



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)¹

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>

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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

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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.