

Native American Entrepreneurship

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Literature Review

This study examines the economic and cultural success of Native American owned businesses. Focusing on the relationship between opportunity, education, and government regulation as it pertains to economic development on reservations.

The review of the literature begins with the differentiation of Native American entrepreneurship and traditional entrepreneurship. Elaborating on accessibility to resources, economic development, and cultural practices that challenge Native owned businesses. Additionally, government role, tribal history, and economic development are discussed in this literature review.

Throughout this review, Indigenous people will be referred to primarily as Native Americans, occasionally referred to as American Indians, Indigenous peoples, aboriginal peoples. The focus of this study is reservations in or adjacent to South Dakota.

Traditional v. Native American Entrepreneurship

Native American entrepreneurship, though similar to traditional entrepreneurship, has some additional challenges and aspects that need to be considered. In a study at North Dakota State University, Goreham et al. (1994) compared two business cultures, the Anglo model and the Native American Model. Differences were found when comparing the two especially in the area of business and business management. An unpublished report from the office of the Assistant Secretary for Policy, Management, and Budget of the US Department of Interior (as cited in Robinson & Hogan, 1994) indicated that “Indian Businesses adopting the Anglo Model have succeeded at only one-tenth the average rate for all new American business start-ups” (Blending Models, n.d. Adapting Cultures section, para. 1). (2). The low success rate of Native

American businesses when adopting a traditional entrepreneurial model can be attributed to various economical, educational factors that are not readily available on reservations. Though entrepreneurship yields high reward economically, culturally, and within the communities, various challenges makes Native American entrepreneurship at higher risk for failure than traditional entrepreneurship. “Regardless of form, entrepreneurial enterprises remain at the heart of indigenous economic development.” (Peredo et al., 2004).

Jahrig (1996) pointed out that Native American businesses have succeeded at only one-tenth the average for all new American business start-ups. According to Robinson and Hogan (1994), different cultural values may be the cause for this disproportion. Native Americans have always been barterers and traders, for an entrepreneur, these traits are vital in conducting business (Jahrig, 1997). In Native American culture it is respectful if someone gives you something, you give something back. Robinson and Hogan (1994) indicated mainstream America’s business culture is driven by materialistic success. Native Americans on the other hand view family values and community support as being more important. In Jahrig’s 1997 study, the author indicated that Native Americans are givers rather than takers. Many Native American entrepreneurs tend to frown upon materialistic success and want to have the support of the community. However, according to Goreham and Rathge (1991), this support is very limited due to many issues facing Native owned businesses and communities; jealousy being one of them. There is a reluctance to support each other. Another reason for the lack of community support is that many times individuals from another tribe live on a reservation that they are not enrolled in. This makes it difficult for entrepreneurs to gain business deals. (Schmitt, 2013).

Lussier, Corman, and Kimball (2015) define an entrepreneur as someone who creates new business ventures. Wickham (2006) adds to this definition by identifying characteristics of

entrepreneurial behavior such as: innovation, and creation of new products, services, or productivity techniques.

These characteristics are very prevalent in small business ownership, however they are expanded on and developed more for the purpose of economic and community development in Native American businesses. Pascal and Stewart define the Native American entrepreneur as an owner of a small to medium-size business, rather than the traditional definition as the bearer of new or innovative products. Scarcity of SME ownership among Native Americans is the cause of this differentiation in the definition of entrepreneurship.

The different forms of entrepreneurship are a result of different cultural practices and accessible resources, Native American history has impacted both of these factors. As a result of west-ward expansion and the Indian wars of the nineteenth century, Native Americans were forced onto reservations and soon became dependent on US government resources and social welfare programs. This dependency led to the disintegration of entrepreneurial behavior in Native American tradition according to Pascal and Stewart. With no recognition as sovereign, Native American communities were stripped of their rights and freedom to celebrate their culture. According to Cornell and Kalt (1992), federal programs are driven by federal need and not the needs of the tribe, making them the primary decision-makers on grants and contracts. Noting that Native American tribes are more likely to succeed when they assume responsibility and make their own decisions. With a history of being forced into poor living conditions and being stripped of freedom, having sovereignty is of paramount importance to tribal and economical success. Colbourne (2017) shares the claim, “They have a collective right to live in freedom, peace and security as distinct peoples and maintain and strengthen their distinct political, legal, economic, social and cultural institutions, while retaining their rights to

participate fully in the political, economic, social and cultural life of their country (United Nations General Assembly, 2008).”. For successful economic development, organizations must combine tribal governance and education. The Trade and Intercourse Acts worked towards granting this sovereignty, Smith explains, “From 1790-1834 the Trade and Intercourse Acts were enacted. The Acts allowed for recognition of the tribal nations as sovereign (Smith, 2000). It was common practice at that time for traders to exchange land for goods that were provided by tribes. Under the Trade and Intercourse Acts, Indian lands could only be purchased by the federal government. Prohibiting individuals and states from purchasing lands directly from tribes protected tribes from land deals that were considered deceptive (O’Brien, 1989).”. Land being one of the most important factors to this act and to tribal communities, made this a vital component in the efforts towards sovereignty.

It is in Native American culture to create and trade, which is the foundation of entrepreneurship making it a natural way of life and sustainability for tribal communities. Colbourne (2017) explains, “For most tribes, entrepreneurial ventures are used as a platform to protect their sovereignty, act on their rights and sustain social, economic and environmental values in a manner that recognizes and is respectful of their community, its culture and traditions (Bressler, Campbell, & Elliot, 2014; Curry et al., 2009; Wuttunee, 2004).” He goes on to explain how sovereignty works with recognition of their Native American culture, “Most Indigenous peoples have a land-based, holistic and relational worldview that is both spiritual and material, it is an expression of their identity, culture and values that encompasses their livelihood and community and continuity of their cultures, values and traditions (Kuokkanen, 2011; Wuttunee, 2004, p. 14).” (Colbourne, 2017). With culture and identity being the backbone of Native American entrepreneurship Colbourne (2017) lays out, “The most relevant concepts relating to

Native American entrepreneurship are: (a) the right to self-determination; (b) the right to be recognized as distinct peoples; (c) the right to free, prior and informed consent (FPIC).” He adds, “This includes the right to autonomy or self-government in matters relating to their internal and local affairs, as well as the ways and means for financing their governance and economic development activities (United Nations General Assembly, 2008).”. With these liberties granted, Native American entrepreneurship can become the entity of prosperity as it has the potential to be for tribal communities and on reservations.

Due to the economic standing of most tribes and reservations, the low-income, high-risk members are not likely to pursue entrepreneurship or be able to own a business as a sustainable career. Much of this is due to the history of how Native Americans were placed on reservations and poor educational systems, high unemployment, and the drug and alcohol abuse rates that plague these communities. With this in mind Native American entrepreneurs are attempting to expand their small businesses to communities outside of reservations and create the wealth and support needed to prosper. “[aboriginal people] are creating businesses in the global economy in order to generate the wealth necessary to support self-government and to improve socioeconomic conditions. At the same time, through business ownership Aboriginal people expect to exercise greater control over activities in their traditional territories. (Anderson 2001: 37).”

Entrepreneurship is a great opportunity for economic, communal, and governmental growth within reservations, and expanding to the global economy will provide ample opportunity for success.

History of Economic Development on Reservations

Native Americans have had a challenging history and continue to face economic and cultural challenges. Through acts, relocations, and economic policies, freedom and opportunity

have been robbed from Native Americans stunting economic development and success. In a study, Goreham, Rathage and Hess (1994), interviewed 89 Native American entrepreneurs in both North and South Dakota, they indicated Native Americans, accounting for more than 76,000 residents in North and South Dakota, as the largest minority group in the Great Plains (Schmitt, 2013). Still, as the largest minority group within these two states Native Americans face disproportionate disadvantages. As Kerry (2002) states, “Given the near-complete absence of private-sector enterprises in reservation communities, nearly one in three American Indians and Alaska Natives, or 31.2 percent, live in poverty. Earning capacity figures also lag behind that of other Americans: for every \$100 earned by the average American family, an American Indian family earns \$62. Similarly, the average annual per capita income for American Indians is \$8,284.” (Kerry, 2002). These economic setbacks create barriers for Native Americans especially in entrepreneurial ventures. The federal government has developed policies to provide direction for Indian-aimed programs and service. Though they are often underfunded and short on detail about execution (Brown, Doucette, Tulk, 2016).

With limited resources, and constant governmental battles, economic development has been at a standstill and in some cases in decline for Native American communities and on reservations. Pascal and Stewart recognize a factor in this economic rut, “... relatively few reservations have on-site financial institutions, and those that do tend to lack competition. As a consequence, Native American entrepreneurs located on reservation tend to be given loans from these institutions (to the degree that they are given) with interest rates that are prohibitively high. Furthermore, many other commercial institutes will not serve Native American entrepreneurs who live on reservations due to their higher perceived risk and due to their general lack of collateral. As tribal land is held in trust by the US government, Native Americans living on

reservations cannot access their land for use as collateral for common forms of business financing.”. The lack of financial education, resources, and support mixed with federal government programs that limit opportunity, prohibit growth in tribal economies. Schmitt identifies the lack of technology, infrastructure, financial capital, and human resources in Native country necessary to provide economic opportunity and achieve economic success. He says economic success is essential in building and sustaining an economically healthy community (Schmitt, 2002).

“In 1830, the Indian Removal Bill was passed. The Removal Act of 1830 (CHAP. CXLVIII) allowed for tribes to have a choice to move west or stay where they were and follow the respective state laws. Approximately 30 tribes moved, including the Cherokee, where almost 4,000 tribal members died during the move (O’Brien, 1989).” (Brown, Doucette, Tulk, 2016). “The Indian Reorganization Act of 1934 (Wheeler-Howard Act- 48 Stat. 984- 25 U.S.C. 461) created federally sponsored tribal governments (Tootle, 1996).” Although the Indian Reorganization Act (IRA) recognized tribes as sovereign nations, it did not acknowledge the tribal culture. While some tribes accepted the IRA, those that did not were determined to follow their traditional ways (Welch, 2006). Tribes who accepted the IRA would develop new government structures using constitutions established by the Bureau of Indian Affairs. While they were promised new opportunities for access to federal loans and assistance with tribal administration, (Rosier, 2004). the BIA-developed constitutions limited tribal control over tribal affairs (Smith, 2000). With that they were also recognized as sovereign nations, and encouraged of self-governance (Arnold, 2004). The IRA also authorized the creation of tribal corporations, and most tribes adopted corporate charters. These were developed by individuals who did not

take into account the cultural factors that existed within tribal government (Trosper, 1999). Most corporations were governed by a board of directors and did not require consensus of the community, which went against the tribes' values (Welch, 2006). (Brown, Doucette, Tulk, 2016).

Native American lifestyle revolves around the land and its resources, tribes typically live off of the land they occupy for as long as they can and when resources run dry, they move to another lot of land nearby. This cycle usually involved around four areas of land that they rotate through, staying relatively close to one location. This rotation allows for the land to replenish itself once the tribe uses all of the resources it can, allowing tribes to move between the same few areas of land. This process is no longer able to prosper or sustain Native American lives however, due to lack of land and ability to move around. Some of this can be attributed to The General Allotment Act (24 Stat. 388), also known as the Dawes Act. In 1887 this act was passed as another attempt to acculturate and assimilate the Native Americans into white society (Smith, 2000). Under the act each household was given 160 acres of land, however, to protect the owner this land was to be held in trust for 25 years. Meaning that the owner didn't get possession of the 160 acres for 25 years. In 1887, reservation lands consisted of approximately 138 million acres. Once each reservation was allotted the 160 acres, the rest of the reservation land was declared surplus and opened up to non-Indian settlers for homestead. By 1934, only 48 million acres of reservation land remained (Welch, 2006). The land allocated to the Native Americans was not considered prime land, therefore farming and ranching was very poor. Indian land owners were provided basic farming techniques to try and compete with non-Indian settlers who received the more prosperous land (O'Brien, 1989)." (Brown, Doucette, Tulk, 2016). Not having full access to promised land, limits and depletes Native American culture.

Federal government plays a large role in the economic development of reservations, while it is the tribes' goal to have sovereignty. Most of the Acts and programs implemented by the federal government limit opportunity for growth and prosperity, however, there are few that reap benefits. "The Indian Financing Act of 1974 (25 U.S.C. 1451-1544) was passed to promote reservation business (Welch, 2006). Under the Act, tribal businesses were provided grants under the Indian Business Development Grant program to be used as seed money for business start-ups. Assessment of the Aberdeen Area Office Indian Business Development Grant, conducted from 1987 through 1992 by Robert McLaughlin, a financial and economic consultant, indicated that 89% of Native business owners, who received an Indian Business Development Grant, were outstandingly successful (McLaughlin, 1992)." (Brown, Doucette, Tulk, 2016). This Act and Grant program provided not only opportunity, but success, promoting entrepreneurship and economic development.

This act shows the effectiveness of governmental programs, and the outstanding success that these business owners received shows the high demand for entrepreneurship, especially as the populations on and near reservations grow older. As stated in the "Indigenous Business in Canada" (Brown, Doucette, Tulk, 2016), "Individuals who are retiring to their home reservations are returning with basic needs. The necessity for housing, health care and social services provides opportunities for entrepreneurs to meet these needs. Employment opportunities are presented to those in the construction and the health care field aiding in the expansion of economic development on the reservation. Increasing populations for tribes can be viewed as positive. Several resources, such as the US Department of Housing and Urban Development (HUD) Renewal Communities and Entrepreneurial centers are available to meet the growing needs on the reservations." (Brown, Doucette, Tulk, 2016). These demands, met by effective,

positive governmental programs that promote economic development and support of tribal culture, will lead to economic success on and around reservations.

Programs for Economic Development

One of the main problems reservations face when it comes to economic development is access to resources. Due to location of reservations, lack of emphasis on education, and poor living conditions, the opportunities to go on to post-secondary school, or take business classes is minimal. However, now with eight tribal colleges in South Dakota and North Dakota, opportunities are arising. According to Bly (2005), through workshops and leadership development, tribal colleges are becoming a vital tool for promoting Native entrepreneurship. Additionally, many tribal colleges have reservation-based business centers, offering counseling and training in general management skills, accounting, marketing and other areas. By creating curriculum specifically for Native American students, and people who live on reservations, these resources provide guidance and potential for economic development, with respect to culture, on reservations.

Honoring tribal culture and incorporating it into the education provides optimal circumstances for students to apply what they are learning directly to their reservations. As Bly (2005) explains, “Many tribal colleges match their business curricula to existing local economic needs. In doing so, they link entrepreneurship with housing, the environment, health and culture.”. The ability of tribal colleges to connect their teachings directly to the needs of surrounding reservations and tribal communities, provides great outlook for the future of these reservations. As students and professors are focusing directly on their communities and economies, all of their culture-based efforts are benefitting the tribes directly. To add to the

support of this education system Bly (2005) identifies, “In late 2004, three federal agencies signed an agreement to combine resources for promoting homeownership and housing development in American Indian and Alaska Native communities.”. Bly (2005) adds that some colleges also sponsor Small Business Development Centers that provide education, training, and technical assistance to non-students. Some events they sponsor include grant writing, strategic business planning workshops, information sessions on software applications and funding.

Other programs such as the American Indian College Fund, provides financial aid to assist in educational expenses and the promotion of higher education for Native American students. They have given out more than 131,000 scholarships since 1989, with \$8.1 million distributed in 2018 directly to students. Additionally, they provide ongoing support by following their students and providing tutoring and mentoring, employment assistance, interview practice, infusing native traditions on studies to aid in identity development. This program incorporates culture and need with assistance that is not only promoting higher education but making it accessible.

Some of the tribal colleges in North and South Dakota include: Sitting Bull College, Oglala Lakota College, United Tribes Technical College, Turtle Mountain College, Sinte Gleska University, and the Institute of American Indian Arts. These colleges all offer some extent of small business education, degrees, or programs. Bly (2005) explains what each of these colleges have to offer, at Sitting Bull College, “The TBIC at Sitting Bull College in Fort Yates, North Dakota, offers all-inclusive small business support; consultation and mentorship with existing business owners; assistance with preparing business plans and finding appropriate financing, including nontraditional financing; resource manuals and “how-to” books; market research and opportunities to network with business resource providers.”. He goes on to add that they also

operate construction and communication supply companies, giving students hands-on business experience. At the Oglala Lakota College in Kyle, South Dakota, they have a community library with business materials, resources and internet facilities. The United Tribes Technical College in Bismark, North Dakota, provides the community with financial education programs to both adults and youths to promoting interest in entrepreneurship. The Turtle Mountain College in Belcourt, North Dakota, encourages entrepreneurial behavior and endeavors through an annual small business expo. At Sinte Gleska University in Mission, South Dakota, they have established the *American Indian Entrepreneurs Case Studies and Curriculum*, featuring materials structures, and curriculum around traditional tribal values. Finally, At the Institute of American Indian Arts they believe in educating through culturally based programs that fulfill the physical, social, emotional, intellectual, and spiritual needs of the students. These culture-based programs promote entrepreneurship not only in the view of economic development but in the traditional belief of giving back to your community and providing services that the tribe needs.

Other programs, outside of tribal colleges, promote entrepreneurship and provide ample amount of support and resources to encourage it in tribal communities. For example, the Taos New Mexico Chamber of Commerce on the reservation hosts an entrepreneur network that provides monthly meetings with business industry leaders, resources, business education, and community outreach. Another program is the SaskMetis EDC, an aboriginal EDC owned by Metis Nation Saskatchewan Secretariat Inc. They finance the start-up, acquisition, and expansion of Metis controlled small businesses in Saskatchewan. SMEDCO offers loans, business-advisory services, youth programs, and other assistance programs. (Brown, Doucette, Tulk, 2016). Brown, Doucette, and Tulk (2016) found in a recent study that 260 active aboriginal economic-development corporations existed in 2011 and that number was rising. They operate an arms-

length from governments and evaluate new and existing business opportunities, creating community enterprises, managing development projects, increasing employment opportunity for community members, protecting the band from liability, and building relationships with local industry partners. These programs work hand-in-hand with tribal colleges in order to promote small business ownership and grow reservation economies through entrepreneurship.

As Schmitt (2013) finds, in 2008, approximately 32 tribal colleges attained land grant status, allowing tribal colleges to access research and extension programs offered by the United States Department of Agriculture (AIHEC, 1999). As a land grant college, support is provided to colleges to offer agricultural, science and engineering courses. Individuals who receive degrees in these particular fields support tribal efforts toward becoming self-sufficient. This is another program, and government support system that moves tribal colleges and reservations in the direction of economic development.

Tribal colleges have developed into a valid and accessible post-secondary education option for Native Americans. The original purpose of tribal colleges was to rebuild, reinforce, and explore traditional cultures, and still work with traditional 4-year institutes to ensure that credits will transfer. Today there are 31 tribal colleges in 12 different states (Bly, 2005). The incorporation of culture into tribal college curriculum provides not only opportunity but increased motivation and possibility for students to direct their entrepreneurial efforts back to their communities, promoting economic development.

Economic and Entrepreneurial Success

Schmitt (2013), used a quantitative correlation research design, where he surveyed 194 Native American owned businesses located on/or adjacent to the four reservations in North

Dakota, Spirit Lake, Standing Rock, Fort Berthold, and Turtle Mountain through a 69-item survey instrument. The compiled research data analyzed the following questions: (a) How important are knowledge, skills, and attitudes to the sustainability of Native American owned businesses? And (b) To what extent are Native American environmental factors, knowledge, skills, and attitudes significant for emerging versus mature Native American owned businesses? The study worked to gain an understanding of how important each factor was to the business owner and to what extent the business owner used each factor. This study helped to develop an understanding of what skill sets and resources were most important and beneficial to Native American entrepreneurs. Various programs and acts would be enacted based on these findings to ensure they are providing necessary and progressive resources to develop Native American owned businesses and tribal economies.

In a study by Schmitt (2013), he found that Native entrepreneurs in North Dakota were most successful if they had knowledge, experience, managerial skills, and aggressive business attitudes. Work related skills and previous education were considered to be most important for the entrepreneur. Malkin and Aseron (2007) attested to these findings through their research where they found that in order for a business to grow and be sustainable, it must have critical skills, like those mentioned by Goreham and Rathge (1991), to be successful. These skills included expanding entrepreneurial education through various programs beginning as early as elementary and into high schools.

Initial approaches to increase funding and accessibility to funding started with the Indian Financing Act and lead to H.R. 2538, or the “Native American Small Business Development Act”. (Kerry, 2002). The purpose of this act, introduced on July 17th, 2001, was to authorize a 3-year pilot program at \$7 million per year, where SBDC’s, Small Business Development Centers

would receive grant assistance from the SBA. Up to \$300,000 was available to assist outreach, development and enhancement of small businesses owned by Indian tribe members, Alaska Natives, or Native Hawaiians. On August 1st, 2001, the House Committee on Small Business passed H.R. 2538 and on December 5th, 2001, House of Representatives passed H.R. 2538.

In 2002 the Bush administration released the future budget plan for the SBA. \$1 million would go to “Native American Outreach” providing resources “Directly to tribes to assist in economic development and job creation.” While this is positive the Native American Communities were satisfied with the TBIC and wish to have kept it. On April 25th, 2002, South Dakota Senator Tim Johnson introduced S. 2335, “Small Business Development Act”, the main purpose being to, “Create by statute an office housed in the US Small Business Administration (SBA) called the office of Native American Affairs (ONAA). The legislation also established two assistance programs to provide aid to Native Americans, one of which is a pilot program.” (Kerry, 2002). The Small Business Administration created an Office of Native American Affairs (ONAA), whose stated mission is to ensure that American Indians, Alaska Natives, and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development resources through the SBA’s entrepreneurial development, landing and procurement programs. (Kerry, 2002). Kerry (2002) states, “The ONAA, to be headed by an Assistant Administrator, will be responsible for assisting Native Americans and Native American communities to start, operate, and grow small business concerns; develop management and technical skills; seek Federal procurement opportunities; increase employment opportunities through the start and expansion of small business concerns; and increase their access to capital markets.”. Kerry (2002) defines the role of the Assistant Administrator, “The Assistant Administrator for the ONAA shall be responsible for administering the Native

American Development Program; recommending budget levels and establishing funding levels for the programs under its jurisdiction; and maintaining lines of communication between Native American Business Center (NABCs). The Assistant Administrator (AA) is statutorily required to consult with tribal colleges and tribal governments, NABCs, Alaska Native Corporations (ANC), and Native Hawaiian Organizations (NHO) when carrying out responsibilities under this legislation. Under the Native American Small Business Development Act, the AA must have knowledge of Native American cultures and experience providing culturally tailored business development assistance to Native Americans.”. The SBA developing the Small Business Development Acts provides access to necessary resources for business development in tribal communities, increasing the opportunity for entrepreneurship and promoting entrepreneurial behavior.

The funds available under the legislation S. 2335 are to be used to address the unique conditions faced by reservation-based American Indians, as well as Native Hawaiians and Alaska Natives, in their efforts to create, develop, and expand small business concerns. The assistance is granted with requirements such that each NABC that receives financial or resource assistance shall establish a five-year project. The five-year projects will offer development assistance to provide: Financial education assistance, including training and counseling in applying for and securing business credit and investment capital; preparing and presenting financial statements; and managing cash flow and other financial operations of a business concern; Management education assistance, including training and counseling in planning, organizing, staffing, directing, and controlling each major activity and function of a small business concern; and marketing education assistance, including training and counseling in identifying and segmenting domestic and international market opportunities; preparing and

executing marketing plans; developing pricing strategies; locating contract opportunities; negotiating contracts; and utilizing varying public relations and advertising techniques (Kerry, 2002).

Another resource that promotes business development and entrepreneurship is the Native American development grant. This grant is available to two types of organizations: (1) any Small Business Development Center (SBDC); or (2) any private nonprofit organization that (a) is permitted by the tribal government to provide technical assistance to small business concerns within the jurisdiction of the tribe, (b) is an NHO, or (c) is an ANC. The grants are capped at \$100,000 per year. The pilot program is authorized \$2 million per fiscal year. (Kerry, 2002).

Conclusion

The future of economic development on reservations is reliant on communal and cultural development within entrepreneurial opportunity and education. In order to bring entrepreneurship and venture creation back to the heart of Indigenous communities there needs to be recognition of the difference between Native American and traditional entrepreneurship. These differences mainly exist within the community, their role in small businesses are vital to the development of entrepreneurship and the economy in Native American populations. Colbourne (2017) touches on this when he says, “With increased recognition of rights come increased opportunity for Native American entrepreneurship and entrepreneurial ventures that focus on social, economic and environment value creation for and by Native American peoples. This, in turn, represents a strong potential for Native American peoples to revitalize their cultures, values and tradition and establish larger regional economic networks that facilitate the formation alliances that might lead to even greater opportunities for Native American peoples (Corntassel, 2008).” When developing future programs and curriculum, it must be with respect to

culture and community needs, combining these efforts with the programs already in place promote entrepreneurship and economic development.

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