



INDIAN COUNTRY SNAPSHOT:

Change Labs

A Native-led non-profit serving the Navajo and Hopi communities, Change Labs was created in 2019 to grow a vital yet often overlooked component of a thriving Native workforce: entrepreneurs. Its mission is to help entrepreneurs overcome the systemic barriers they face to “build thriving ventures that strengthen our communities and our economic sovereignty.”¹ At the outset, it developed a comprehensive “Theory of Change” to strategically foster small businesses on tribal lands by cultivating what nourishes them: (1) social capital (access to peers, mentors, and business coaches/support organizations), (2) human capital (entrepreneurs’ education, experience, and knowledge), (3) financial and physical capital (tangible assets like loans and equipment that entrepreneurs need to operate their businesses), and (4) social/economic agency (the social/psychological traits an entrepreneur needs to act on their skills and assets and “successfully navigate business activities”).² Implementing its Theory of Change, Change Labs set six long-term goals, including becoming a community-recognized hub for starting businesses, creating a staff team with deep knowledge about the issues facing local entrepreneurs, and educating elected tribal and community leaders about the policy solutions needed to address those issues.³ To achieve them, Change Labs established its Business Incubator and Kinship Lending programs, which trains entrepreneurs, provides them low-interest loans for business start-ups, and connects them to other resources.⁴ Recognizing small business success depends on the commercial environment, it also conducted a study of the constraints of “Doing Business on the Navajo Nation,” finding it is 2-3 times more expensive and takes seven times longer to start a business on tribal lands than in nearby border towns (data it using to advance tribal policy change).⁵ Growing its ability to build “an entrepreneurship ecosystem from the ground up,”⁶ Change Labs opened its first physical “E-ship Hub” for entrepreneurs in 2023, with a second slated for 2025.⁷ Fostering more than 75 small business start-ups to date, Change Labs recently partnered with the Navajo Nation to deploy \$13.3 million in SSBCI-based loans to entrepreneurs, and plans to expand its lending to add a “second-stage” loan program to foster business growth.⁸

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¹ Change Labs, “We help Native entrepreneurs build what their communities need” webpage (<https://www.nativestartup.org/about>, accessed January 17, 2025). Change Labs’ programs “were developed to strengthen the entrepreneurial ecosystem on the Navajo Nation by ‘affecting societal norms on how Native populations perceive entrepreneurship, highlighting role models, building a network of peer and mentorship support, developing leadership capacity of participants, and growing the community of entrepreneurs’” (Causal Design and Change Labs, *Doing Business on the Navajo Nation*, Tuba City, Arizona, July 6, 2020, p. 10 (<https://static1.squarespace.com/static/5fdb6b531feb5270b47b57c/t/600f83b5b1f8804cbc7c9c46/1611629495495/Doing%2BBusiness%2Bon%2Bthe%2BNN%2B-%2B2020.pdf>, accessed January 17, 2025).

² Causal Design, *Change Labs Theory of Change 2020-2021*, August 3, 2020, pp. 5-6 (<https://static1.squarespace.com/static/5fdb6b531feb5270b47b57c/t/600096c0cba9ed22c8ab1502/1610651330685/Change%2BLabs%2B2021%2BTOC.pdf>, accessed January 17, 2025). As Change Labs Executive Director Heather Fleming explains, “If we look at what Indigenous entrepreneurship looked like before White people came, it didn’t look like Silicon Valley at all and it was rooted in reciprocity. What that translates into is how we measure success of business activity. Of course, we talk about the importance of making money, but our goal isn’t to get people set up to make the most money possible, because we know that’s not our traditional value. We do measure the things that are directly tied to our theory of change, and that is increasing human capital, increasing social capital, access to physical and financial capital, and increasing economic agency” (Paulette Beete, “American Artscape Notable Quotable: Heather Fleming (Diné/Navajo) of Change Labs,” National Endowment for the Arts, September 13, 2024 (<https://www.arts.gov/stories/blog/2024/american-artscape-notable-quotable-heather-fleming-dinenavajo-change-labs>, accessed January 17, 2025).

³ Change Labs, *Key Activities for 2021*, 2021, pp. 62-66.

⁴ According to Change Labs, its Change Labs Business Incubator program “works with Native startups and early-stage ventures to establish and grow their business in tribal communities. Business owners in the program undergo training in finance and business management, mentorship development and individual coaching, branding and marketing support, and gain access to financial resources, space, and equipment” (Causal Design, *Change Labs Theory of Change 2020-2021*, August 3, 2020, p. 11). Meanwhile, Kinship Lending “offers a low-interest (5%) relationship-based loan of up to \$5,000 that requires no credit check to Native businesses. Change Labs partners with Nusenda Federal Credit Union’s Co-Op Capital program to execute the program. Throughout the repayment period, borrowers will meet with Change Labs business coaches monthly to receive guidance on their repayment process” (Ibid., pp. 15-16).

⁵ Causal Design and Change Labs, *Doing Business on the Navajo Nation*, July 6, 2020, p. 5. The study also found that “accessing land on Navajo requires 4x as many procedures, resulting in a process that is 6x as long and 1.3x times more expensive than accessing land in Cortez [the neighboring border town]. Additionally, the land administration system on Navajo is significantly less transparent than in Cortez” (Ibid.). According to Change Labs, “While a burdensome regulatory business environment is by no means the sole cause or perpetuator of poverty on the Navajo Nation, improving the business environment is one tool to retain the 65% of money that flows off the reservation every year, and to grow a more vibrant, Native-owned economy. For centuries, the Navajo people have been resilient to constant shocks and threats to their sovereignty and wellbeing. By improving the environment on the Nation for business activity, it makes it easier for Navajo entrepreneurs to do what they do best – create new and innovative ways to support themselves and their communities” (Ibid., p. 10).

⁶ As Change Labs explains, “Enabling and supporting Native small business operating in tribal communities is the first step towards economic self-sustainability. To achieve this, we must invest in the ecosystem required to support and sustain entrepreneurial activity. For many years we listened to Native entrepreneurs describe the challenges they confront each day. We designed each of our services to address the most prominent gaps and we measure our impact by the successes of the entrepreneurs in our community” (Change Labs, “Building an entrepreneurship ecosystem from the ground up” webpage (<https://www.nativestartup.org/impact>, accessed January 20, 2025).

⁷ The first Hub is located in Tuba City, Arizona, with the second set for Shiprock, New Mexico. “A space to dream, build, & thrive,” the Tuba City E-ship Hub is “the first building of its kind for business owners, creatives and the entrepreneurial-curious on the Navajo Nation,” and features a 1,400-square-foot work and event space, meeting area and community center (Change Labs website (<https://www.nativestartup.org/>, accessed January 20, 2025); Change Labs, “For Native entrepreneurs by Native entrepreneurs: Change Labs’ entrepreneurship hub opens its doors,” press release, April 25, 2023 (<https://www.nativestartup.org/news/tuba-city-grand-opening>, accessed January 17, 2025)). Describing the Tuba City E-ship Hub, Change Labs Co-Founder Jessica Stago stated the Hub “is a symbol of our intended permanency in the community. By cutting the ribbon on this space, Change Labs is saying that we are here as a Native resource led by Native people for Native people,” (Ibid.).

⁸ Change Labs, *Strategic Planning Refinement Session – 2025-2027*, Summary Report (Draft), Prepared by Ian Record Consulting, 2025, p. 4. According to Change Labs, as of January 2025, 69 business start-ups had graduated from its Business Incubator, and it had provided loans to a total of 76 businesses (Change Labs, “We help Native entrepreneurs build what their communities need” webpage (<https://www.nativestartup.org/about>, accessed January 20, 2025). Meanwhile, “in a bid to catalyze small businesses on the Navajo Nation and foster economic growth,” in 2024 Change Labs partnered with the Navajo Nation Division of Economic Development, the Diné Chamber of Commerce, and the Navajo Regional Business Development Office to launch its Navajo Small Business Credit Initiative (NSBCI) program, which “includes two new loan programs designed to uplift and empower Navajo business owners, artisans and entrepreneurs in taking the next step towards business growth. Change Labs’ NSBCI goal is to deploy \$6.65

million in loans over the next three years to Navajo-owned businesses and has secured a 1:1 match commitment from partnering financial institutions for a total of \$13.3 million” (Change labs, “Change Labs commits to deploy \$13.3 million in loans to Navajo businesses,” press release, July 30, 2024 (<https://www.nativestartup.org/news/nsbci-commitment>, accessed January 17, 2025)).