will free up the Nation to direct more of its resources to strategic priorities like continued economic diversification and growth.⁸

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/PLACE>

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ASK YOURSELF

1. **On Tribal Lands:** Does our nation maintain a community-informed economic map of tribal lands that prioritizes certain areas that are culturally appropriate for development and what it will take (legally, financially, environmentally, infrastructurally) to develop them?
2. **On Tribal Lands:** What legal and regulatory obstacles does our nation face in developing those areas? How can it overcome them?
3. **On Tribal Lands:** In what ways will our nation attract outsiders to tribal lands to participate in your economy (ex: tourism) and for what reasons (commerce, employment, etc.)? How can we ensure that this dynamic does not negatively impact community life?
4. **Around Tribal Lands:** How will our nation's economy consciously strengthen the health of – and the people's connection to – its ancestral territory and traditional subsistence areas? How should it incorporate neighboring communities and tribal citizens who live there?
5. **Beyond Tribal Lands:** Should our nation do business with other Tribal Nations (and their citizen-entrepreneurs), in what ways, and for what purposes? If your answer is yes, how can our nation lay that groundwork?
6. **Overall:** How can our nation grow its economy's reach over the long run? What kind of investments must it make and what kind of capacity must it build to do so?

POLICY TIPS

1. **On Tribal Lands:** Develop a community-informed comprehensive land-use plan that identifies your nation's economic opportunity zones, its clear goals for developing those areas and how, and those areas that are deemed off-limits for development.
2. **On Tribal Lands:** Create a long-range land reacquisition and consolidation program that enables your nation to expand the geographic reach of its economy and scale up economic projects in tribally designated areas.
3. **On Tribal Lands:** Develop and update a reservation economic profile to inform strategic decision-making that inventories (among other things) the location, diversity, and growth of nation-owned and citizen-owned businesses; your nation's economic assets; and the state of the local tribal workforce.
4. **Around Tribal Lands:** Conduct a landscape scan of your nation's surrounding communities to determine where tribal citizens reside in large numbers and whether those areas have economic development potential for the nation.
5. **Beyond Tribal Lands:** Aligning with your nation's "purpose" (see pages 18-19), determine how far its economy should extend beyond its geographic boundaries, in what ways (passive investments, 8(a) contracting, etc.), and to advance which tribal priorities.
6. **Place-Neutral:** Assess your nation's technological capability and how to strengthen it to support the creation of local, "place-neutral" businesses to keep/bring tribal citizens home and employ them.



FRAMING THE DISCUSSION

If the preceding strategic considerations explored in this toolkit help Tribal Nations determine what kind of economy to build (Process, Values, Purpose) and where (Place), then the next logical question is: *how* do they actually do it? How do they plant the roots of self-determined, thriving economies and then methodically cultivate them so future generations can flourish? This toolkit's remaining considerations provide Tribal Nations several component pathways to answering this question. The first pathway focuses on **infrastructure** – the physical health, ability, and systems of a Tribal Nation's place to foster economic growth.²

As most readers of this toolkit know from firsthand experience, Indian Country's physical infrastructure – particularly that needed for economy building – is widely regarded as the worst in the United States. This is no accident, nor is it the collective result of Tribal Nations' shortcomings. It is instead the enduring product of federal design. For a century or more, the U.S. government imposed policies fixated on extracting resources of value from tribal lands primarily for others' benefit, while disincentivizing the building of infrastructure that Tribal Nations needed to redevelop and sustain place-based economies powered by local commerce. Then, in the 1960s, the U.S. government launched a haphazard series of "flavor-of-the-month" infrastructure development initiatives (notably motels for tourism and industrial parks for manufacturing) aimed at magically solving reservation poverty.³ But these typically failed because they didn't align with Tribal Nations' distinct needs, local circumstances, and strategic priorities.

Today, this legacy of federal control is evident in physical infrastructure across tribal communities that is underdeveloped, crumbling, or simply non-existent, presenting "a major barrier to economic and business development."⁴ However, many Tribal Nations are crafting innovative solutions to this challenge, designing thoughtful, long-range plans to develop and maintain the various types of infrastructure necessary to support economic growth in accordance with their cultural, social, and environmental prerogatives.⁵ These include several types Tribal Nations have long identified as critical to economy building, such as:

- **Road systems:** to promote business development and ensure easy, safe access to tribal commercial/industrial areas.
- **Utilities (electric, water, sewer):** that businesses owned by the nation and its citizens need to operate.
- **Physical facilities:** buildings and shopping centers where the

“Physical and technological infrastructure is the foundation of any community, and absolutely essential for a healthy economy. Funding [their] expansion...will be able to breathe life into [tribal] economies.”

– National Congress of American Indians⁴

nation and citizen-entrepreneurs can locate their businesses.

- **Telecommunications:** that is required to fully participate in the local, regional, and global economies in the digital age.

However, they include other types not only integral to community wellbeing, but crucial to economy building as well, such as:

- **Housing:** to provide employees of tribal businesses and related entities a quality place to live where they work.
- **Public transit:** to transport tribal citizens to and from work, bring customers to local businesses, and enable tribal citizens to access on- and off-reservation education and training.⁶
- **Public safety/emergency services:** to create a safe community where tribal citizens and others feel comfortable living, working, and investing.
- **Education:** local PreK-12 and post-secondary schools where students receive a quality, culturally appropriate education, making the community an attractive place for their families to live and work.⁷
- **Healthcare:** modern facilities with qualified staff to promote community health and workforce readiness and attract qualified employees for the nation's businesses.⁸
- **Environmental sustainability:** infrastructure to repair/maintain the ecological health of the nation's place so it can sustainably support economy building in its priority locations.

As a Tribal Nation designs its infrastructure development plan, it must ensure its overarching economic *purpose* drives how it funds that plan, and *not* have available funding dictate that purpose. This is especially important as it implements new federal policies supporting tribal economy building and leverages federal economic recovery and infrastructure funding.

TRIBAL SNAPSHOTS



BLUE LAKE RANCHERIA (BLR)

Located near the Pacific coast in California, BLR has long been concerned with threats posed by disasters common to its region, now more frequent and severe due to growing climate change impacts.¹ In 2011, when a tsunami created mass evacuations that stressed its resources, BLR created its own "independent power supply"² and other climate-resilient infrastructure to better serve its community and the region in emergencies. Building on its climate action plan that works toward zero net carbon emissions by 2030, BLR established a tribal utility to build "low-carbon resilience across...five primary lifeline sectors: energy, water, food, communication/IT, and transportation."³ Through an "extraordinary public/private partnership,"⁴ BLR secured funding and technical expertise to develop community-scale solar + storage microgrids on its 100-acre reservation that keep its government and enterprises running at all times.⁵ Considered "economy-enabling investments"⁶ by BLR's Business Council, the microgrids power BLR's government complex, data and telecom infrastructure, casino, hotel, restaurants, food storage facility, water/wastewater infrastructure, and an event center that doubles as a Red Cross shelter.⁷ BLR's facility-scale microgrid serves its fuel station and convenience store, and BLR has also installed solar panels for certain residential housing units.⁸ These efforts are producing significant economic benefits, notably \$220,000 in annual energy savings and a 10 percent increase in tribal employment through new clean energy jobs.⁹ They also have reduced BLR's greenhouse gas emissions by 250 tons annually and enhanced public safety, evident during the region's power outages in 2019.¹⁰ Through its power "island," BLR provided "life-saving" lodging for hospital patients; supplied fuel to local residents and emergency response agencies; and provided electricity to charge cell phones and electric vehicles.¹¹ BLR recently launched new ventures to grow its "climate-smart" economy¹² – including a climate "Resiliency Campus" featuring a business incubator and training and innovation center¹³ – that will produce an estimated \$13 million in direct economic benefits to BLR during their first three years of operation.¹⁴

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INFRASTRUCTURE>

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NEZ PERCE TRIBE (NPT)

In the 2000s, NPT was "among the least-connected groups in the country" for broadband access.¹ Many tribal offices, enterprises, members, and member-owned small businesses on its rural reservation relied on antiquated, unreliable, expensive, and painfully slow dial-up and T1 internet offered by outside service providers; others had no service at all.² Realizing if "we're not doing it ourselves, it just isn't getting done," NPT launched a comprehensive broadband infrastructure development initiative with the long-term goal of seamless, high-speed internet access for the entire NPT reservation – and beyond.³ Prioritizing "equity and affordability,"⁴ NPT created Nez Perce Network Systems (NPNS) as a government utility – functioning as a wireless internet service provider – to methodically grow its broadband infrastructure through federal and state grants, innovative public-private partnerships, and a significant investment of its own dollars.⁵ Initially building microwave towers connecting tribal offices and enterprises to the internet through fiber, NPNS has evolved to sell service to home-based customers, local businesses, and other governments and public entities; it also leases tower space to cellular companies to improve service and "increase its revenue stream."⁶ Equally funded by tribal indirect dollars and its own revenues, NPNS also supports the "lion's share" of the NPT radio station's operational costs, with any remaining revenues reinvested in the network service's continued expansion.⁷ Today, NPNS has a "wireless ring" around the reservation and miles of fiber in place that together provide reliable, fast connection speeds to its customers, which include nearly half of NPT's adult-aged members.⁸ NPNS generates many economic benefits for NPT, including enhanced tribal government and enterprise operations, local job opportunities, high-speed access to the global marketplace for member-owned businesses, and a surrounding region reliant on the Tribe for its future economic growth.⁹

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INFRASTRUCTURE>

CONNECT: Melissa King, Manager, Department of Technology Services, Nez Perce Tribe, melissak@nezperce.org

ASK YOURSELF

1. Does our nation's infrastructure encourage or discourage tribal citizens and others from investing in various ways (as enterprise employees, business owners, customers, joint venture partners, etc.) in its economy? How, and how should you address it?
2. In what ways must our nation build its telecommunications infrastructure (broadband, etc.) to support its prioritized economic activities? How should it invest its human capacity to maintain, update, and expand it once it is built?⁹
3. How well does our nation's current infrastructure support the establishment and growth of small businesses owned by tribal citizens? What infrastructure investments must it make to grow them in number and size?
4. What infrastructure does our nation economically rely on that it does not currently control? How can it gain control of – or otherwise co-manage – that infrastructure to ensure it sustainably meets our nation's economy-building needs?
5. How is our nation looking/working to diversity its economy into new sectors, and what distinct types of infrastructure do these sectors require? What will it take for our nation to build that infrastructure?
6. What is our nation's long-term economy-building plan, and how will it grow its infrastructure to achieve it? How will it assemble and sustain the necessary funding?¹⁰

POLICY TIPS

1. Conduct an assessment of your nation's physical infrastructure to identify its most urgent economic infrastructure development needs; develop a community-informed comprehensive plan to address these needs in balance with your nation's long-term priorities.
2. Develop a long-range plan with stable funding sources to build quality housing with homeownership opportunities that your nation needs to attract and retain the career professionals it needs to grow its economy.
3. Assess the local public transit needs of your nation-owned enterprises, citizen-owned businesses, and tribal workforce generally; develop and offer affordable public transit options to those in need of transportation (partnering with other, "multi-sector" transit providers if necessary).¹¹
4. It is hard to build a healthy economy without a healthy place – build your nation's environmental sustainability infrastructure to assess, repair, and monitor the health of those locations where it is centering its economy.
5. Aligning with your nation's defined economic purpose, prioritize and prepare its most important "shovel-ready" infrastructure projects to expedite their launch using discretionary tribal revenues and *flexible* federal dollars.
6. Don't just pay for infrastructure development – grow your nation and people's capacity to *build* it (through tribal- and citizen-owned businesses in construction and related industries), which will help keep those dollars circulating in the community.



FRAMING THE DISCUSSION

As the previous section illustrates, robust physical infrastructure is essential for building a self-determined economy. Equally vital, however, are other kinds of infrastructure a Tribal Nation must create or revitalize, namely its:

- **legal infrastructure** (the laws it develops to support and drive economic progress, and how it enforces them)²;
- **political infrastructure** (an effective, culturally legitimate governance system; efficient, binding tribal decision-making; clear, respected divisions of authority and responsibility; and a **bureaucracy** that gets things done in a timely fashion)³; and
- **commercial infrastructure** (governing how business is conducted on tribal lands and how tribal citizens and others can participate in tribal commerce).

These infrastructures come to life through the nation's constitution (written or unwritten), laws, codes, policies, regulations, norms of practice, and strategic plans, as well as the various mechanisms, departments, offices, and agencies used to enforce, administer, follow, and implement them.⁴ Together, they comprise the **"institutions"** the nation deploys to "mobilize and sustain community collective action for successful development to occur."⁵ Once in place, they collectively form the ecosystem within which the nation's economy takes root and grows, from the enterprises the nation and its citizens own to the commerce that occurs among those entities, tribal citizens, other Native people, and outside companies and customers.

This ecosystem's ability to nurture economic progress on tribal terms depends on institutional choices a Tribal Nation makes about where and how it wants its economy to function, whose job it is to do what within that economy, and for what purposes. This comes down to the rules the nation establishes to structure its economy, the roles it expects key contributors (leaders, employees, citizens, outsiders) to play (see pages 12-13), and the relationships it forges with local partners, other Tribal Nations, non-tribal governments, and outside entities to advance its priorities.⁶

Tribal Nations who have developed healthy institutional ecosystems for economy building – along with "strong trust and cooperation among their citizens" – greatly increase the "potential for sustainable development of their political economies, even in the face of structural challenges such as geographic isolation or lack of resources."⁷ Meanwhile, for those with unhealthy or underdeveloped ecosystems, it is virtually impossible to make

"Native nations have various pillars that support the welfare of our citizens and our homelands...One is the pillar of governance: our ability to act as a collective, to develop the rules and roles through which the nation can pursue its dreams and protect its interests."

– Jaime Pinkham, Former Treasurer, Nez Perce Tribe¹

meaningful economic headway much less sustain their progress over time because they have difficulty attracting, leveraging, keeping, and growing the various investments from tribal citizens and other key contributors their economies require.

Unfortunately, many Tribal Nations have long wrestled with unhealthy ecosystems, largely through no fault of their own.⁸ The symptoms are common and familiar: The tribal court fairly decides against tribal government in a business dispute, only to have tribal council invalidate it. The tribal government negotiates a contract with a business partner and then violates its terms, claiming **sovereign immunity** to avoid losing in court. Tribal leaders routinely interfere with personnel decisions in nation-owned enterprises. The tribal government launches enterprises to compete with citizen-entrepreneurs when they find success. A "winner-takes-all" tribal politics where new tribal leaders scrap the economic initiatives of their predecessors. And on and on. These all send the same, emphatic message: don't invest your money, talents, education, time, ideas, and resources here, because it won't pay off in the long run.⁹

However, recognizing institutions give economy building its "staying power,"¹⁰ many Tribal Nations are replacing imposed institutions that have long stunted economic growth with tribally defined institutions that bring stability, transparency, accountability¹¹, predictability, and sustainability back to tribal economies.¹² As they are demonstrating, this reclamation process takes time to do right,¹³ and should ensure the institutions created are: culturally rooted,¹⁴ capable of advancing the nation's priorities, interconnected,¹⁵ and trusted by the community.¹⁶

TRIBAL SNAPSHOTS



CONFEDERATED SALISH AND KOOTENAI TRIBES (CSKT)

In 2007, CSKT's Tribal Council adopted a set of long-range economic development goals to advance the Tribes' mission to "invest in our people [to ensure] our ability to become a completely self-sufficient society and economy."¹ These include: stimulating CSKT's private sector economy, creating business opportunities for CSKT members, and maximizing the "flow of money" in the local economy.² To achieve these goals, the Council in 2009 ratified CSKT's Indian Preference Ordinance, which provides enrolled CSKT members preference in hiring and also features a provision encouraging CSKT member hiring by CSKT vendors.³ Importantly, the ordinance also mandates that CSKT's government, departments, enterprises, and federal purchasers give preference to certified CSKT member-owned and then other "Indian-owned" businesses in purchasing goods and services.⁴ Supporting a "free and open competition," this process enables preferred vendors to submit bids for contracts and then, if they are within 10 percent of the low bid and agree to meet it, awards them the job.⁵ To ensure its full enforcement, the ordinance established CSKT's Indian Preference Coordinator position, which certifies CSKT member-owned and "Indian-owned" businesses and monitors entities covered by the ordinance to ensure compliance.⁶ CSKT's Indian Preference Office keeps a current list of ordinance-certified businesses, which in 2021 featured 85 CSKT member-owned businesses and 17 owned by other Native people.⁷ It promotes these businesses through its online Indian Preference Business List, and engages tribal entrepreneurs operating small businesses out of their homes or online to encourage them to register with the Office so they can grow their businesses.⁸ CSKT also developed a resource directory as an informational reference for existing and aspiring business owners.⁹ Meanwhile, its S&K Business Services provides technical assistance services, its Tribal Credit Program provides business loans, and Salish-Kootenai College offers degrees in business management.¹⁰ Altogether, CSKT's efforts are growing local commerce; for every dollar spent locally, two-thirds of it is staying "within the local economy."¹¹

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INSTITUTIONS>

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TULALIP TRIBES

Prior to launching gaming in 1992, Tulalip confronted severe challenges, including an unemployment rate over 60%, inadequate housing, a low high school graduation rate among tribal members, and pervasive community health issues.¹ Discretionary gaming revenue enabled the Tribes to begin alleviating these challenges and fuel its dream of a diversified economy to support its members, which centered on attracting outside businesses to Tulalip and developing the physical infrastructure needed to provide customers easy access to those businesses. Tulalip quickly learned that to forge key partnerships with surrounding governments and corporate interests to achieve this goal, it would need to waive its sovereign immunity – the legal doctrine that prevents sovereigns from being sued without their consent. Recognizing that offering *blanket* waivers of its immunity would mean losing its control over where commercial lawsuits would be heard and the kinds of legal liability it could encounter, Tulalip integrated more than 50 references to the doctrine throughout its Tribal Codes governing how it will waive its immunity *in limited fashion* to advance its economic priorities, with any lawsuits arising from its use of such waivers to be resolved in Tulalip Tribal Court.² Using the Codes as protection, Tulalip developed lease agreements providing limited waivers of sovereign immunity with large national retailers to do business at its Quil Ceda Village, a uniquely structured federal city chartered under tribal law that today attracts 10,000 customers daily.³ To grow the Village, Tulalip leveraged federal funding and its own dollars to increase business access by improving three I-5 highway interchanges, which also depended on its inclusion of a limited immunity waiver in an agreement with the Washington Department of Transportation. This has fostered the growth of hundreds of construction-based careers for tribal members and other area residents as well as enhanced access and services for Tulalip's members, businesses, and visitors.⁴

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INSTITUTIONS>

CONNECT: Lisa Koop Gunn, Attorney and Federal Advocate, Tulalip Tribes, lkoop@tulaliptribes-nsn.gov

ASK YOURSELF

1. Have you completed the "Quick Check" exercise on page 11? If not, do so now!
2. Are the institutions our nation currently relies on to build its economy effective? Do they reflect us culturally? How can we reform them to meet those tests? What other institutions must we develop/revitalize?¹⁷
3. Does our tribal constitution foster self-determined economy building, or hinder it? If the latter, what provisions are holding us back and how should we amend them? What should we add?¹⁸
4. Does our nation have an ethics code or other type of oversight mechanism (e.g., a council of elders) that holds those who politically interfere in enterprise management or local commerce accountable? Are our ethics rules fairly and consistently enforced?¹⁹
5. Does our nation have a non-politicized forum to resolve commercial disputes that our citizens and others who do business locally and with the nation trust as fair?²⁰
6. How does our nation currently charter corporations? If federal (Section 17) or state, is that serving our best interests, or does the tribally chartered route make more sense given our economy-building priorities?²¹
7. Does our nation's governmental bureaucracy effectively and efficiently administer the regulations and processes it has established to support business and economic growth? If not, why not, and how do we fix it?

POLICY TIPS

1. Conduct a "360 degree" assessment of your current institutions to determine whether they: (1) are *tribal*, (2) can create the economy you seek, and (3) have critical gaps that need filling. Develop an action plan identifying the resources you have and those you will need.
2. Create an independent economic development corporation that takes its *strategic* direction from tribal government but is insulated from political interference in its *day-to-day* management of your nation's enterprises.²²
3. Develop a tribal secured transactions code (i.e., **uniform commercial code**) governing how business transactions are regulated on tribal lands; ensure it is consistently enforced and tailored to your nation's particular needs and priorities.²³
4. Create and codify in tribal law your nation's policy governing if, when, and how it will issue *limited* waivers of sovereign immunity to foster economic growth (with cases heard by the dispute resolution system of your choice).²⁴
5. Build your judicial system's independence and capacity to fairly resolve commercial/business disputes in an efficient manner.²⁵
6. Create and enforce tribal environmental laws – including setting Clean Water Act and Clean Air Act standards – to ensure economic activities protect community and ecological health and your nation's resources.²⁶
7. To build trust, launch a permanent initiative educating tribal citizens and other stakeholders about your nation's laws, policies, and processes governing how business is done on tribal lands.



FRAMING THE DISCUSSION

As the “Assets-Based Approach” overview (page 8) explains, Tribal Nations possess an array of social, cultural, political, ecological, and other assets (i.e., resources) they can use to build thriving, resilient economies. But none is more precious than the nation’s people, for without them, there is no point to an economy or any way to build it. Thinking back to “Process” (pages 14-15) and “Purpose” (pages 18-19), tribal citizens play a crucial role in their nation’s design of its economy. But that best-laid plan won’t come to fruition without tribal citizens fully contributing in the many critical ways its economy needs to take root and grow.² They make these contributions through their roles as:

- **Workers:** employees of tribal government and enterprises, citizen-owned small businesses, and other local employers.
- **Entrepreneurs:** citizens who own small businesses that provide needed goods and services to their fellow citizens and other local residents.³
- **Producers:** citizens who produce goods – such as locally grown foods – for sale or trade in the community and beyond.
- **Consumers:** who patronize nation- and citizen-owned businesses, keeping dollars and growing wealth in tribal communities.⁴
- **Educators and resource providers:** who teach citizens essential workforce knowledge and skills and provide training, TA, and financial resources they need to make valued contributions the nation is counting on.
- **Leaders:** political leaders helping set the nation’s economic direction and building institutions to support it; programmatic leaders implementing that direction each day; and business leaders operating the enterprises the nation owns.
- **Elders:** whose wisdom steers the nation’s economic direction.
- **Engaged, self-reliant individuals:** who constructively inform the strengthening of the nation’s economy over time, and capably support themselves and their families, lessening their dependency on the nation (which can then focus more resources on economic growth).⁵

Federally imposed approaches to reservation-based economic development failed miserably to prepare tribal citizens to contribute in all of these vital ways because the U.S. government long held a restrictive view of who in the tribal community should contribute to the tribal economy and how it operates (often confining it to tribal leaders and those few tribal workers needed to develop the nation’s resources and bring them to non-tribal

“If we have the people, anything is possible. If we have the people, they will find the resources we need and will make the governmental structures and rules we need to have in place...If we focus on people, everything else will take care of itself.”

– Wizipan Little Elk, Former CEO, REDCO (Rosebud Sioux Tribe)⁶

markets). The enduring symptoms of these policies still run deep across Indian Country and, if left unaddressed, can stop economy building in its tracks: substandard and countercultural local education systems, low educational attainment levels and labor force participation among local citizens, “**brain drain**” (the departure of “young, motivated, and talented”⁶ citizens for better opportunities elsewhere), an unwelcome environment for those who leave for education and return home to work, community distrust of qualified citizens leading tribal economic initiatives⁷, few if any citizen-owned businesses, a pervasive **dependency mentality**, and **intergenerational trauma** impacting citizens’ mental health and workforce readiness. And the list goes on.⁸

Fortunately, just as their ancestors did, many Tribal Nations are developing comprehensive approaches to prepare their people to make the various contributions that vibrant tribal economies have always required.⁹ These approaches feature innovative strategies offering instructive blueprints other Tribal Nations can customize to their own purposes, notably those focused on: (1) targeting and neutralizing the root causes of the symptoms mentioned above to foster the agency of citizens to contribute¹⁰; (2) making targeted, sustained investments in individual and groups of citizens to develop the nation’s human capacity in its priority fields for economy building¹¹; (3) “**closing the loop**” through concrete mechanisms that ensure the nation secures and grows the benefits of those investments¹²; (4) recreating a tribal culture of advancement necessary to achieve the nation’s definition of “prosperity”¹³; and (5) focusing on “**cradle-to-career**” cultivation of the talents and passions of tribal youth to grow the nation’s economic ability to provide for the next seven generations.¹⁴

TRIBAL SNAPSHOTS



GILA RIVER INDIAN COMMUNITY (GRIC)

Over the past few decades, GRIC’s flourishing businesses and governmental growth have spurred a significant increase in the number of available tribal jobs.¹ However, according to the Community, “[While] we have all of these jobs, which is not typical of a lot of reservations, we also have many low-skilled Community members that can’t compete in their own job market.”² Too often, these members lacked the education, training, and credentials needed for the jobs they sought.³ Intent on changing this dynamic, GRIC became the first Tribal Nation in the country to obtain a **DOL** Career Pathways (CP) grant in 2010 to support the development of a comprehensive

workforce development system aligned with GRIC’s current and projected workforce needs spanning multiple sectors.⁴ Acting on a labor market survey of tribal and local non-tribal employers, GRIC’s CP team targeted five high-growth, high-labor demand sectors within the Community: Construction, Government, Hospitality, Medical, and Small Business.⁵ As the CP initiative’s lead, GRIC’s Employment & Training Department worked directly with identified employers and local colleges to assist in determining the skills and credentials Community members needed to gain and sustain employment in their businesses. Employers took the lead in designing training programs customized to their needs and the Department partnered with local community colleges and universities to certify and teach the programs, relying on instructors from the Community.⁶ Utilizing the CP system has increased the job proficiency of GRIC members and enhanced their ability to grow into meaningful careers.⁷ Critically, GRIC also instituted an **HR** policy giving automatic hiring priority to GRIC’s CP and **WIOA** participants who completed their training programs, thereby increasing work experience placements and providing a direct line to permanent employment.⁸ Overall, CP significantly outperforms conventional workforce development programs: “We’ve had more individuals obtain employment and credentials, resulting in increased self-worth.”⁹

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PEOPLE>

CONNECT: Lana Chanda, Director, GRIC Employment & Training Department, lana.chanda@gric.nsn.us



WINNEBAGO TRIBE OF NEBRASKA

Two decades ago, few Winnebago tribal members had access to affordable, reliable transportation. Those needing vehicles for work or school were forced to leave the community for off-reservation dealerships, which sold them overpriced vehicles saddled with predatory, high-interest loans.¹ Many tribal members proved unable to make their payments, causing them to default on their loans and lose their vehicles to repossession.² It also created “more financial problems down the road,”³ notably poor credit which, among other things, prevented the Tribe from selling them houses it had built. In response, in 2003 Winnebago’s Ho-Chunk, Inc. launched Rez Cars, a dealership

offering quality, pre-owned vehicles with low-interest financing. The new dealership neutralized the “predatory lending practices”⁴ of off-reservation lenders, enabling members to rebuild their credit and setting the stage for “larger asset-building opportunities.”⁵ The company supports customers in various ways to ensure they make their payments, from providing financial counseling to repairing issues with recently purchased vehicles; in its first five years, Rez Cars did not repossess a single vehicle of the 500 it sold.⁶ Since renamed Titan Motors, the company has become a key component of Winnebago’s “multi-institutional” approach to fostering tribal self-sufficiency through individual self-sufficiency – an approach that also includes its successful Housing Down Payment Assistance Program (DPAP).⁷ Relying on tribal initiatives like Titan Motors as asset- and credit-building springboards, DPAP provides up to \$65,000 in down payment assistance to homebuyers.⁸ Staff help strengthen clients’ credit so they can qualify for DPAP, teach them about budgeting and the mortgage process, and train them on basic home maintenance, all so they can “build wealth for their families.”⁹ Collectively, Winnebago’s initiatives like DPAP and Titan Motors are transforming community life, evident in its declining poverty rate, an 8.4 percent increase in tribal member homeownership, and an 83 percent increase in median household income over a recent 16-year period.¹⁰

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PEOPLE>

CONNECT: Dennis Johnson, CEO, Ho-Chunk Capital, djohnson@hochunkinc.com

ASK YOURSELF

1. Does our nation have the human capacity (education, skills, experience, and availability) to create its desired economy? What fields must we target to create that workforce pipeline?¹⁵
2. How are specific challenges preventing our people from contributing to economy in critical ways? What solutions can we create to address them, from targeted workforce training to soft skills development to cultural healing that fosters citizens’ self-efficacy?
3. How extensive is “brain drain” in our nation? What factors are causing it and how can we neutralize them to keep talented, qualified citizens at home, and bring them back home?¹⁶
4. What are our people’s attitudes towards **entrepreneurship**? Do they align with our traditional economic values? Do our people understand the benefits entrepreneurship generates?¹⁷
5. Are the education and workforce development systems and policies our nation relies on capable of advancing its economy-building priorities? Do they support “cradle-to-career” development of our people’s inherent potential?
6. Does our government and enterprise workplace culture incentivize professional development and advancement, and does it reward and celebrate high-performing employees? Does it encourage innovation and learning from mistakes?¹⁸ Is it non-politicized?¹⁹

POLICY TIPS

1. Implement a private sector development strategy that: (1) prepares citizens to launch and grow small businesses (through streamlined business licensing and site leasing, education, training and TA, and financial assistance), and (2) educates the community about the many benefits doing business with these businesses provides them and your nation.²⁰
2. Enact tribal labor/employment laws and policies that create merit-based pathways for professional advancement, fairly resolve personnel disputes, and protect employees from political retaliation.²¹
3. Develop a strong TERO ordinance that accords qualified citizens top priority for local jobs; establish an independent body to ensure its full enforcement.²²
4. Establish a rigorous leadership development and orientation program for incoming and aspiring tribal leaders that teaches about your nation’s governance and economy and builds strategic decision-making, team-building, negotiating, and financial skills.
5. Provide youth with workforce preparedness training, leadership development, and career exploration opportunities starting at a young age (pre-high school). Prioritize vocational and higher education scholarships in your nation’s priority fields, and require scholarship recipients to work for the nation in return (“**scholarship-for-service**”).²³
6. Invest in youth- to adult-based financial literacy programs that foster individual/familial asset building²⁴, create local mechanisms offering low-interest loans to citizens, and develop and enforce a tribal usury law to protect them against predatory lenders.



FRAMING THE DISCUSSION

In addition to its people, a Tribal Nation possesses other critical resources for building a thriving economy (see page 8). But it must answer key questions: How do we understand the nature, extent, diversity, and stability of our resources for economy building? How do we sustainably maximize their impact in accordance with our cultural values? And how do we grow them over time to support a growing economy and population? Many tribal leaders and key decision-makers concentrate on the nation's financial and natural resources as critical economic engines², but others also require strategic consideration and action. Below are some key ones:

Financial: The federal government has solemn obligations to support tribal economy building, but federal dollars are never enough, and they often have strings attached that threaten to steer Tribal Nations off their economic courses. Yet many nations are working beyond the federal box to marshal the financial resources needed for self-determined economy building – and leverage them for maximum impact. Their strategies include:

- (1) *only* pursuing dollars that advance the nation's economic direction;
- (2) increasing and creating new *discretionary* tribal revenue streams – through measures like taxation and passive investments – to use as the nation wishes³;
- (3) coordinating and streamlining economy-building operations to reduce operational costs and retask those savings to the nation's priorities;
- (4) diversifying and then merging funding sources into a large funding base to scale up the nation's economic initiatives;
- (5) supplementing federal dollars with tribal dollars to grow successful initiatives; and
- (6) casting a wide net for *flexible* funding from new federal, state, and foundation sources.⁴

Natural: Many Tribal Nations are developing thoughtful approaches to the economic role natural resources should play. To determine whether, how, and to what extent development makes sense, they are evaluating the health of those resources, the economic (and other) benefits and costs of developing them, how development will impact resource sustainability, and whether it furthers their priorities. And they are doing so through a cultural lens: does development align with our values and strengthen (or endanger) our culture, sacred places, and lifeways? For some, foregoing development actually makes more economic sense,

“We need an inventory of our Nation, including infrastructure, land, assets, housing, etc., and where our people are at socially, economically, and educationally.”

– Patricia Riggs, Former Economic Development Director, Ysleta del Sur Pueblo¹

from preserving natural landscapes for eco-tourism to prioritizing ecological health to make the community safer and more inviting to qualified workers.

Cultural/Social: Detailed in earlier pages, a Tribal Nation's cultural and social resources play pivotal roles in economy building.⁵ Particularly notable are the vital kinship and clan systems in tribal communities that – when properly engaged – can empower collective, cooperative, sustained economy-building actions that put the long-term good of the whole above the short-term interests of any single individual.⁶ Also important are the tribal artisans who produce and bring cultural arts and crafts to market.

Data: Outside governments have long occupied the driver's seat for generating data about Indian Country, resulting in inaccurate, outdated, and irrelevant data that paints a distorted and incomplete picture of the economic health of each nation. However, many Tribal Nations are seizing the data reins, recognizing that for their economy-building approaches to succeed, they need to own and drive the data that informs their *strategic* design and implementation.⁷ Forging data-generating partnerships and developing their own data capacity, they are collecting the precise, local data they need and assessing what it means *for them* and their futures.⁸

Know-How: “Know-how” resources are needed for a nation to design and implement solutions to achieve their economic priorities. These range from logistical information for vetting business opportunities and structuring tribal enterprises to the particular technical expertise (e.g., business, financial, IT) needed to drive economic initiatives.⁹ “Know-how” resources also must include learnings from the “best practice” solutions other Tribal Nations have developed to advance similar economic initiatives.

TRIBAL SNAPSHOTS



RED LAKE NATION (RLN)

In 1997, RLN faced an existential crisis. Rampant overfishing by RLN commercial fishermen and off-reservation, non-Native sports fishermen of Red Lake – the country's oldest and largest commercial walleye fishery – had triggered a collapse of the walleye population, prompting RLN to take drastic measures to save this vital economic and cultural resource.¹ Its commercial fishermen voted to cease fishing at great cost to their livelihoods; meanwhile, RLN's government banned subsistence fishing, invested considerable resources in its natural resource management capacity², and commenced talks with the State of Minnesota – which manages 15% of Red Lake – to craft a joint solution. The dialogue produced their signing of an historic **MOU** creating a technical committee charged with devising a scientific plan to nurse the walleye back to health.³ Many experts doubted the walleye would recover and others believed it would take a decade or more, but just seven years later the recovery project had successfully rejuvenated the walleye population from its low of 100,000 to 7.5 million, with strong evidence of its long-term sustainability. RLN and the State reopened Red Lake to subsistence and sports fishing in 2006; a year later, the Nation re-established its commercial fishery, allowing only hook-and-line fishing to protect against overfishing and make walleye fishing accessible to all RLN members interested in earning a living or extra income.⁴ With support from a nearby Tribal Nation, RLN converted its outdated fish processing plant into a state-of-the-art facility, which now employs 35 RLN members who process the daily harvest.⁵ RLN members earn \$2.00 per pound for their catch; some make as much as \$450 per day and \$15,000 annually fishing Red Lake.⁶ Whereas pre-collapse, RLN Fisheries sold its processed catch to wholesalers, it now sells walleye fillets itself to buyers like USDA⁷ nationally, generating \$3 million in annual revenues.⁸ In 2019, RLN and the State renewed their MOU, ensuring Red Lake's walleye “storehouse”⁹ sustains RLN for future generations.

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/RESOURCES>

CONNECT: Jaycob “Jake” Robinson, Chief Development Officer, Red Lake, Inc., jrobinson@redlakeinc.com



SWINOMISH INDIAN TRIBAL COMMUNITY (SITC)

For years, SITC watched as Skagit County collected significant tax revenue on homes and other improvements on leased trust land on the SITC Reservation.¹ In 2013, however, a federal appeals court ruled Washington State, its counties, and state-created local tax districts could not tax permanent improvements on tribal trust land.² Exercising its inherent sovereign tax authority,³ the Swinomish Senate established SITC's groundbreaking Trust Improvement Use and Occupancy Tax Code and created the Swinomish Tax Authority (STA) to collect the tax from the nearly 1,000 taxpayers affected by the court decision.⁴ SITC's ability to collect and reinvest tax revenue into the community quickly became “a powerful engine of self-governance.”⁵ Committed to growing its “local intergovernmental relationships to secure the continuity of tax-funded services,”⁶ SITC forged cooperative agreements with the local public school district (which most Swinomish students attend), fire district, and library district, through which it makes voluntary annual tax revenue contributions for essential services provided to the greater community.⁷ Each year, SITC's Tax Committee reviews the districts' requests and recommends to the Senate contributions based on district needs and maximizing community benefits.⁸ The remaining revenue supplements SITC's General Fund, supporting “culturally significant programs that enhance and preserve the Swinomish way of life” and essential government services for Native and non-Native Reservation residents.⁹ This reliable revenue stream also enables SITC to reallocate funds for initiatives and programs such as paraprofessional educators in the local schools, environmental protection, and others.¹⁰ STA's taxpayer education and outreach has produced a collection rate of 99-plus percent, exceeding that of the County. SITC also established a Tribal-Taxpayer Consultation Council to give taxpayers a forum to communicate with the government and share concerns.¹¹

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/RESOURCES>

CONNECT: Alicia Neely, Tax Administrator, Swinomish Indian Tribal Community, tax@swinomish.nsn.us

ASK YOURSELF

1. What percentage of our nation's funding for its economic initiatives comes from external sources with restrictions on how we can use the money? How can we grow discretionary revenue streams that we control to make our initiatives more self-determined?¹⁰
2. How do our tribal government and enterprises spend their money? Does most of it go to non-tribal vendors off-reservation? Why? How can we increase tribal spending on-reservation to boost local commerce?
3. Do our tribal departments and enterprises collect and share useful data for economic decision-making? If so, are these processes effective? If not, how can we create a system for *comprehensive* data collection and analysis?
4. Does our nation have a firm handle on what citizen-owned small businesses exist on tribal lands, what other small businesses could thrive locally, and what financial resources, technical assistance, and other support they need?
5. Does our nation understand the extent of informal business activities (e.g., family home-based businesses and roadside vendors) that currently exist in our community, and what steps it can take to formalize and grow their operations?¹¹
6. Does our nation have an effective, community-informed process for making strategic decisions about how to turn major infusions of federal dollars (**ARPA**, infrastructure funding, etc.) into transformative investments in the nation's economic future?

POLICY TIPS

1. To avoid **mission creep**, assess your nation's existing funding sources for economy building to determine whether they advance or deviate from its priorities. Adjust accordingly.
2. Create a “funding alignment” entity to assess new grant and other funding opportunities against those priorities.
3. Consider establishing sales, gross receipts, and other taxes on reservation-based commerce to increase discretionary revenues; educate the community about their benefits.¹²
4. Create a tribal data office; train/hire staff to run it; launch a centralized data tracking system collating data from tribal government, enterprise, and community sources¹³; and form an institutional review board to monitor research involving tribal lands and citizens.
5. Develop/update a “reservation economic profile” to inform decision-making that gathers data about local economic conditions, the tribal workforce (on- and off-reservation), tribal/regional labor market forecasting, and citizen-owned small businesses.¹⁴
6. Conduct an **economic leakage** study to determine precisely what percentage of dollars generated inside or coming into your nation leave it – and how quickly. Take concrete steps to retain and recirculate those dollars locally.¹⁵
7. Invest staff time and resources in learning economic best practices by visiting other Tribal Nations and attending conferences sharing those practices; integrate lessons learned into your approach.¹⁶



FRAMING THE DISCUSSION

Traditionally and today, Tribal Nations can't go it alone if they are to realize their visions of thriving, resilient economies and, in turn, flourishing communities.² With tribal self-determination and self-sufficiency as their ultimate goals, they must exercise their inherent rights as sovereigns to forge partnerships "of varying scale and composition with key players" within their nations and communities and outside of them to secure the resources, expertise, and other forms of support they need to build economies on their own terms in accordance with their core values.³ With tribal governments serving as their partnership hubs, successful Tribal Nations are cultivating and sustaining formal relationships with an array of partners to advance specific economy-building objectives, such as:

- **TCUs:** to offer degree and certification programs (ideally using nation-informed curricula) aligned with the nation's capacity-building priorities, assist it with tribal data collection and analysis, and help build its data capacity.
- **Native CDFIs:** to coordinate workforce education and training efforts in the nation's priority areas; provide targeted training, start-up and growth capital, and ongoing support for citizen-entrepreneurs; and strengthen financial management skills of employed citizens and those seeking work.
- **Lending institutions:** such as Native-owned credit unions, banks, and non-Native lending institutions to provide tribal enterprises and citizen-entrepreneurs with start-up and growth capital and enable citizens to grow their assets.
- **Local non-profits:** such as grassroots organizations and chambers of commerce to supplement the nation's efforts to provide targeted social services enhancing workforce readiness, provide workforce education and training, and seed local commerce.
- **Other Native organizations:** such as Indian Business Alliances, Urban Indian Organizations, and Native cooperatives to track off-reservation citizens and support their participation in the tribal economy; foster citizen-owned small business development; and offer citizens skills development, mentoring, and jobs in places the nation can't easily reach.⁴
- **Other Tribal Nations:** to form intertribal business ventures, do business with other nations' enterprises and citizen-owned businesses, share qualified labor and relevant data, and consolidate workforce education and training services.⁵
- **Area non-tribal employers:** to "inform them about tribal

"Economies don't exist in a vacuum, which is why partnerships are critical to any tribal economy-building efforts."

– **Rebecca Naragon, Economic Development Director, United South and Eastern Tribes¹**

citizens who have skills they need, and align workforce education/training curricula to cultivate the skills they require."⁶

- **Local and state governments:** formal agreements to increase citizens' access to area workforce education and training services and non-tribal employment, pool resources for regional infrastructure and business development projects, gain eligibility for federal and other dollars to support those projects, and increase the nation's overall political influence.⁷
- **Corporate partnerships:** joint ventures on tribal terms and other formal arrangements that supply capital for nation-owned enterprise start-ups and growth and technical expertise that reduces operational costs.⁸
- **Coalition partnerships:** involving tribally determined combinations of partners across different sectors to "create comprehensive support systems for citizens and holistic solutions tailored" to the nation's economy-building goals.⁹

When strategically chosen and properly stewarded, these partnerships: provide Tribal Nations with greater policy and decision-making control over their economic futures; increase and enhance education, training, and job opportunities; better leverage limited financial resources and open doors to more resources; expand market access; enhance their institutional and human capacity; and strengthen their ability to advance their long-term economy-building priorities.¹⁰ To do partnerships right and maximize their many benefits, Tribal Nations must ensure the partnerships they choose to create: (1) directly align with their long-range economic priorities; (2) formally define the roles and enforce the accountability of all parties; (3) feature mechanisms driving "continuous, transparent communication"¹¹; (4) are supported by strong tribal institutional ecosystems (see pages 24-25)¹²; and (5) are sustained by dedicated tribal staff and resources that carry the partnerships beyond any single group of tribal leaders.¹³

TRIBAL SNAPSHOTS



COEUR D'ALENE TRIBE (CDA)

In the late 1980s, healthcare at Coeur d'Alene was marginal at best. Tribal members' only option was a run-down IHS clinic offering bare-boned care, which forced them to travel long distances off-reservation to access "more comprehensive" services that proved difficult for many to afford.¹ In response, CDA leaders made a strategic commitment to provide quality healthcare to everyone on the reservation, including non-Natives who comprised the majority of its population.² To do so, CDA partnered with the adjacent City of Plummer in 1990 to establish the Benewah Medical Center (renamed Marimn Health in 2017) – the country's first joint venture of its kind between a Tribal Nation and municipality.³ The partnership enabled CDA to secure federal funding to build and operate it as a Community Health Center/FQHC in collaboration with IHS and its parent agency HHS.⁴ Together, these factors have allowed Marimn Health to see any patient who needs care, generating considerable revenue through a healthy combination of third-party billing reimbursements.⁵ This "unique funding model" has given Marimn the ability to provide "an array of progressive and innovative programs" focused on "primary care, holistic healing, preventive care, and wellness promotion to all members of the community as intended by the Creator."⁶ It also has given Marimn the financial flexibility to recruit, retain, and grow top-notch medical professionals and staff (including 126 Native employees) who provide award-winning service.⁷ Since its launch three decades ago, Marimn has expanded several times, building the Wellness Center in 1998, a 50,000-square-foot medical facility in 2012, and the Coeur Center in 2020 that helps at-risk youth "reach their full potential."⁸ Marimn has paid for these additions through outside grants, CDA funding, and contributions from Marimn's own financial reserves.⁹ Serving more than 8,700 patients each year, Marimn has become a model for integrated healthcare, and is demonstrating the value of incorporating healthcare as a key driver for tribal economy building.¹⁰

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PARTNERSHIPS>

CONNECT: Heather Keen, Chief Strategy Officer, Marimn Health, hkeen@marimnhealth.org



SAINT REGIS MOHAWK TRIBE (SRMT)

The Mohawks of Akwesasne are a sovereign nation crossed by the international border between New York, Quebec, and Ontario, with SRMT serving Akwesasne Mohawks living in the U.S. and the Mohawk Council of Akwesasne (MCA) serving those residing in Canada.¹ To address the challenges the border poses to their tourism-based economy and the limited resources Mohawk entrepreneurs have to start and grow their businesses, SRMT, MCA, and several other Mohawk entities formed the Akwesasne Tourism Working Group (ATWG) in 2014.² Through extensive community consultation, ATWG created the Akwesasne Tourism Strategic Action Plan, which seeks to "develop sustainable tourism through mutually beneficial partnerships" by sharing "world-class tourism experiences that celebrate our environment, heritage, and language" as "One Community."³ ATWG's growing number of partners have effectively pooled funding from public and private sources in the U.S. and Canada, including critical dollars to assess and build the infrastructure needed to handle the influx of "cultural heritage" tourists the Plan works to attract.⁴ Key to the Plan is the partnership between SRMT, local and regional stakeholders, and Mohawk entrepreneurs to bring more national and international tourists to their doorstep and prepare them to capitalize on this growing market.⁵ For example, with ANA funding, ATWG launched the Tourism Business Incubator, which provides TA, marketing, and budgeting services to local small business owners.⁶ In addition, ATWG established Akwesasne Travel, a destination marketing and management organization that markets guided cultural tours of Akwesasne artisans and educators in community-sanctioned areas; Akwesasne Travel takes a commission on each tour booking, while the small businesses pocket the sales of their wares and services.⁷ This approach is producing a significant increase in visitorship and local spending by those who travel to Akwesasne; it also fosters greater opportunities for Mohawk artisans and other entrepreneurs to "remain in the community and pursue their chosen profession."⁸

LEARNING LINK: <http://www.ncai.org/resources/econ toolkit/PARTNERSHIPS>

CONNECT: Raeann Adams, Project Director, "One Akwesasne" Tourism Initiative, SRMT, raeann.adams@srmt-nsn.gov

ASK YOURSELF

1. Reviewing the partnership types mentioned above, what economy-building partnerships does our nation have? Do they meet the five criteria listed in the final sentence above? How must we strengthen them?
2. What new partnerships must we cultivate to take our tribal economy to the next level? Where and how must the relationship building with those new partners start?
3. Do we have a "due diligence" process that vets partnership opportunities to determine whether: (1) they are in our best interests, and (2) we have the institutions, people, and resources in place to make them work long-term?¹⁴
4. How must we build the capacity of our institutional ecosystem to support the partnerships we have prioritized?
5. How is our nation working with local K-12 education systems, vocational education centers, colleges, and universities to support our citizens' continuing academic success and develop their skills and expertise in the fields we need most for economy building?
6. How could joint business development and intertribal commerce with other Tribal Nations empower our economic efforts?
7. Are long-running jurisdictional clashes with state and local governments inhibiting our economic growth? In what ways could strategic partnership building with these governments resolve these clashes and empower our economic initiatives in key areas?

POLICY TIPS

1. Conduct a "partnership audit" to identify: (1) where you have informal and formal partnerships, (2) how they could be formalized/strengthened and for what reasons, and (3) where you need new ones and why.¹⁵
2. Establish intertribal trade agreements with culturally and economically aligned Tribal Nations to scale up and expand your nation's business ventures and enable it and citizen-entrepreneurs greater access to regional, national, and international markets.¹⁶
3. Consider forging tribal-state and tribal-corporate tax agreements that increase tribal discretionary revenues, create market advantages, reduce tribal citizens' tax burden¹⁷, and affirm and protect your nation's sovereignty and jurisdiction.
4. Develop a "coalition partnership" involving tribal government, Native CDFIs, non-profits, academic institutions, small business development centers, state agencies, lending institutions, and others to provide a "holistic" support system for existing and aspiring citizen-entrepreneurs.¹⁸
5. Create data partnerships with area Native CDFIs, non-profits, and/or academic institutions to generate useful economic and related data, build your nation's data capacity, and defray economic research costs.
6. Establish, staff, and fund a tribal "state department" to steward your nation's formal partnerships with outside entities and educate existing and potential partners about the benefits of partnering and doing business with the nation.



FRAMING THE DISCUSSION

Several years ago, a tribal citizen-entrepreneur relocated her fledgling off-reservation company back home to her rural tribal community, eager to provide jobs and internships to her fellow citizens where such opportunities were typically hard to come by. Overcoming a lack of ready-made manufacturing space and poor roads that made it difficult to transport her products to other markets, her company quickly grew, employing several tribal citizens, mentoring tribal youth through business internships, and fulfilling supply contracts with other Native-owned businesses and Tribal Nations across the country. However, despite her company's track record, competitive prices, and persistent outreach, local Tribal Nations refused to do business with her, instead going outside their reservations to contract with non-Native vendors for the products they needed for their casino and hotel operations.

Many readers of this toolkit likely have witnessed or heard similar stories involving your or other Tribal Nations. Stories of squandered opportunities to foster tribal commerce and long-term economic growth due to any number of reasons – lack of foresight, poor institutional readiness, **turfism**, social distrust, **political factionalism**, or some other unhealthy dynamic. Such stories are commonly found among shortsighted, incomplete, and ineffective approaches to tribal economy building. These approaches inevitably fail to achieve Tribal Nations' dreams of vibrant economies and flourishing communities because they typically:

- (1) cling to the false notion, fueled by federal policies, that it is the tribal government's job *alone* to build and sustain a tribal economy²;
- (2) ignore, minimize, or suppress the many important economic contributions tribal citizens can and should make; and/or
- (3) fail to recognize and revitalize traditional tribal values and institutions that focused on local commerce³ and the *interdependence* of the nation's economic activities as the lifeblood of a thriving, resilient economy.

These approaches affirm that if Tribal Nations are to rebuild thriving, resilient economies, they must do so from the *bottom up* and the *inside out*. They must expand and *interconnect* the various economic activities taking place *within* and around their communities to create an economic whole "greater than the sum of its parts."⁴ They must regenerate vibrant systems of community-based commerce that once sustained their ancestors

"We need to create an entrepreneurial ecosystem – a commercial class. Tribal leaders need to act as messengers and help instill a 'Buy Native' ethic and mindset with family and community members."

– Penny Gage, Managing Director, Launch Alaska¹

and their ways of life, systems that depend on the many valued contributions of community members. Simply put, they must once again fully embrace a time-tested and enduring Indigenous economic principle: *integration*.

Tribal Nations' push to diversify their economic activities into new sectors (alternative energy, utilities, industrial hemp, specialized healthcare, etc.) is a step in the integration direction, but it is only a first step. They must build formal strategies into their strategic plans and institutional ecosystems that structure and drive integration between and among tribal government, tribal departments, tribal enterprises, citizen-owned small businesses, community development and non-profit organizations, and local consumers. For example, a growing number of Tribal Nations are deploying "vertical integration"⁵ strategies mandating that the enterprises they own do business with one another, while some are working to create "**economies of scope**"⁶ featuring commercial hubs in which tribal enterprises and citizen-owned businesses are co-located, creating easy access for local consumers to the various goods and services they need and desire.

To maximize the benefits of such integration and the tribal commerce it fosters, Tribal Nations must commit to, among other things: (1) systematically breaking down the tribal **silos** that have long fragmented their economy-building efforts⁷, and (2) methodically cultivating a robust mix of locally needed citizen-owned small businesses that exponentially grow commercial activity and increase the "**multiplier effect**" by retaining and recirculating dollars much longer in tribal communities, which is vital to fostering individual and communal prosperity over the long run.⁸

TRIBAL SNAPSHOTS



MEADOW LAKE TRIBAL COUNCIL (MLTC)

MLTC is an intertribal council composed of nine First Nations in Saskatchewan, Canada.¹ Formed in 1986 to pool its member nations' resources to develop joint business ventures, MLTC's purpose is to "stimulate economic growth" in its communities and "encourage an entrepreneurial spirit among our people."² Early on, MLTC crafted a 20-year development plan centered on "sharing the benefits of economic development, developing 'on-reserve' or community employment, and achieving First Nation self-sufficiency and self-reliance,"³ with income and employment equality for its people compared to the rest of the region as a key marker of progress.⁴ To advance its plan, MLTC devised its "anchor business" strategy in which the Council launched enterprises in forestry, tourism, energy, and food sovereignty. Those enterprises then prioritized doing business with smaller, "satellite" businesses established by its member nations and their citizens, thereby "bringing long-lasting economic activities and benefits."⁵ To do this, MLTC trained citizens from its member nations to start small businesses to service its enterprises, and launched an incubation center to support business start-ups as well as an equity contribution program to help finance them.⁶ In forestry, for example, MLTC encouraged citizen-entrepreneurs to start businesses to provide its lumber enterprise with goods and services such as catering, log hauling, and chainsaw repair.⁷ This integrated approach has paid dividends, from increasing local jobs to keeping more dollars circulating longer within MLTC communities, maximizing their impact. Over its first five years, MLTC helped launch more than 60 citizen-owned businesses.⁸ Meanwhile, over its first decade, employment and income growth among its people far outpaced the regional population at-large.⁹ Today, MLTC operates an array of successful businesses, with a "significant portion of the money" it spends "staying within our communities."¹⁰ MLTC's enterprises follow an "Indigenous-first" procurement policy prioritizing First Nation- and First Nation citizen-owned businesses, and MLTC has adopted a "non-compete" policy that gives its member nations first crack at any new business opportunities.¹¹

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INTEGRATION>

CONNECT: Al Balisky, President & CEO, MLTC Industrial Investments LP, al.balisky@mltcii.com



YAKAMA NATION

In the early 2000s, Yakama Nation relied solely on outside utility companies to provide power to tribal government, tribal businesses, and reservation residents – a situation that produced "no value" for the Yakama people.¹ Yakama had little say in where and how power was delivered, tribal members had to pay excessive rates for electricity, and few tribal members had ever been employed by the utility companies.² Those companies also did not spend a dime of their revenues on the reservation.³ Seeking to "control more of [our] destiny," the Nation established Yakama Power (YP) to provide "better service and benefits" to its people, with an emphasis on expanding tribal jurisdiction, providing electricity to the entire reservation, and creating high-paying jobs for tribal members.⁴ Understanding it would take YP several years to train its highly-skilled tribal workforce and turn a profit, the Tribal Council took a patient approach, ensuring the company's sustainability through grants, loans, settlement agreements, and power purchases.⁵ Serving 132 customers when it launched in 2006, today YP provides electricity to 4,000 customers. Of YP's 29 employees, 25 are Native (including 19 Yakama members), and it features two all-Native line crews.⁶ YP also embraces a buy-from-your-own approach, using the Tribal Transportation Program and other tribal subcontractors for construction jobs, and purchasing fuel from Yakama's gas stations and lumber from Yakama Forest Products.⁷ Enacting Yakama values, YP is environmentally conscious, using a non-toxic transformer oil, deploying coated wires to preserve trees that provide critical shade for fish, and installing extended cross-arms on power poles to create safe perches for hawks.⁸ It also produces an average monthly cost savings of \$25 per customer, helping YP post one of the lowest bill non-payment rates around.⁹ YP has become the reservation's second-largest utility, and through continued "exponential" growth is on track to achieving its goal of becoming Yakama's sole power provider.¹⁰

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/INTEGRATION>

CONNECT: Ray Wiseman, General Manager, Yakama Power, ray@yakamapower.com

ASK YOURSELF

1. How are tribal governmental silos inhibiting our economic growth? How can we break them down to foster economic integration?
2. Do our nation's political, departmental, enterprise, and community leaders work together to advance our economy-building priorities? What formal mechanisms can we implement to ensure they do so?
3. What tribal laws and policies must our nation develop to implement the economic integration strategies we have prioritized? Do we have the institutional and human capacity to enforce them?⁹
4. What types of businesses will work on tribal lands? Which are appropriate to be run by our nation? Which by its citizens?¹⁰ For the latter, how can we grow those businesses in a targeted fashion by supporting them at all stages of their life cycle?
5. Does our nation's current regulatory environment encourage or discourage local commerce and private sector growth? Does our nation formally prioritize purchasing goods and services from our own people, and if so, is that policy working? Why/why not?
6. How is our nation working with and supporting local community development and non-profit organizations to enhance our economy-building efforts? What should we do to strengthen this key component of a thriving economy?¹¹
7. What are we teaching our people about how the interdependent nature of our traditional economy enabled it to flourish? Do they understand that doing business with our own is a time-tested cultural value?

POLICY TIPS

1. Create/enforce a **procurement policy** requiring tribal government and enterprises to do business with qualified, certified citizen-owned businesses first and other Native-owned businesses second; assist citizen-entrepreneurs to become certified tribal vendors.¹²
2. Establish tribal "non-compete and/or anti-monopoly" policies that prevent tribal government from undermining or unfairly competing with citizen-owned small businesses on tribal lands.¹³
3. Launch a permanent "Buy Native/Buy Local" campaign to encourage community members to patronize citizen-owned businesses and educate them about the financial, social, and cultural benefits they provide, notably reducing their cost of living.¹⁴
4. Develop/expand your nation's "**477**" Plan to integrate its workforce development, economic, and related efforts into a cohesive approach for targeted tribal workforce pipeline development for economy building.¹⁵
5. Establish a formal process requiring all key governmental entities and community partners meet regularly to assess your nation's current state of economic integration and develop solutions to strengthen it; include small business owners in this process.¹⁶
6. Create a dedicated "integration coordinator" staff position to: (1) drive, monitor, and refine your nation's formal economic integration strategies; and (2) coordinate with its data office (see Policy Tip #4 on page 29) to track key progress measurables like small business start-ups and the multiplier effect.



FRAMING THE DISCUSSION

Setting your Tribal Nation firmly on the path towards building a self-determined, thriving tribal economy takes a tremendous amount of hard, deliberate, and complex work. But that is just the first step, as the nation must also embark on an unrelenting effort to grow its economy-building approach over the long haul. As Tribal Nations across the country forge track records of economic success through various ventures, activities, and investments of their own choosing, more and more are now tackling the challenge of how to *systematically* grow that success to benefit their peoples and homelands not just today, but well into the future. As one scholar framed it, a tribal economy “has a multigenerational time horizon and thus a fundamentally different requirement from its capital. It must produce wealth over the long term and not just for the generation in which it finds itself.”²

As these nations create unique recipes for economic growth, some common ingredients are emerging that can shorten the learning curve for other nations following in their footsteps. Below are explanations of five key ones.

Accountability: Economic success – and the ability to grow it – hinges on the accountability mechanisms a nation establishes to ensure *everyone* with formal roles to play in the nation’s economy-building approach continuously fulfill their specific ends of the bargain. These mechanisms take many forms, such as: processes to assess whether economic activities are effectively advancing the nation’s long-range goals; clearly defined divisions of responsibility between political and non-political leaders enforced by tribal law and policy; standardized, comprehensive economic performance reporting by tribal enterprises to tribal government; detailed position descriptions that identify particular responsibilities and limits on authority; and regular, accessible reporting by the nation to its citizens about its economic progress (see “Transparency” section below).

Transparency: A Tribal Nation’s economy will grow only so far as its people understand and trust it. Deploying effective mechanisms for continuous communication between its political and business leaders and community members fosters a common, well-informed understanding of – and support for – the nation’s economic approach, how it works, how it’s evolving and expanding to better serve the people, how it advances the nation’s long-range goals, and how the people can contribute in the many important ways that the nation needs to drive long-term economic growth.³

“For growth, we need transparency, engagement, education, and communication. We need to educate the youth and adults about how our process works. We need a baseline understanding of where our people are and will be, and a process for how we use that information.”

– Larry Wright, Jr., Former Chairman, Ponca Tribe of Nebraska⁴

Adaptability: A nation’s economy-building approach must be capable of adapting in real time to respond to – and capitalize on – changing economic conditions, new information and data, emerging threats and opportunities, and the evolving needs and priorities of its people. It must continually assess and grow its governance institutions and human capacity in targeted ways to support that adaptability.⁴ For example, if it is considering a joint venture partnership in a new economic sector, it must create the laws and legal infrastructure needed to effectively support its success with that particular venture and sector.

Institutionalizing innovation (and success): No Tribal Nation gets it exactly right out of the gate with its new approach. A bedrock institutional commitment to innovation enables a nation to take ambitious yet calculated risks, determine what’s not working, and design better ways forward. Cultivating and retaining top-notch business and programmatic leaders and staff equipped with the technical expertise, institutional knowledge, and confidence from *learned* experience to achieve, sustain, and grow economic success across the nation through ongoing innovation is vital.⁵

Legacy-building leadership: Tribal leaders need to think and act well beyond their tenures in office to foster a robust foundation for their peoples’ long-term prosperity. This means, among other things, leaders focusing not on their short-term political interests, but rather on fulfilling their critical roles in developing the “long-game” components mentioned above so their tribal economies possess true staying power.⁶

TRIBAL SNAPSHOTS



MISSISSIPPI BAND OF CHOCTAW INDIANS (MBCI)

In the 1960s, MBCI’s economic state was dire, with an unemployment rate over 80 percent and no tribal economic activity to speak of.¹ Resolved to “determine its own fate,”² the Band overhauled its **IRA** constitution to improve its governance structure (through longer, staggered terms for elected leadership) and remove the **BIA** as the final authority on MBCI’s biggest decisions. With a stable government able to support long-range economic planning and execution, MBCI launched several successful manufacturing ventures supplying the automotive and other industries, but grew concerned about over-relying on a sector vulnerable to market downturns.³ In response, it developed a comprehensive economic diversification approach featuring profitable enterprises in the retail, service, technology, and, eventually, gaming sectors. To structure and regulate its wide-ranging economic activities, MBCI expanded its court system in the 1990s to fairly and efficiently adjudicate commercial disputes, demonstrating that it is a secure and worthwhile place to work, do business, and invest.⁴ Today, MBCI remains the largest job-provider in east central Mississippi, employing 2,500 MBCI members and area non-Native residents across eight enterprises, while more than 2,000 others work in MBCI’s government, health center, schools, and housing authority.⁵ Responding to the economic impacts of the pandemic, the Band created a five-year growth strategy to foster continued business diversification and a more resilient workforce, headlined by its new Center for Advanced Workforce Training and Development.⁶ The strategy promotes entrepreneurship through FAST Start classes for aspiring MBCI entrepreneurs, financing and one-on-one coaching for new businesses, and a business incubator.⁷ It also includes deployment of broadband to every home on tribal lands, which is expected to be completed in fall 2023. Leveraging its role as an economic “powerhouse,” MBCI launched an award-winning website that educates prospective partners about the proven benefits of doing business with the Band.⁸

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/GROWTH>

CONNECT: John Hendrix, Director of Economic Development, MBCI, jhendrix@choctaw.org



ROSEBUD SIOUX TRIBE (RST)

In 2012, RST’s economic development corporation REDCO struggled with debt, several unprofitable enterprises, and difficulty recruiting and retaining skilled employees, particularly RST members.¹ To “honor” an RST constitutional provision directing the Tribe to “consider the impact of [its] decisions on the next seven generations,”² REDCO shifted its focus to achieving RST’s vision of an “economically self-reliant tribe able to take care of itself.”³ Transforming this into a practical strategy, RST created its “7 Generation Plan,” a 175-year prosperity initiative rooted in Sicangu prophecy and values, guided by a decision-making framework prioritizing the best interests of the whole and future generations, and emphasizing Indigenous complex-systems thinking over Western knowledge.⁴ Lacking the data necessary to design the Plan, REDCO commissioned: a 100-year demographic study projecting RST’s population growth⁵; a household consumer demand report pinpointing key sectors RST should develop to reach its goals of full employment and a resilient economy⁶; and a “State of the Future Workforce” report, which found a “high need” to strengthen basic math, writing, and communication skills among RST members to make them workforce ready.⁷ Using this data, REDCO created the Research and Policy Division (RPD), Sicangu CDC, and Tatanka Funds CDFI to systematically build RST’s economy, community, and the human capacity to realize RST’s definition of a prosperous Nation.⁸ REDCO anchors this “Ecosystem of Organizations,” generating revenue for Plan implementation and housing the Ecosystem’s leadership and back office. The CDC obtains grant funding for key Plan initiatives, and the CDFI issues loans to REDCO, Sicangu CDC, and RST members, also helping to build their financial capability.⁹ The RPD, meanwhile, develops policies the RST Council can enact to advance the Plan, and advocates for federal policies to do the same.¹⁰ The “Ecosystem” – rebranded in 2022 as Sicangu Co¹¹ – is seeding RST’s economic growth, notably through development of the nation’s largest Native-managed bison herd.¹²

LEARNING LINK: <http://www.ncai.org/resources/econtoolkit/GROWTH>

CONNECT: Michael LaPointe, Economic Development Specialist, Sicangu Co, michael.l@sicangu.co

ASK YOURSELF

1. Does our nation have a multi-generational plan for economic and community prosperity? If not, what should it include and how do we use it to inform the decisions we make every day?
2. Does our nation deal with economy-building failures and successes in a healthy way? Does it keep our people well-informed about our economic progress, how it advances our nation’s long-term goals, and how it benefits them individually and collectively?
3. Succession planning: How do we currently prepare incoming tribal leaders to take over our nation’s economic reins? Is it effective?
4. Do we have effective accountability mechanisms in place to ensure: (1) our economic activities maintain alignment with our nation’s long-term priorities, and (2) key players such as tribal leaders, enterprise CEOs and staff, economic development board members, and programmatic leaders live up to the specific, high standards we require for economic growth?
5. Do we have an informed understanding of how our nation’s population is growing, and what that means for how we should grow our tribal economy to keep pace?
6. How is our nation ensuring the ways we choose to grow our economy over time revitalize and strengthen our people’s connections to our tribal homelands and their ability to practice their cultural lifeways?⁷

POLICY TIPS

1. Develop economic growth processes that: (1) regularly assess through data collection and analysis your nation’s current initiatives and refine them accordingly, (2) launch new initiatives designed to build on established successes, (3) prioritize learning from mistakes and pushing the innovation envelope, and (4) build its institutional and human capacity to expand your economy over time.
2. Create a tribal civics education program for tribal government, local schools, and TCUs to teach tribal employees and citizens about your nation’s governance system and economy-building approach.⁸
3. Codify in tribal law a leadership transition process requiring outgoing political leaders to brief their successors about your nation’s economic initiatives and how it intends to grow them.
4. Develop a “mentor-apprentice” program requiring senior programmatic and business leaders in your nation’s government and enterprises to groom their designated successors so it can retain and grow its economy-building knowledge and expertise.
5. Do a study of your nation’s regional economic impact; share findings with other governments to enhance support for your efforts.
6. Conduct and regularly update a study to project and track your nation’s long-term population growth; use the data for strategic decision-making for how to grow your nation’s economy and human capacity.
7. Invest tribal revenues in a **socially responsible investing** program to grow tribal assets in keeping with your values and priorities.⁹

BUILDING TRIBAL ECONOMIES: RELATED RESOURCES FOR FURTHER LEARNING

NCAI has created an online “Building Tribal Economies” resource center featuring a comprehensive suite of related resources for further learning about how to build thriving, resilient tribal economies. We encourage toolkit users to access these related resources – which include resources for each of the toolkit’s 11 strategic considerations – using the links and QR codes below.

<p>TOOLKIT RESOURCE CENTER</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit</p>	<p>STRATEGIC CONSIDERATION HANDOUTS</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/handouts</p>	<p>“PROCESS”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/process</p>	<p>“VALUES”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/values</p>	<p>“PURPOSE”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/purpose</p>
<p>“PLACE”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/place</p>	<p>“INFRASTRUCTURE”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/infrastructure</p>	<p>“INSTITUTIONS”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/institutions</p>	<p>“PEOPLE”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/people</p>	<p>“RESOURCES”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/resources</p>
<p>“PARTNERSHIPS”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/partnerships</p>	<p>“INTEGRATION”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/integration</p>	<p>“GROWTH”</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/growth</p>	<p>RELATED RESOURCES</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/rr</p>	<p>ENDNOTES</p>  <p>SCAN ME</p> <p>www.ncai.org/resources/econtoolkit/endnotes</p>

SHARE YOUR STORIES OF ECONOMY BUILDING

We want to hear from you! To grow its Building Tribal Economies initiative as a useful resource for Indian Country, NCAI invites Tribal Nations to share your stories of economy-building success with us. To share your story, please email us at economies@ncai.org.

ABOUT THIS PUBLICATION

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ENDNOTES & RESEARCH CITATIONS

To provide a concise toolkit that is broadly accessible to tribal leaders, economic development staff, and others, NCAI features the endnote numbers in the toolkit itself, but provides the actual endnotes online on the NCAI website. To access the section-by-section endnotes for the entire toolkit, visit www.ncai.org/resources/econtoolkit/endnotes.

SUGGESTED CITATION

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