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Developing Business Strategies for Native American Businesses

Jessica Lynn Burghart
Walden University

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Walden University

College of Management and Human Potential

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Jessica Burghart

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Walden University

2024

Abstract

Developing Business Strategies for Native American Businesses

by

Jessica Burghart

MA, Friends University, 2015

BS, Haskell Indian Nations University, 2013

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

May 2024

Abstract

The problem that was the focus of this research was that Native American businesses face numerous obstacles in successful and sustainable enterprises like professional training, lack of funding, shortage of professionals, and lack of tribal support. This has caused many businesses to close and has affected the economy of various tribes. The purpose of this qualitative, modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of forward-looking solutions to the problems that Native American business owners face when trying to sustain their businesses. The research question addressed forward-looking solutions to problems that Native American business owners face when trying to sustain their businesses. The conceptual framework included the concepts of sustainability and innovation management process. A panel of Native American business experts within the Midwest region was assembled to view the business problems from previous literature that Native American business owners face. They were asked to provide solutions that were desirable, feasible, and important to create opportunities for innovation and sustainability. This study was significant in that the expert panel provided solutions to issues that Native American business owners face that result in their losing their businesses. The solutions experts provided will contribute to positive social change because if Native American business owners use these solutions to improve their businesses more Native American businesses will be able to thrive, which would improve the overall economy of the tribe.

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Dedication

I dedicate this to all the Native American businesses out there creating jobs and providing hope to tribal members. I also want to dedicate this to Haskell Indian Nations University, my family, and friends for all those days and nights complaining that I will never get this done and all the support you all have provided me. Also like to dedicate to my classmates and the Walden faculty who have provided encouragement and support to complete this work.

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Table of Contents

| | |
|---|----|
| List of Tables | vi |
| Chapter 1: Introduction to the Study..... | 1 |
| Background of the Study | 2 |
| Problem Statement | 6 |
| Purpose of the Study | 7 |
| Research Question | 7 |
| Conceptual Framework..... | 8 |
| Nature of Study | 10 |
| Definitions of Terms | 10 |
| Assumptions..... | 11 |
| Scope and Delimitations | 12 |
| Limitations | 12 |
| Significance of the Study | 13 |
| Significance to Practice..... | 14 |
| Significance to Theory | 14 |
| Significance to Social Change | 14 |
| Summary and Transition..... | 15 |
| Chapter 2: Literature Review..... | 16 |
| Literature Search Strategy..... | 17 |
| Conceptual Framework..... | 17 |
| Sustainability Concept | 17 |

| | |
|---|----|
| Innovation Management Process Concept..... | 18 |
| Literature Review..... | 19 |
| Understanding the History of Native American’s U.S. Indian Policy | 19 |
| Native American and Gaming | 27 |
| Isolation and Poverty | 33 |
| Native Americans Starting Tribal Businesses..... | 35 |
| Success and Failure of Native American Businesses | 39 |
| Transition and Summary..... | 45 |
| Chapter 3: Research Method..... | 47 |
| Research Design and Rationale | 47 |
| Modified Delphi Method | 48 |
| Rationale for Delphi Study | 49 |
| Role of the Researcher | 50 |
| Methodology..... | 50 |
| Participant Selection Logic..... | 51 |
| Instrumentation | 52 |
| Expert Review..... | 54 |
| Procedures for Recruitment, Participation, and Data | |
| CollectionnRecruitment | 55 |
| Data Analysis | 57 |
| Issues of Trustworthiness..... | 58 |
| Credibility | 58 |

| | |
|-----------------------------------|----|
| Transferability | 59 |
| Dependability | 59 |
| Confirmability | 59 |
| Ethical Procedures | 60 |
| Summary | 61 |
| Chapter 4: Results | 62 |
| Expert Review | 62 |
| Research Setting | 62 |
| Demographics | 63 |
| Data Collection | 64 |
| Data Analysis | 67 |
| Evidence of Trustworthiness | 69 |
| Credibility | 69 |
| Transferability | 70 |
| Dependability | 70 |
| Confirmability | 70 |
| Study Results | 71 |
| Round 1 Results | 71 |
| Round 2 Results | 71 |
| Round 3 Results | 75 |
| Round 4 Results | 75 |
| Summary | 79 |

| | |
|--|-----|
| Chapter 5: Discussion, Conclusion, and Recommendations | 80 |
| Interpretation of Findings | 80 |
| Lack of Training | 81 |
| Lack of Credit | 81 |
| Lack of Funding and Equity | 82 |
| Isolation due to Location | 85 |
| Lack of Broadband and Technology | 86 |
| Insufficient Professional Training..... | 88 |
| Lack of Tribal Community Support..... | 91 |
| Limitations of the Study..... | 92 |
| Recommendations..... | 93 |
| Implications..... | 97 |
| Methodological | 97 |
| Recommendations for Practice | 98 |
| Theoretical | 100 |
| Conclusion | 101 |
| References..... | 102 |
| Appendix A: Round 1 Survey Questions..... | 134 |
| Appendix B: Round 2 Survey Questions | 136 |
| Appendix C: Round 3 Survey | 163 |
| Appendix D: Round 4—Final Round | 166 |

Appendix E: Rounds 1-4 Participant Information, Problems, Solutions, and

Themes172

List of Tables

| | |
|---|-----|
| Table 1. Round 1—Participants’ Information Breakdown | 64 |
| Table 2. Participants’ Round Involvement in the Study | 67 |
| Table 3. Mean Results for Round 3 Top Solution Theme | 75 |
| Table E1. Round 1: Participants’ Information | 172 |
| Table E2. Round 1 Problem List and Themes Solutions with 70% Consensus | 173 |
| Table E3. Round 2 Problem List, Subthemes, and Feasible and Desirable Average Percentage for Solutions | 174 |
| Table E4. Round 3 Problem List and Ranking of Top 5 Subtheme Solutions to the Problem | 177 |
| Table E5. Round 4 Problem and Solution List and Agreed Themes | 178 |

Chapter 1: Introduction to the Study

There has never been a clear plan for Native Americans' businesses to follow for success. In 2018, the U.S. Census Bureau recorded an estimated 24,433 Native American and Alaskan Native-owned businesses out of 2.8 million businesses in the United States (U.S. Census Bureau, 2021). The nature of Native American entrepreneurial ventures ranges from small individual or family-run entrepreneurial ventures to large community-owned operations focused on an array of industries and markets such as agriculture, aquaculture, farming, forestry, energy (geothermal, wind, run of the river hydro), mining, seafood, fashion, public relations, art, design, communications, and tourism (Colbourne, 2017). But Native Americans only owned 0.9% of businesses within the United States in 2014 and on average, Native American-owned businesses earned 70% lower gross receipts than those earned by other U.S. firms (Bolin, 2015).

The problems that Native American businesses face are not having sufficient professional training, lack of funding, shortage of professionals, lack of technology, isolation in location, and lack of tribal community support (Richardson & Mcleod, 2011; Quist, 2019). But these problems have no clear solutions. Unlike traditional American business, Native American tribes have business leaders and owners but also chiefs and tribal councils that are influential in the affairs of the tribe (Quist, 2019). Often when business decisions are made by native business leaders for new business, business development, or expansion decisions, they have to present it to the chief, tribal council, or general council for final approval (Quist, 2019). It is up to the tribal government to decide how to meet the tribe's needs, and the company supports the tribe by writing a

check that will eventually fund community needs (Stewart et al., 2017). This inclusion of tribe government may lead to longer resolutions to business issues.

To address these problems of not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth that Native American business owners, universal solutions could be created. With the use of the Delphi method, this study may create feasible and desirable strategies for Native businesses' success by acquiring the views of business success from Native American business experts and how these experts view the desirability, feasibility, and importance of progressive solutions to business problems. In the following sections of this chapter, are the background, problem statement, purpose of the study, research questions, conceptual framework, nature of the study, definitions, assumptions, scope, delimitations and limitations, significance. The last section of this chapter will provide a summary to close the chapter.

Background of the Study

The 2021 U.S. Census numbers recorded 574 federally recognized Native American tribes in the United States with an estimated population of 9.7 million on 324 federally recognized reservations (U.S. Census Bureau, 2021). These numbers, tribes, and population, represent Native American and Alaskan Natives. The Native American population represents 2.9% of the U.S. population, and an unemployment rate of 9.9% (U.S. Department of Labor, 2016) and poverty rate of 28.3% (U.S. Census Bureau, 2016), which is not close to the U.S. National's rate of employment of 4.87% (U.S. Department of Labor, 2016) and poverty rate of 12.7% (U.S. Department of Labor,

2016).

The starting point for Native Americans to start and create businesses happened with the Economic Opportunity Act of 1964. This Act sought to address poverty by seeking to empower Native Americans to control their own affairs (Cornell & Kalt, 2010). Prior to this act, the federal government would handle financial affairs for tribes. Since the protests of the 1960s and 70s, Native leaders and activists have continued the grassroots work of rebuilding Indigenous nations through the assertion of rights to self-government, cultural revitalization, the protection of natural resources, tribal control of education, and the development of reservation economies (Kiel, 2013). Native Americans had been marginalized, disadvantaged, and disproportionately impoverished since the U.S. government completed its policy of “removal” over a century earlier (Native American Activism, 2021). Native Americans activism helped gain more freedom from the government by drawing attention to American Indian demands for greater educational and economic opportunities and tribal rights (“Self-determination and Activism Among American Indians in the United States 1972-1997,” 2021). In a special message to Congress on Indian Affairs, President Richard Nixon denounced the Eisenhower-era policy of terminating Indian nations and announced a policy under which “the Indian future is determined by Indian acts and Indian decisions” (“Termination Era Ends; Self-Determination Proposed- Timeline- Native Voices,” 2021, para. 4). This allowed Native Americans to start a government that would make decisions on economics, education, and healthcare on reservations among other programs as well.

In 1988, after the Supreme Court held in *California v. Cabazon Band of Mission*

Indians that federal and tribal interests in Indian gaming preempted state law such that state regulation of gaming did not apply to tribal gaming operations on tribal land, Congress passed the Indian Gaming Regulatory Act (IGRA; Congressional Research Service, 2012), which in effect authorized casino gambling on Indian reservations and provided a regulatory framework and oversight body for the industry in the form of the National Indian Gaming Commission (NIGC, Native American Gaming, 2021). The casino industry grew quickly and by 1996, there were 184 tribes operating 281 gaming establishments, and the IRS determined that the net income from the casino would be federal tax exempt with the hope that tribes would use the money to finance the tribal government and for it to be an economic benefit (Native American Gaming, 2021). This federal tax exemption would help the tribal government to form and operate government programs for tribal members. The casino revenue also benefited the local and state government around the casino by requiring goods and services from off-reservations communities, which incur local and state taxes on sales and income (Akee et al., 2015). Survey data from Washington State tribes, for example, indicated that two-thirds of the 27,376 workers employed in tribal casinos, governments, and nongaming enterprises in 2010 were non-Indians (Taylor, 2012). The reason for non-Indian workers and corporations operating Native American businesses, which was prior stated in the introduction, is that Native American businesses face problems such as not having sufficient professional training and shortage of professionals.

Financial support from Indian gaming has allowed many tribes to improve infrastructure on the reservation, social welfare, health services, housing, education, and

investments in economic development by the IGRA requiring the tribal government to invest 100% of net gaming revenues in ways that improve tribal welfare (Akee et al., 2015). With Indian gaming thriving, the same issues of poverty and unemployment are still present in Indian Country because not all gaming establishments have a fair chance of becoming successful or established. The NIGC stated that out of 567 federally recognized tribes, only 238 tribes operate 474 gaming facilities in 28 states, and 58% has no gaming operations (Robertson, 2012). With the need to diversify revenues or to establish revenues, the U.S. Department of Interior-Indian Affairs encouraged entrepreneurship on the reservation by setting up a business friendly environment in which individual tribal members and the tribe can establish their own business under a tribal LLC code rather than defaulting to a state LLC code (Indian Affairs, 2021). By using tribal LLC code, tribal businesses will not be subject to state control or taxation and will be easy to form because the LLC is formed by the tribal government (Bureau of Indian Affairs [BIA], 2021). An example of tribal diversifying is the Viejas Band of Kumeyaay Indians in California investing proceeds from gaming to open a massive shopping center, a concert promotion and management business, and a bank (“How Native Americans Use the Gaming Industry to Revitalize Their Communities,” 2021). The Small Business Administration (SBA) also created 8(a) Tribal program in 1986, which gives tribal businesses the opportunity to be prime contractors on government contracts with limited or no competition (Gregg & Moreno, 2021).

These federal programs and different acts from Congress have given Native Americans the ability to start businesses, but barriers have created issues for Native

Americans businesses. According to the National Commission on Entrepreneurship (NCOE, 2002), “many reservations lack basic infrastructure water, road, and sewer services of sufficient quality to support new businesses” (p. 916), not to mention having few technological tools like Internet access or telephone service. To start a business these components are needed: aspiration level, formal business education, and communication skills (Garsombke & Garsombke, 1998). But over 90% of surveyed Native Americans identified these as being significant barriers to starting a business, compared to roughly 50% of non-native entrepreneurs (Seymour, 2003).

Problem Statement

The general problem is that Native American businesses faced many problems such as not having sufficient professional training, lack of funding, shortage of professionals, isolation with infrastructure issues, and lack of tribal community support to create growth. Other problems include lack of formal leadership and development programs, challenges recruiting qualified talent, lack of training, importance of interpersonal skills, pivotal role of mentoring and coaching, and using communication and feedback to set goals and track progress (Quist, 2019). Further, Native Americans face barriers to accessing quality education and jobs, reducing economic mobility, and leading to disparities in labor participation, educational attainment, and income (“Native American Communities Continue to Face Barriers,” n.d.). The problems of Native American tribes include poverty, isolation, staff lack of receptiveness, lack of professional development, and societal and systemic issues, which connects the social problem that Native American face on reservations (Richardson & McLeod, 2011).

The specific problem is that despite Native American businesses facing many problems, there are no clear solutions to those problems. This creates opportunity to explore the solutions for Native Americans businesses that could make Native American businesses be more effective. This research on solutions for Native American businesses may show solutions for other small businesses as well. This study applied the modified Delphi method, which is used for structuring a group communication so that the process allows a group of individuals to deal with a complex problem (Linstone & Turloff, 1975). The solutions these experts may be able to provide can contribute to positive social change. If Native American business owners use these solutions, it could improve their businesses, and Native American businesses might thrive. This would improve the overall economy of the tribe.

Purpose of the Study

The purpose of this qualitative modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of progressive solutions to the problems that Native Americans face when trying to sustain their own businesses. American business leaders and tribal leaders located in the Midwest United States were solicited to be part of this Delphi panel.

Research Question

The following research question guided the study on the consensus of a panel of experts in Native American business strategies regarding feasible and desirable strategies that Native American business owners can use in order to increase the possibility of success for their businesses: How does a panel of Native American business experts view

the desirability, feasibility, and importance of forward-looking solutions to problems such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth that Native American business owners face in sustaining their businesses?

Conceptual Framework

The concepts that frame this study included sustainability and innovation management process. The concept of sustainability is composed of three pillars: economic, environmental, and social—also known informally as profits, planet, and people (Grant, 2021). The sustainability concept may take multiple versions within the pillars of economic, environmental, and social depending on how it is used. Development sustainability implies satisfying the needs of current generations without compromising the chance of the future generation to satisfy their needs (Chakravorty & Hales, 2017). In a business setting, sustainability can be known as organizational sustainability, which includes longevity and retaining of core principles or purposes, regardless of internal and external changes over time (Bateh et al., 2014). The hope is that what business owners put into their business equals the outputs of the business at a minimum. The property of sustainability is used to express the relationship between this artifact and the environment in which it exists, and with which it interacts (Faber et al., 2005). A company is sustainable when leaders can develop strategies to increase market share, talent, stakeholders' benefits, and lower operational cost and workforce turnover (Banker et al., 2014). Within this framework of the study, the sustainability concept was used in the context of how experienced Native American business leaders view sustainability within

their business framework in order to repeat success and limit failure on isolation locations.

Innovation management process defines the steps from creation of new ideas into realizing the business value of a concept. Innovation concepts have increasingly been adopted and applied in actual business practice (Horn & Brem, 2013). Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of goals and processes (Şimşit et al., 2014). The focus of innovation management is to allow the organization to respond to an external (customers, suppliers, competitors, consultants, media, globalization etc.) or internal (technical divisions, marketing and sales, logistics, production etc.) opportunity, and use its creative efforts to introduce new ideas, processes, or products (Kelly and Kranzburg, 1978). At the initial phase of innovation management process, customer needs are uncovered so it is not wrong to say that core problem is to discover unmet needs and define customer needs (Şimşit et al., 2014). The innovation management process allows Native American business leaders to build social connectedness with the surroundings as an effective and competent social agent (Mourey et al., 2017). The innovation management process allowed me to explore the unmet needs of Native American business leaders, create innovate solutions from those unmet needs, and develop management process to handle future issues. This and sustainability were both important concepts in the study by providing directions to forward-looking solutions to problems that Native American business owners face when trying to sustain their businesses.

Nature of Study

To address the research question in this qualitative study, the approach was a modified Delphi method. The future-oriented focus on strategies, an expert panel, and the iterative process of data collection and analysis in a modified Delphi study (Davidson, 2013) makes this research design appropriate to answering the research question. Following the approach of Linstone and Turoff (2002), this modified Delphi study consisted of multiple iterative rounds of questionnaires provided online, using software such as SurveyMonkey, with the first round consisting of open-ended questions to inform development of items to be rated and ranked in subsequent rounds. In first round, the panelists were asked to provide solutions for problems faced by Native American business owners. Data were analyzed to find common themes. In the second round, all solutions that were endorsed by 70% of the panel were presented and the panel was asked to rate on a 5-point Likert-type scale for desirability and feasibility. All solutions rated as both desirable/highly desirable and feasible/highly feasible were moved to Round 3. In Round 3, panelists were asked to rank the top five solutions based on importance. Results were analyzed using a weighted mean with a number one rating being scored as 5, second rating as 4, third rating as 3, fourth rating as 2 and fifth rating as 1. A mean score for each item was determined and a ranked list of solutions from most to least important has been provided in Round 4. In Round 4, panelists were asked to rate how much they agree or disagree with the final list on a 5-point Likert-type survey.

Definitions of Terms

The following terms appear throughout this study and definitions are provided for

quick reference.

Bureau of Indian Affairs (BIA): “Since its inception in 1824, the Bureau of Indian Affairs has been both a witness to and a principal player in the relationship between the Federal Government and Indian tribes and Alaska Native villages. Over the years, the BIA has been involved in the implementation of Federal laws that have directly affected all Americans” (BIA, n.d., para. 2).

Indian Gaming Regulatory Act (1988): This piece of legislation provides three classes of tribal gaming (Gonzales, 2003).

National Indian Gaming Association (NIGA): “Incorporated in 1985, National Indian Gaming Association (NIGA) is an inter-tribal association of federally recognized Indian Tribes united with the mission of protecting and preserving tribal sovereignty and the ability of Tribes to attain economic self-sufficiency through gaming and other forms of economic development” (NIGA, n.d., para. 2).

National Indian Gaming Commission (NIGC): “Created in 1988 with the passage of the Indian Gaming Regulatory Act (IGRA), which was enacted to support and promote tribal economic development, self-sufficiency, and strong tribal governments through the operation of gaming on Indian lands” (National Indian Gaming Commission, n.d., para. 2).

Assumptions

Assumptions are aspects of a study that are presumed true but not substantiated or may weaken or influence the research; faulty assumptions may lead to faulty interpretations (Kothari, 2004). Assumptions that could arise in this study are that subject

matter experts understand the questions and answer in a forthright and honest manner when sharing their view of desirability and feasibility of proposed solutions. Another assumption is the panelists are representatives of the Native American population for the tribe they represent. Acknowledging the possibilities of these assumptions are important because they affect the validity from the study and helps to ensure the results are complete and authentic representations (Walters, 2001).

Scope and Delimitations

Delimitations are boundaries set to define scope of a study (Włodarczyk, 2014). The scope of this study only includes Native American business experts with more than 5 years' experience in conducting a successful business on the reservation. These Native American business experts included individuals from Tribal Council, Native American business leaders, and tribal leaders located in the Midwest Region (Kansas, Missouri, Iowa, Nebraska, South Dakota, Colorado, Oklahoma). The defined scope of the study delimited the implications of results to Midwest U.S. tribes. Also, much of the area where members of the Native American tribes live consist of rural areas and small towns. Therefore, results of the study may not be transferable to groups in other geographic areas or those having a different socioeconomic status. This study was also conducted during a 3-month timeframe, so events occurring during this time may influence results.

Limitations

Potential barriers would be unwillingness of Native American business experts to participate in this study. Business leaders and tribal leaders were solicited from several tribes. If not enough people agreed from these tribes selected on the first outreach,

additional experts would be sought from other tribes. Additional limitations of this study are the limit by who agrees to participate.

Significance of the Study

This study may be significant in that the expert panel may provide solutions to issues that Native American business owners face that could result in their business succeeding. Native American businesses have been on the rise with many new businesses forming in tribes across the United States, but with this rise, many Native American businesses often face problems such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth and sustain their business (Quist, 2019). Many Native American businesses fail. According to Bankrate (2023) 37% of Indigenous-owned businesses were operating at a loss at the end of 2021. Finding solutions to the problems they face may help Native American business owners to thrive, which could mean that issues such as poverty could be lessened. Poor growth and development of Native American businesses contributes directly to the poverty levels on the tribal reservation and the inability to raise the socioeconomic status of that reservation.

The study approach is the Delphi method, characterized as a method for structuring a group communication to deal with a complex problem (Linstone & Turloff, 1975). The solutions these experts have provided can contribute to positive social change because if Native American business owners use these solutions to improve their businesses, more Native American businesses might thrive. This would improve the overall economy of the tribe. This study also allows Native American business leaders

from different areas and perspectives to come together and develop more fluid talks between them which could build intertribal relationships. This research on solutions for Native American businesses may show solutions for other small businesses as well.

Significance to Practice

The solutions could be applied to develop career development programs for tribes to help professional training gaps, use feasibility studies for business start-ups to handle the isolation issue, and promote better employee programs. This positive change may produce economic development around the reservation and for other members of the tribe who do not live there. Tribal schools such as high schools, colleges, and universities may also use studies like this one to improve the curriculum in business education.

Significance to Theory

The potential contribution of this study is based on the notion that more information could be added in the literature on Native American businesses. A lack of knowledge exists in the literature on the solutions to problems for Native American businesses. This study may add to the knowledge of Native American business's problems and solutions in the literature. Thus, knowledge might be added to the discipline of management.

Significance to Social Change

This study may be significant to positive social change because of the following. Its findings may be used to develop Native American business models that may have the ability to thrive through their problems of professional training, isolation, and tribal support. These solutions may be used throughout Indian Country to a variety of tribes.

This overall change in business process may be an economic advantage for those tribes, which have a possibility to raise the local economy.

Summary and Transition

The goals of this study were to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of forward-looking solutions to the problems such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth that Native American business owners face when trying to sustain their businesses and to create more literature on solutions to problems for Native American businesses. A qualitative modified Delphi design was used to find these solutions to Native American businesses problems. The concepts that ground this study include sustainability and innovation management process. The innovation management process defines the steps from creation of new ideas into realizing the business value of a concept, and the concept of sustainability is composed of three pillars: economic, environmental, and social—also known informally as profits, planet, and people (Grant, 2021). Potential positive social change from the study may be a more in-depth understanding of solutions that could provide positive social change for Native American business owners by using solutions made in this study to improve their businesses and may provide more Native American businesses might thrive. In Chapter 2, I provide the literature review that supports the challenges of Native American businesses, conceptual framework of innovation management process and sustainability, and modified Delphi methods.

Chapter 2: Literature Review

The purpose of this qualitative modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of forward-looking solutions to the problems that Native Americans face when trying to sustain their own businesses such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth. The problem in this study that led me to review the literature is that poor growth and development of Native American businesses contributes directly to the poverty levels on the tribal reservation and the inability to raise the socioeconomic status of that reservation. Native American businesses have been on the rise with many new businesses forming in tribes across the United States, but with this rise, many Native American businesses often face problems including lack of formal leadership and development programs, challenges recruiting qualified talent, lack of training, importance of interpersonal skills, pivotal role of mentoring and coaching, and using communication and feedback to set goals and track progress (Quist, 2019). These create problems for the businesses and the success.

In this chapter, I discuss the literature search strategy used for the study, the conceptual framework, and the literature used in the study. The literature review was structured according to this topic order: understanding the history of Native Americans, Native Americans and gaming, Native American and sovereignty (starting their own government structures with gaming revenue), Native Americans and starting tribal businesses, success and failures of Native American business, what is keeping NA

businesses from getting ahead, and ending with Native American business today. I end this chapter with a summary of the main themes of the literature review and how this study fills the gap literature on this topic.

Literature Search Strategy

To complete this literature review, I analyzed a series of peer-reviewed articles published within the preceding 25 years and/or articles dated longer than 20 years, if need be, because of the lack of recent literature. To identify relevant studies, I used the following search terms: *Native Americans, reservation, nepotism, technology, economic development, business, leadership, education, culture, small business problems, business sustainability, small business success, and small business failure*. I used a series of academic sources to search, including the Walden University library, Dissertations, Google Scholar, ProQuest, SAGE Journals, government websites, and EBSCO.

Conceptual Framework

Sustainability Concept

Sustainability is thought to have an economic, social, and an environmental component (Doane & MacGillivray, 2001; Mahajan & Bose, 2018). Sustainability can be defined as (a) a set of social-ecological criteria that guide human action; (b) a vision of humankind that is realized through the convergence of the social and ecological objectives of a particular reference system; (c) an object, thing or phenomenon that happens in certain social-ecological systems; and (d) sustainability as an approach that entails the incorporation of social and ecological variables into the study of an activity, process or human product (Banon Gomis et.al., 2011; Salas-Zapata & Ortiz-Munoz,

2019). Studies found that managers have started to incorporate sustainability into their core strategic thinking rather than seeing it as being of minor importance (Lacy et al., 2010). An array of codes, standards, guidelines, and frameworks were developed to guide companies in integrating sustainability and corporate social responsibility into their business strategies and management processes (Bergquist, 2017). The development was explosive, and more than 300 global corporate standards could be identified in the early 2000, each with its own history and criteria (Marion et al., 2012). One of the most recent trends is a discussion of sustainability impacts on business and various aspects of organizational performance, including the importance of the competitive and cost-effectiveness potentials for sustainability measures (Bateh et al., 2013).

Innovation Management Process Concept

Innovation is the development and introduction of a new idea and transforming that idea into a product, process, object, or service (Şimşit et al., 2014). The term “business model” was predominantly coined in practice during the 1990s, but only gradually has it been adopted and researched by the scientific community (Morris et al., 2006). Business model innovations are becoming increasingly critical in practice, as product or process innovations are insufficient in current times (Chesbrough, 2007). The innovation process starts with defining the customer and jobs that need to be done (Şimşit et al., 2014).

The key components are the link between innovation strategy and overall business goals (strategic orientation) and the provision of leadership to make innovation happen via a strong vision (Adams et al., 2006; Pinto & Prescott 1988). There needs to be a long-

term commitment to innovation and a clear allocation of resources (Cooper et al., 2004). From marketing to operations, from human resources to operations management, different departments, and disciplines with higher or lower strategic impact have to take part in innovation management (Horn & Brem, 2013). So far, there has been only limited research on the process of business model innovation and that business model innovation research could benefit from building on the extensive body of knowledge in product innovation management (Bucherer et al., 2012).

Literature Review

Understanding the History of Native American's U.S. Indian Policy

Treaty Making Era

The conflicts between European nations and Native nations were often settled through negotiations and treaties—agreements between sovereign nations (Echohawk, 2022). In almost all the treaties entered into between 1787 and 1871, Indians ceded their lands in exchange for the guarantee of an exclusive and permanent reservation homeland and the federal protection of their political sovereignty and well-being (Zaferatos, 2004). Treaties were designed to “separate Indians from white Americans so that conflicts and battles over land and rights would end” (Miller, 2010, p.12). By 1871, treaties had served the interests of the United States well; this provided a legal means to take vast quantities of Indian land, to remove tribes from land desirable for settlers, and to create a facade of stability for Indians that gave settlers time to increase in number and political power so they could press their case for more land (Kannan, 2007). President Grant stated in his 1868 Peace Policy with the tribes,

Take away their freedoms, and send them to reservations, where missionaries would teach them how to farm, read and write, wear Euro-American clothing, and embrace Christianity. If Indians refused to move to reservations, they would be forced off their homelands by soldiers. (Trafzer, 2009, p. 102–103)

This arrangement—and the self-confident Congress that came with it—ushered in an aggressive new regime of conquest and ruin for native peoples (Wilkins, 2007).

BIA and Indian Removal Era

In 1824, Calhoun set up the Bureau of Indian Affairs (BIA) within his department and charged it with the dual functions of “regulating the intercourse with the Indian tribes” and of administering “a fund for the civilization of the Indians” (Prucha, 1975, p. 38)—functions it retains to this day (Borneman, 1995). The first Indian office was established in the War Department in 1824 with the implicit goal to eliminate the so-called “Indian problem” by control or assimilation (Joe, 1986). Newcomers to the West began to notice that Indian tribes still retained large masses of land that could be used for their benefit should the U.S. Government approve (Juneau, 2001).

In the mid-1820s, the federal government began openly discussing forcing all tribes to move west of the Mississippi River to give the United States room to grow and to end state and tribal conflicts over land and sovereignty issues (Miller, 2010). The Indian Removal Act passed by Congress in 1830 neither authorized the unilateral abrogation of treaties guaranteeing Native American land rights within the states nor the forced relocation of the eastern Indians (Cave, 2003). But the act effectively authorized President Andrew Jackson to dispossess and forcibly remove thousands of Native people

from their homelands in the American Southwest to lands west of the Mississippi River, or as many people know as the Trail of Tears path from North Carolina to Oklahoma (Akers, 1999). Under the act, “rather than enforcing the laws that forbade white settlers on treaty lands, Jackson informed leaders that he lacked the power to protect them from even the most extreme and oppressive actions of the state governments and lawless Whites” (Cave, 2003, p. 1340) The Indian Removal Act empowered the Southern states to claim tribal lands which had traditionally been federally protected (Carbaugh, 2017). Several states extended their sovereignty over various tribes and abolished tribal governments (Newburg, 2007).

In the late 1840s, the annexation of Texas (1845), Oregon (1846) and California (1848) made further westward removal an untenable policy (Dippel, 2014) and, according to Nichols (2003), “changed the situation in the West almost overnight” (p. 128). Bands of the same tribe were often integrated into shared reservations because the U.S. government pursued a policy of minimizing the number of reservations per tribe (Fahey, 1986). Many reservations were established via treaties between Native American tribes and the U.S. government (Stroschein, 2014). Native Americans on reservations are the poorest group in the United States today, but there are substantial differences in economic outcomes across reservations which are not well understood (Dippel, 2014). These Indigenous people were nearly obliterated by disease, war, and genocide (Skousen, n.d.). Their population was reduced from an estimated 10 million to fewer than a million people (Zinn, 2015). Survivors and their descendants endured oppression, cultural erosion, forced relocation, and forced assimilation, as well as discrimination and

institutional racism (Belcourt-Dittloff, 2006).

Allotment Era

Following the establishment of the reservation system, American Indian reformers considered land allotment as a requisite element in the assimilation of American Indians (Otis, 2014). They claimed that Indians would acquire Christian customs and desire to own wealth and property (Carlson, 1981, p. 80). On February 8, 1887, President Grover Cleveland signed the Dawes General Allotment Act into law (Dippel & Frye, 2020). The Dawes Act authorized the president, through the Office of Indian Affairs, to survey and allot reservation lands deemed appropriate for Native Americans (Banner, 2005). The implementation of the Dawes Act moved quickly on the extensive margin, where nearly four reservations per year were designated for allotment over the first two decades (Otis, 2014). In 1928, concerns about the lack of development of Indian farmers, expansions in leasing, and sales of Indian land to settlers led to a change in public opinion regarding allotment, culminating in a review of the current social and economic conditions on reservations by Lewis Meriam of the Institute of Governmental Research (Dippel & Frye, 2020). The land that was chosen was not always done with informed decisions based on availability of firewood, water, and other resources (Meriam, 1928, p. 470).

Further, during the allotment era, the federal government took land from tribes and parceled some of it out to individual tribal members, while, in most cases, selling off the remainder to non-Indian settlers (Tweedy, 2012). Prior to the Dawes Act, Indians controlled over 138 million acres of lands within their reservations (Dippel & Frye, 2020). By 1934, Native land holdings had fallen to 52 million acres. Of this 85-million-

acre reduction, nearly 60 million acres had been ceded as surplus and the remaining were sold as fee-simple or alienated by the Secretary of Interior (Office of Indian Affairs, 1935). The taking of tribal lands as “surplus” was justified at the time by the notion that “Indians owned more land than they needed,” and such takings have since been described as “a huge form of affirmative action for White people” (Tweedy, 2012, p. 136).

Assimilation Era

The attempted restriction of Native American cultural expression was part of a three-pronged policy to assimilate Native Americans into the dominant EuroAmerican society and economy (Treglia, 2013). There were deliberate attempts by American government agencies, schools, and churches to destroy Native American tribal structures, clans, customs, and traditions (Skousen, n.d.). “Kill the Indian in him, and save the man” was the mindset under which the U.S. government forced 10s of thousands of Native American children to attend assimilation boarding schools in the late 19th century (Little, 2017, para. 1; see also Brower, 2010). Children were removed from their homes and placed in boarding schools in an attempt to eradicate tribal languages and culture and “Americanize” them (Strand & Peacock, 2003). But the industrial boarding schools for Indians that were implemented were modeled after an experiment with Indian prisoners (Keohane, 2009). Children were subject to “paternalistic and racist policies and legislation,” which negatively impacted them (Smith, 1999, p. 69). In 1934, most Native peoples were “living in a deplorable state of poverty” (Miller, 2010, p. 15). If one generation does not heal, problems are transmitted to subsequent generations (Brokenleg, 2012). It is posited that multigenerational traumas, grinding poverty, and lack of cultural

identity create a higher risk for substance abuse, suicide, and chronic disease in Native American communities (Garrett, 1996; Telis, 2013).

Indian Reorganization Act and Termination Era

Commissioner Collier, federal officials, and *the United Nations Declaration on the Rights of Indigenous People* believed that Indigenous control over development affecting lands, territories and resources was required for maintenance and strengthening of Indigenous “institutions, cultures and traditions, and to promote their development in accordance with their aspirations and needs (Rice, 2008, pg. 590). The centerpiece of John Collins,’ Commissioner for the Indian Affairs in 1933, new policy was the 1934 Indian Reorganization Act (IRA) which ended the policy of allotment, banned the further sale of Indian land and decreed that any unallotted land not yet sold should be returned to tribal control (Boxer, 2009). The only thing certain was that the Indians and their organizational structures were in the process of change and were going to continue to change in one direction or another (Plains Congress 1934:21; Department of the Interior 1934; Washburn, 1984).

The Declaration recognizes in Indigenous peoples the international right to self-determination, including the exercise of that right through governmental autonomy within their territorial areas, and the “recognition, observance and enforcement of treaties, agreements and other constructive arrangements” with the national government (Rice, 2008, pg.591). John Collier wrote, “it is imperative that we set the feet of our Indian friends on the path that leads to self-government,” when the Rosebud, Pine Ridge, and other tribes already possessed the powers of self-government (Clow, 1987).

The Indian Termination Policy was intended to assimilate the Native Americans as individuals (as opposed to one ethnic group) into mainstream Western civilization (“Indian Termination Policy”, 2022). In the 1950s and 1960s initiatives like the 1952 Urban Indian Relocation Program encouraged Native Americans to leave the reservation and pursue economic opportunities and lives in large urban areas (“HUSL Library: A Brief History of Civil Rights in the United States: The Termination Era (1953-1968)”, 2022). American Indians could move from their rural tribes to metropolitan areas such as Chicago, Denver, Los Angeles, Cleveland, and Seattle with BIA pledged assistance with locating housing and employment (“American Indian Urban Relocation”, 2022). In August 1953, Congress endorsed House Concurrent Resolution 108 which is widely regarded as the principal statement of the termination policy: “It is the policy of Congress, as rapidly as possible, to make the Indians within the territorial limits of the United States subject to the same laws and entitled to the same privileges and responsibilities as are applicable to other citizens of the United States, to end their status as wards of the United States, and to grant them all the rights and prerogatives pertaining to American citizenship” (Boxer, 2009, para. 21). Termination ultimately had a negative impact on tribes deemed eligible, primarily in education, health, and tribe economy (“Indian Termination Policy”, 2022), because some tribes’ eligibility for government services were terminated. Before termination, the Indian Health Service (IHS) gave health care to many tribes, however, with the new termination policy, most of them were rendered ineligible, and were left with no access to hospitals, clinics, or health care in general (“Indian Termination Policy”, 2022).

Self-Determination

The twentieth century alone has reflected four different policy cycles: the anti-Indian Allotment Policy launched in 1887, the pro-tribal sovereignty Reorganization Policy initiated in 1934, the anti-tribal sovereignty Termination Policy implemented after World War II, and the remedial Self-determination Policy beginning in 1970 (Porter, 2006). In 1975, the United States Congress enacted the Indian Self-Determination and Education Assistance Act, Public Law 93-638, it allowed for Indian tribes to have greater autonomy and to have the opportunity to assume the responsibility for programs and services administered to them on behalf of the Secretary of the Interior through contractual agreements (“Self-Determination | Indian Affairs”, 2022). “An act to provide maximum Indian participation in the Government and education of Indian people” that declared “the establishment of a meaningful Indian self-determination policy which will permit an orderly transition from federal domination of programs for and services to Indians to effective and meaningful participation by the Indian people in planning, conduct, and administration of those programs and services” (Prucha, 2000, p. 275).

Having established that tribal administration of Indian programs was workable, the self-determination program was broadened dramatically in 1994 and recast as “self-governance” (Tahsuda, 2002). Tribal governments were poorly equipped in the 1970s and 1980s to meet these challenges (Akee et al., 2015). Across the country in southern California, the Morongo and Cabazon Bands built card room facilities that local and state governments sought to shut down, a controversy that eventually reached the US Supreme Court in *California v. Cabazon Band of Mission Indians* (480 US 202 [1987])... IGRA

set the stage for tribal government-owned gaming facilities (Akee, Spilde & Taylor, 2015). By the end of the 1990s, compacts concerning Class III operations had been agreed for about 140 reservations that were home to about half of the population of American Indians living on reservations in 2000 (Taylor, & Kalt, 2005). As of 2010, reservations that were home to more than 90 percent of Indians living on reservations had gaming operations (Akee, & Taylor, 2014). Kevin Washburn (2008), Assistant Secretary of Indian Affairs at the US Department of the Interior, has said, “Indian gaming is simply the most successful economic venture ever to occur consistently across a wide range of American Indian reservations.”

The historical legacy of Indian Country involves a loss of Indigenous culture and language, the isolation of tribal communities on marginal lands, and the destruction of traditional tribal government structures (Cornell & Kalt 1995, p. 406). But one of the measures of achievement of the Indian Regulatory Gaming Act of 1988 is that many tribal governments now have an ample flow of revenues for the first time and gaming revenues have allowed tribes to invest in new programs to address poverty and provide public goods (Akee et al., 2015).

Native American and Gaming

Regarding the factors that drove Native Americans into gaming, in the 1960s no states ran lotteries, and only one, Nevada, allowed casinos (Schaap & Gonzalez, 2021). Starting in the late 1970s, as reservations were allowed to take more control over their economic development, a number of tribes began to invest in gaming operations (Evans & Topoleski, 2002). In 1987, in *California v. Cabazon Band of Mission Indians*, the U.S.

Supreme Court upheld one of the most significant turning points for tribal governments: the legal right of Native American tribes to offer gaming on reservation lands, free of state interference (National Indian Gaming Association, 2007). The Indian Gaming Regulatory Act (IGRA) was enacted by the United States Congress on October 17, 1988, to regulate the conduct of gaming on Indian Lands (Schaap & Gonzalez, 2021). IGRA allows tribes to run gaming operations only on federally recognized trust land and under certain conditions (Evans & Topoleski, 2002). Indian gaming is an economic development strategy that has provided tribal governments with the necessary funds to run their own administrative programs (Spilde, 2000). The Indian Gaming Regulatory Act of 1988 states that Indian tribes shall use revenues from gaming for five general purposes: 1. to fund tribal government operations and programs; 2. to promote the general welfare of tribes; 3. to promote tribal economic development; 4. to make charitable donations; 5. To help fund local government agencies (National Indian Gaming Commission, 2009).

In 1988, 70 Indian reservations, or about 12 percent of the total number of Indian reservations, in 16 states were generating more than \$100 million from nonbanking card games such as poker to satellite bingo parlors and such highly visible gaming ventures as full-service casinos, just as states had done with lotteries decades earlier (Pace, 2005). By 2000, fears of the negative effects on the Indian way of life were no longer as apparent. Tribal leaders became more positive about the addition of gaming to the community (Janes & Collison, 2004). Some \$12.8 billion of that amount was spent within Native American casinos, nearly doubling the \$7.4 billion generated in 1997 (Piner & Paradis,

2004). Between 2002 and 2005 tribal gaming achieved what no other antipoverty program had been able to accomplish in reversing the cycle of displacement and impoverishment of Native Americans: tribal gaming has been hailed as the “new buffalo” for Indians and has been credited with wresting once-destitute reservations from the grip of poverty, unemployment, and welfare dependency (Gonzales, 2003). In 2004, tribal gaming operators in six states were generating the following gross revenues: California, \$4.7 billion; Connecticut, \$2 billion; Minnesota, \$1.4 billion; Arizona, \$1.2 billion; Wisconsin, \$1 billion; and Michigan, \$870 million. This comprised about 57 percent of the gross tribal gaming revenues for that year (Zelio, 2005). In fact, tribal gaming grew at more than three times the rate of the non-Native American gaming casino segment, with revenues topping \$22.6 billion (Meister, 2017). As of 2006, because of their ability to self-govern, gaming tribes operated in 28 states: Alaska, Arizona, California, Colorado, Connecticut, Florida, Idaho, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Washington, Wisconsin, and Wyoming. Four of these states, California, Connecticut, Florida, and New York, experienced major growth in tribal gaming (Froelich et al., 2007). By 2006, out of the 562 federally recognized Indian tribes, a total of 226 tribes, or about 40 percent, in 28 states were engaged in some form of gaming (Froelich et al., 2007). Also, in 2007, in Oklahoma, the state with the most gaming facilities, tribal casino revenue jumped 22.3 percent (Meister, 2005).

As of 2008, 233 Indian tribes, including two Alaska Native villages (i.e., Tlingit

and Haida Tribes), operated 411 casinos, bingo halls, and pull-tab operations spread throughout 28 states, creating more than 636,000 jobs: 284,000 in direct Indian gaming, 102,000 in indirect Indian gaming, and 208,000 in Indian gaming and government projects (National Indian Gaming Commission, 2009). To say the least, this compares favorably to revenues of \$7.4 billion 12 years earlier—a phenomenal growth of 259 percent (National Indian Gaming Commission, 2009). The casino has surprised everyone in terms of the actual revenue it is producing (Schaap & Gonzalez, 2021).

In 2010, in “The Growth of the Native American Gaming Industry: What has the Past Provide, and What Does the Future Hold?”, Schaap (2010) authored the following:

Today, Indian gaming is a visible exercise of the sovereign authority of tribes and despite tough economic conditions, the industry remains strong. In addition, casino operations appear to be more economically stable than other types of businesses in the amusement and recreation sectors. (pp. 378-379)

As later stated by Akee et al. (2014):

Tribal government gaming has created differential outcomes across time and space in Indian Country. The opportunities enshrined in, and the constraints created by the Indian Gaming Regulatory Act (IGRA) are still revealing themselves as tribal-state gaming compacts, tribal government capital investment, and federal actions that continue to evolve. As with many federal policies intended to clarify rights across Indian Country, IGRA’s compacting provision has instead created a patchwork of regimes that result in differing outcome across time and geography (p. 58).

Gaming profit is used by tribes to fund government operations, develop infrastructure, support social and economic programs and services, and finance other business ventures (Schaap & Gonzalez, 2021). With little or no economy or tax base to fund essential services, Native Americans turned to gaming, through self-determination, to generate government revenue needed to fund these services and provide employment for tribal members (National Indian Gaming Association, 2009). This may include spending on economic development programs or services such as health and education (Akee, et al., 2015) and in some cases, may even be paid out to tribe members as cash dividends (Conner & Taggart 2013). Tribal gaming has also succeeded where other federal programs have failed for decades, the federal government tried with little support to spur economic growth on Indian reservations (Schaap & Gonzalez, 2021).

Casinos improve employment rates and reduce poverty in surrounding communities but may have some negative effects such as increased crime (Evans & Topoleski, 2002). Grinols and Mustard (2006) echoed these concerns and showed that the impact of casinos on crime rates grows over time. Some believe that because of the massive gap in equality between Natives and other American groups, what is considered prosperous for a tribe could be considered scraping by for any other group (Boomgarden, 2019). After reviewing the literature on both the positive and negative impacts of tribal gaming in particular it was found that the effects of tribal gaming were more positive than those of commercial non-Indian casinos and that those counties had a reduced reliance on welfare (Akee, et al., 2015).

Native American and Sovereignty

The Dawes Act was just one of several acts of legislation that ebbed away at the sovereignty and way of life of the Native Americans (2022). The ubiquity of the term sovereignty to describe Native peoples' rights to autonomy sometimes renders it a synonym for all strivings for self-governance (Ablavsky, 2019). Native American nations are sovereigns, but federal law views them as subject to the power of the federal government; this has long meant that tribal government powers were seen as limited not only by treaties between the relevant tribe and the federal government, but also by federal statutes (Struve, 2010). The United States has, by threat and use of force, imposed its laws on native people, removed and exploited natural resources on native lands, suppressed native religions and culture and restricted native peoples' control of their external affairs and certain elements of their internal affairs (Clinebell & Thomson, 1977). Sovereignty is the most basic principle of American Indian law, yet the U.S. courts have a mixed record of upholding this principle (Wilkinson, 1987, page 58). The inherent sovereignty of Indian nations, equal to that of foreign nations, is recognized in the commerce clause of the Constitution of the United States (Weaver, 1998). The Supreme Court reaffirmed this sovereignty in *Cherokee Nation v. Georgia* (1831) (Deloria & Lytle, 1984). The Court clarified that tribes were distinct from foreign nations in that they were ““domestic dependent nations”” that existed within the boundaries of the U.S., and that the federal government should assist them while still recognizing their sovereign rights (Butterfield, 2022). Just as the United States deals with states as governments, it also deals with Indian tribes as governments, not as special interest

groups, individuals, or some other type of non-governmental entity (“An Issue of Sovereignty”, 2022).

The 1924 Indian Citizenship Act bestowed U.S. citizenship on Indian peoples without infringing on the rights that they enjoy as citizens of Indian nations, essentially amounting to dual citizenship (Deloria & Lytle, 1984). It should be noted that not all Indian people desire or accept U.S. citizenship (Weaver, 1998). Concepts such as colonization, genocide, and dispossession (rather than race) are especially relevant to understanding Indigenous definitions of belonging and citizenship beyond those codified in the Indian Citizenship Act (Stanciu, 2021). As sovereign entities, Indian nations are guaranteed the power and/or right to determine their form of government, define citizenship, make, and enforce laws through their own police force and courts, collect taxes, and regulate property use (Native American Council, The University of Iowa, n.d.).

Isolation and Poverty

The isolation and concentration of Indian Americans can be traced to this period after the justification of the Indian removal act in 1830 (“Native Americans Transition from Freedom to Isolation,” 2019). Those Indians who refused to move west were forced to give up large tracks of their lands, which they had control over and were concentrated on increasingly small and geographically isolated areas (Alvin, et al.). These new lands given to the Indians were regarded by the whites as undesirable and were located far from major population centers, trails, and transportation routes (“Native Americans Transition from Freedom to Isolation,” 2019). The land that Native American nations retained typically included several conditions that prevented it from being effectively leveraged to

obtain development capital (Guedel & Colbert, 2016):

- reservations are often located in geographically isolated areas, far from established commercial and population centers that could provide a market base for tribal economic activity, and on land that is commonly devoid of natural economic resources.
- tribal lands generally have a “checkerboard” of varying title status, limiting the ability of tribal governments and businesses to put their lands into productive economic use; and
- A lack of infrastructure investment leaves many tribal nations to cope with inadequate roads, utilities, and communication networks for economic development.

For over 200 years, the United States government has held primary control over economic development and human security resources and programs impacting Native Americans (Guedel, 2014). Chief Justice John Marshall set Native Americans on the path to poverty in 1831 when he characterized the relationship between Indians and the government as “resembling that of a ward to his guardian” (Regan, 2014). Because of the poor health of tribes after their removal, many turned to dependence upon government assistance (Miller, 2012). Native American reservations in the United States are disproportionately poverty stricken, research suggests that these problems stem from federal oversight over Native American businesses, property, and energy development on reservations (Yeagley, 2022). Tribes have perennially struggled to raise development capital due to factors such as geographic isolation, lack of access to markets, and a lack

of willingness of traditional financing sources to invest in Tribal communities (Guedel, 2014).

Richardson and McLeod (2011) stated that reservations face a unique combination of challenges including but not limited to isolation, poverty, cultural preservation, cultural integration, and language maintenance. The lack of technology on reservations is an important issue because it is directly connected to greater societal problems and concerns facing Native Americans who live on reservations, such as poverty and high unemployment rates (Bissell, 2004). All development projects on Indian land must be reviewed and authorized by the government, a process that is notoriously slow and burdensome (Regan, 2014). While Indians in the United States have the highest per capita income and education levels of Indigenous peoples anywhere in the world, they have the lowest level of involvement in both the world Indigenous struggle and the global campaign for the environment (Barsh, 1992).

Native Americans Starting Tribal Businesses

In many parts of the United States, tribal gaming has been offered as an option for fomenting economic development for tribal entities and as a possible source for motivating Native American entrepreneurial activity (Pascal, Stewart, & Pascal, 2015). The negative circumstances that shaped Native Americans' experience a generation ago – poverty, poor health, and cultural disintegration – have improved with casino-generated wealth (Garrigues, 2012). Allocation of revenue from tribal gaming is regulated by the Indian Gaming Revenue Act and must be used to meet the infrastructure, educational and social program needs of the tribe (Robertson, 2018). Gaming revenue provides

opportunities for self-determination, i.e., local decision-making, and is important to the future of Native American communities (Stevens, 2015). Meister (2015) reported that tribal gaming growth slowed, likely due to market maturation, and Freiss (2015) discussed the effects of market saturation and competition on tribal revenue, as well as identified a shift toward diversification in tribal portfolios. However, while gaming income has helped economic development for Native Americans, Hyde (2015) noted that tribal governments still need to diversify their economies and protect tribal budgets (Hutchens et al., 2022).

As tribes experience concerns about market maturation, slowed growth, increased competition and market saturation in the gaming industry (Wilson, 2013; Freiss, 2015; Meister, 2015), decision makers are looking to other options to provide support to their memberships. Native-owned businesses have been pressured by economic forecasts to seek diversification (Hutchens et al., 2022). These concepts were identified as important goals for new business endeavors, as tribes seek to create a “business enterprise structure that encourages entrepreneurship and allows the tribe to take advantage of business opportunities without sacrificing cultural values” (Reed, 2013, pg. 132). More traditional members tended to be leery of new pursuits without a solid amount of evidence that it would be an appropriate and successful endeavor (Hutchens et al., 2022).

Entrepreneurship among Native Americans has been viewed as one means of raising economic conditions for these Indigenous communities (Pascal et al., 2015). Native-American entrepreneurship holds the potential for empowering Native communities to assert their sovereignty through exercising and protecting their rights to

create and to maintain culturally appropriate political, economic, social, and environmental systems and for positioning tribal communities as equal partners in regional, national and/or global socioeconomic opportunities (Peredo et al., 2004). Stewart and Schwartz (2007) found that Native American entrepreneurs that were supported with tribal funding felt that they received higher levels of technical and cultural support than did their counterparts who were independent.

Other research appears to reinforce the notion that Native American entrepreneurs face unique cultural challenges with respect to entrepreneurship that are not faced by non-native entrepreneurs (Pascal et al., 2015). Native American culture tends to be more collectivistic in point of view (Stewart & Schwartz, 2007). That is, Native American entrepreneurship is often motivated by economic (as well as non-economic) benefits that may accrue to the extended family as well as to other community members (Malkin et al., 2004).

Native American entrepreneurship is a distinctive activity that operates at the intersection of social and economic entrepreneurship whereby entrepreneurial activities are tempered by a tribe's particular social, cultural, and economic objectives, its rights and access to land, assets, and resources (Anderson et al., 2006). For Native Americans, entrepreneurship represents an opportunity to build a vibrant Native American-led economy that asserts sovereignty and supports sustainable economic well-being (Anderson et al., 2004). It is a means by which Native American peoples can exercise and sustain their rights to design, develop and maintain political, economic and social systems or institutions, to be secure in the enjoyment of their own means of subsistence and

development, and to engage freely in traditional and economic activities occurring on or near their reservation or traditional territories (Peredo et al., 2004). While Native Americans value the potential that entrepreneurial activities hold for rebuilding and redeveloping their communities, they also recognize the need to consider traditional knowledge and understandings and their particular histories, cultures, and values in entrepreneurial decision-making (Anderson et al., 2006).

These business ventures can be private, public, or non-profit that can benefit individual Native American entrepreneurs or more broadly provide multiple social and economic advantages for tribes as well as non-Native American enterprise partners (Hindle & Lansdowne, 2005). Native American entrepreneurial ventures operate at the core of economic reconciliation through securing community sovereignty, rights and access to the social, environmental, and economic resources required for actualizing and revitalizing tribal traditions, cultures, values and social economies required for them to thrive into the future (Anderson et al., 2004, 2008; Dana, 2007; Peredo et al., 2004). As a result, many Native American entrepreneurs do not seek to maximize economic value, rather they emphasize the potential of the value contribution to the community (Anderson et al., 2004).

Entrepreneurship is the creation, management, and development of entrepreneurial ventures by Native American peoples for the benefit of Native American peoples (Colbourne, 2017). Native American entrepreneurship and ventures are more successful when the rights of Native American peoples are addressed and when these initiatives utilize nation-building approaches led by Native American communities

(Cornell & Kalt, 2006). With increased recognition of rights come increased opportunities for Native American entrepreneurship and entrepreneurial ventures that focus on social, economic and environment value creation for and by Native American peoples (Colbourne, 2017). 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).

Success and Failure of Native American Businesses

Providing support for micro-enterprise, small business development, and entrepreneurship in Indian Country has been the subject of much discussion, and there is some debate as to the services such enterprises need to be successful (Harrington, 2014). Research suggests that Native entrepreneurs confront several barriers in developing small businesses (Adams & Pischke, 1992). Among the most frequently cited are: 1) limited access to credit and financial capital, 2) a lack of information and knowledge as to how best to use resources, and 3) a lack of networks or peers who can provide support (Harrington, 2014). Inadequate demand for products as well as limited labor skills have also been noted (OECD, 1994).

In general, issues of financing, a lack of business expertise, and limited tribal support are important (Lansdowne & Bryant, 1999). A study of Native entrepreneurs in Minnesota and Wisconsin found, for instance, that “aspiration” level, lack of formal business education, and lack of access to financial resources were rated as significant barriers to start-up businesses (Garsombke & Garsombke, 2000). Discrimination was also

perceived as a factor as well (Harrington, 2014). A series of interviews with Native entrepreneurs conducted by Lansdowne and Bryant (1999), indicated that 1) the availability of start-up capital, 2) the presence of partners or mentors to provide support, and 3) the role of tribal government codes and ordinances to provide a supportive regulatory environment to the small business sector were critical factors in business success. Central to uncovering the challenges of entrepreneurship and economic development in rural Native communities is understanding the economic and cultural context in which Native entrepreneurs live and operate their businesses (Harrington, 2014).

The issues of control and use of assets are critical in any Native entrepreneurship development strategy (Harrington, 2014). Tribes' own lands rich in resources, such as timber, range and crop land, oil and gas reserves, uranium deposits, and water reserves, yet most tribes and individual Native Americans have little or no use of or control over their own assets (Adamson, 2003). Because much of the land on Indian reservations is held in trust by the federal government, either for the tribe or for private families, it is difficult for aspiring entrepreneurs to use their trust land as collateral when working with banks to gain access to credit (Harrington, 2014). Educating tribes and individuals about regaining control and/or using their assets is critical to any effort to promote entrepreneurship in Native American communities (Deweese, 2003).

The traditional Native American model of entrepreneurship differs from mainstream models in that it acknowledges and encourages the role of trade and individual product development while respecting the preservation of natural resources

(Miller, 2001). This remains true for many Native entrepreneurs today, who note that Native American business models value sustainable utilization of natural resources over profit (Flora & Bregandahl, 2002). Despite the clear need for increased investments in entrepreneurship development for Native communities, an inadequate network of support exists for Native businesses, particularly new business startups (Harrington, 2014). Native American entrepreneurs are often located on American Indian reservations, which are truly independent nation-states with immature economies (Pascal et al., 2015).

A gap in business practice remains because of the lack of research focusing on Native American venture creation and business success (Franklin et al., 2013). Fifty percent of new small businesses failed to survive beyond 4 years (Rauch & Rijdsdijk, 2013). Despite the failure rate, small businesses accounted for 99% of all U.S. firms (Labeledz & Berry, 2011). On average, businesses owned by Native Americans earned 70% lower gross receipts than those earned by other U.S. firms (MBDA, 2014). The general business problem was that although small business support services exist for Native Americans (Benson et al., 2011), few Native Americans pursued entrepreneurial ventures and established successful small businesses (Bolin, 2015). Native American business owners are an underdeveloped source of entrepreneurialism and are rarely studied (Franklin et al., 2013).

In other measures of socioeconomic position, less than 1% of Native Americans on reservations earn bachelor's degrees and 15% do not own a vehicle or a telephone (Frantz, 2010). The lack of adequate water, sewage, and telecommunications infrastructure in Native American communities (Mathers, 2012) also perpetuates poverty

and hinders progress. The external factors that exist more prevalently in Native Americans communities than in other areas hinder small business creation, growth, and survival (Miller, 2012). Dayanim (2011) also found that the resources available in a location affect firm survival. The resource challenge for Native Americans living on reservations decreases their likelihood to start and grow businesses (Bolin, 2015).

Dreveskraght (2013) insisted that the key to successful implementation of programs for Native American economic development lies in the tribal administration being in control rather than outsiders. Because of many past exploitations and fraud attempts from outside business interests, tribal communities view outside attempts at boosting the tribal economy skeptically (Dreveskracht, 2013). Despite the appeal and support available, Native Americans lag other groups in new business formation and business growth (MBDA, 2014; Stewart & Pepper, 2011).

Business success, as measured by profitability, may increase for Native American business owners armed with the new knowledge from this study (Bolin, 2015). Vilkinas et al. (2012) found that business owners rank making a profit as the most important measure of business success. Moreover, Gorgievski et al. (2011) discovered that business profit ranked high among business owners driven by both economic and social motivations. The SBA (2014a) reported that sustainability rates remain consistent with 50% of firms surviving 5 years or more and 33% surviving 10 years or more. Armed with the knowledge that attitudes toward entrepreneurship, subjective norms, and perceived behavioral control may combine to predict the likelihood of business success, Native American business support offices may be able to exert positive influences on attitudes

toward entrepreneurship, subjective norms, and attitudes toward entrepreneurship among Native American entrepreneurs (Bolin, 2015).

While the influence of subjective norms varies by culture (Ajzen, 1991; Schlaegel et al., 2013), Franklin et al. (2013) confirmed that Native American government structure and support services could offer a positive influence. Liñán et al. (2011) added that positive subjective norms encourage positive attitudes toward entrepreneurship. Entrepreneurship training, entrepreneurial experiences, and entrepreneurial role models or mentors positively affect the perceived behavioral control component of entrepreneurial intention (Pittaway et al., 2011; Rideout & Gray, 2013; Sánchez, 2013; Studdard et al., 2013). Therefore, Native American business support organizations may positively influence Native American business success by offering training or mentorship programs for nascent entrepreneurs and business owners (Bolin, 2015).

New business owners stimulate economies by starting and growing businesses that create jobs and by providing innovative products and services (Liñán, Rodríguez-Cohard, et al., 2011). With the knowledge that entrepreneurs create 86% of new jobs (Neumark et al., 2011), tribal leaders could assist Native American communities by offering support for nascent entrepreneurs and business owners (Bolin, 2015).

Armed with knowledge regarding the likelihood that attitudes toward entrepreneurship, subjective norms, and perceived behavioral control may predict small business success, support services for Native Americans might result in more Native American business success (Bolin, 2015). Native American's motivation to start and run successful businesses, as was the norm before Euro-American contact, changed after the

removal of Native Americans from their homelands (Miller, 2012). Within the United States, Native Americans only own 0.9% of businesses despite composing 1.5% population (MBDA, 2014). Understanding contributing factors for Native American business success may help those who plan support and training programs designed to encourage and assist Native Americans in their quest to start a business (Bolin, 2015).

An increase in the availability of entrepreneurial training and mentors could positively affect the perceived behavioral control and subjective norms for Native American business owners and nascent entrepreneurs (Pittaway et al., 2011; Rideout & Gray, 2013; Sánchez, 2013; Studdard et al., 2013). St-Jean and Audet (2013) discovered that mentoring programs increased the mentees' business competence as well as their entrepreneurial self-efficacy. Therefore, establishing formal mentoring opportunities for Native American small business owners might increase perceived behavioral control, equivalent to self-efficacy, thereby increasing Native American business start-ups and successes (Bolin, 2015).

Benson et al.'s (2011) study results provided evidence that microfinance loans and small business support can boost business creation and success. Benson et al. (2011) found that an increase in business formation leads to additional entrepreneurial endeavors, increased job creation, and reduced poverty. As more Native Americans succeed in business, networks will grow to support upcoming business owners (Rubin, 2011).

Some studies have addressed different aspects of entrepreneurship and small business success and failure, but few studies address Native American businesses despite

the disparity in the number of businesses started and owned by Native Americans in comparison to others in the United States (Franklin et al., 2013; MBDA, 2014; Stewart & Pepper, 2011). Little research exists concerning Native American business success (Franklin et al., 2013). The challenges faced by Native American entrepreneurs may stem from different cultural or personal backgrounds, and few studies have examined the differences in the business formation process among different racial/ethnic groups (Liu, 2012; Peredo & McLean, 2010; Rubin, 2011).

Transition and Summary

I brought attention to the challenges of Native American business formation for Native Americans. Some other themes addressed are: Native American and gaming, Native American and Sovereignty, Native American starting Tribal Businesses, and Success and Failure of Native American Businesses. The purpose of this qualitative modified Delphi study is to determine how a panel of Native American Business leaders view the desirability, feasibility, and importance of forward-looking solutions to the problems that Native Americans face when trying to sustain their own businesses such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth that Native American Business Owners face when trying to sustain their businesses solution follow-up.

In the chapter, I discussed the problems Native Americans face when running their own businesses, the conceptual framework's literature and how it benefits the study, the literature review itself, and finally, the summary. In the next chapter, I included research design and rationale, detailed description of the role of the researcher,

methodology, issue of trustworthiness, and summary.

Chapter 3: Research Method

The purpose of this qualitative modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of forward-looking solutions to the problems that Native Americans face when trying to sustain their own businesses such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support to create growth. In this chapter, I address the research design and rationale; role of the researcher; methodology; instrumentation; procedures for recruitment, participation, and data collection; data analysis plan; issues of trustworthiness; ethical procedures; and summary.

Research Design and Rationale

In this research, I focused on Native American business leaders' views on desirability, feasibility, and importance on forward-looking solutions to problems that Native Americans face when trying to sustain their own businesses. The research question for this study was "How does a panel of Native American business experts view the desirability, feasibility, and importance of forward-looking solutions to the problems, such as not having sufficient professional training, lack of funding, shortage of professionals, and lack of tribal community support?" After reviewing the limited amount of literature on Native American business development or Native American businesses, the Delphi Study design was chosen. The Delphi technique is focused on the future and uses "experts" in the field of study. With the lack of Native American literature, a panel of Native American leadership participants were deemed as experts in their field. The

central theory of this study is prediction theory from the Delphi technique.

Modified Delphi Method

Qualitative research provides the framework to observe organizational learning and business management processes from the participant's perspective to gain insights and meaning in studying complex behavior (Weerawardena et al., 2014). The Delphi method is a systematic method for eliciting consensus from a group of selected experts to answer follow-up questions in two or more rounds, allowing the researcher to gather reliable expert opinions without face-to-face meetings (Pincombe et al., 2013). The modified Delphi technique is similar to the full Delphi in terms of procedure (i.e., a series of rounds with selected experts) and intent (i.e., to predict future events and to arrive at consensus; Custer et al, 1999). Following each round, the facilitator gives each expert participant an anonymous summary of all the experts' responses from the previous round and encourages the experts to comment further or to revise earlier responses to account for the divergence of others' opinions, converge toward an answer acceptable by the majority, and possibly reach consensus (Boyles, 2015). During this process, the range of answers typically decreases, and the group advances toward group consensus. The process concludes after completing a predefined criterion such as number of rounds, reaching consensus, or stability of results (Heiko, 2012).

The primary advantages of this modification to the Delphi are that it (a) typically improves the initial round response rate and (b) provides a solid grounding in previously developed work (Custer et al., 1999). Additional advantages related to the use of the modified Delphi technique include reducing the effects of bias due to group interaction,

assuring anonymity, and providing controlled feedback to participants (Dalkey 1972a, 1972b; Judd 1972). Three mailings are usually sufficient in order to arrive at consensus or for this study four or five possibilities (Brooks, 1979).

Rationale for Delphi Study

The modified Delphi method was chosen to explore desirability, feasibility, and importance of forward-looking solutions for Native American businesses. The Delphi method is a valuable research tool for studying critical influential factors in organizational hierarchical structures and for exploring how subject matter experts use acquired knowledge in multi-criteria decision-making (Shabani et al., 2013). The Delphi method is a mechanism for exploring complex topics and soliciting responses from a panel of experts and for synthesizing and consolidating data collected from individuals and groups (Keil et al., 2013). The Delphi method is a structured process for collecting information from subject matter experts to facilitate the formation of consensus that can lead to effective decision-making while preventing direct social interactions that may compromise the validity of the study (Golkar & Crawley, 2014).

The Delphi technique was suitable for obtaining expert opinions from subject matter experts regarding solutions to potential obstacles associated with Native American businesses. I did not use quantitative research methodology because the goal was not to test hypotheses. The goal was to gather in-depth descriptions through participant responses to unstructured and structured narrative interview questions (Janesick, 2011). A phenomenological study was not suitable because my research goal was to explore personally encountered learning experiences for effective problem-solving and critical

thinking but not to explore the personal meaning of those experiences (Baetzgen & Tropp, 2013). An ethnography research method was not suitable because the focus of the research problem was not on understanding key events associated with organizational culture or organizational behavior (Golkar & Crawley, 2014). A case study was not suitable as the research methodology because I sought to find forward-looking solutions from subject matter experts.

Role of the Researcher

The researcher was the main communicator to the panelists and evaluator of the data from the study. The research goal was to obtain consensus of 70% agreement on feasibility and desirability solutions for Native American business when starting a business. It was up to me as the researcher to conduct this study in a timely manner and without any personal bias with the information provided from the panel. The level of personal or professional relationships was low with the participants. The plan of recruiting participants from tribes for the panelists was that I have never met or talked to members of those tribes personally except when in the recruiting process. I avoided potential conflicts of interest and ethical issues by not selecting any individuals with whom I have a personal or business relationship. I also kept a reflexive journal to reflect on any bias by using the bracketing process.

Methodology

The Delphi design is typically executed through a set of designed, sequential surveys mixed with the summarized feedback of earlier responses (Skulmoski et al., 2007). I used the modified Delphi design because it is best used when complexity and

uncertainty are present, and there is imperfect knowledge (Donohoe & Needham, 2009), which is the case with my study. The Delphi design also allows the expert panelists to be in various areas during the study with the use of the Internet; participants can be from geographically dispersed areas and still collaborate simultaneously (Skulmoski et al., 2007).

For my Delphi design, I selected my panelists by using my participant selection logic as my guideline. After the panelists were selected, Round 1 questions were sent to them. After a week, I collected the data from all the panelists and analyzed the first-round responses. In the second round, the survey was based on the answers from the previous round and the panelist did agree on what solutions are feasible and desirable with a census of 70% on a 5-point Likert-type survey. Once again, I collected the data and analyzed the solutions for the panelists to rank the top 5 on a scale of importance for Round 3. After Round 3 ranking of top 5 importance, I collected the data and moved to Round 4. In this final round, the top 5 solutions were then rated using a Likert scale of *agree* or *disagree*, plus the panelists were asked to share their reasoning of why they chose their answers.

Participant Selection Logic

The Delphi design does not require a statistical sample that attempts to be representative of a population but instead is intended as a groupthink mechanism that uses qualified experts who hold specific knowledge of the subject being studied (Okoli & Pawlowski, 2004; Proffitt, 2018). The Delphi technique allows a panel of about 15-18 experts to collaborate to generate themes, disparities, or reach consensus (Linstone &

Turoff, 1975; Proffitt, 2018). By increasing the panel size with experts, the more complex the analysis of the data becomes for the researcher (Skulmoski et al., 2007). I planned to invite approximately 40 participants to this study and end with a sample size of 18 expert panel participants. Each participant was involved in rounds of the modified Delphi study.

The criteria for selection was that they are Native American with more than 5 years of experience in conducting a successful Native business on the reservation or within 100 miles of the reservation. I teach at a tribal university and am part of various Native American groups and planned to reach out to people whom I work with professionally at the university and within these various Native American groups. I asked them if they know of any Native American business owners who can participate in this study and if they would give them my email to contact me. I also asked my colleagues from my previous job as a small business advocate at Honeywell FMT to find candidates. I also searched LinkedIn Native American business group such as Native American Business Association and the National Center for American Indian Enterprise Development to find candidates for the study. The potential participants who fit the study received an email inviting them to the study. The email contained the research topic and description of the study, how the participant's identity was protected, and the consent form. Since this study is based on volunteers, the consent form stated that the volunteer has the right to change their mind and exit the study at any time during the rounds.

Instrumentation

Research methods used for collecting data for this qualitative research were e-mails and questionnaires to collect data from participants. I used four rounds of survey

questions that were produced from the subject matter experts' responses. Example of this process was written in the section of procedures, and I did use Survey Monkey surveys as the primary method of collecting data for the process. By allowing participants to share their experiences it provided insight into critical thinking tools and techniques for effective problem-solving, helping shape the logic of inference in the research process (Zachariadis et al., 2013). Prior to sending out any surveys, IRB did see each round of questions so that IRB were able to approve each round prior to sending out the link for the surveys.

Round 1 was derived from a literature review of peer-reviewed articles and scholarly journals regarding issues Native American business owners encounter when starting a business, and then panelists were asked to provide potential solutions to those issues and also add additional issues as well. Some of the issues the literature has identified are problems such as not having sufficient professional training, lack of funding, shortage of professionals, isolation with infrastructure issues, and lack of tribal community support. Panelists were asked to provide solutions to the problems and to list any other problems that were not mentioned by me. The first round of questions is in Appendix C.

In the second round, all solutions that were endorsed by 70% of the panel were presented to the panelists and the panel was asked to rate on a 5-point Likert-type scale for desirability and feasibility. Once the responses of the panelists were collected, the study moved to Round three.

In round three, all the solutions that were endorsed as being desirable/very

desirable and feasible/very feasible by 70% of the panel were provided. Panelists was asked to rank the top five solutions for importance. I used a weighted scale to get the meaning for each solution. Any solution ranked as number one was weighted as 5, solutions ranked as number two was weighted as 4, solutions ranked as three was weighted as 3, solutions ranked as four was weighted as 2, solutions ranked as five was weighted as 1. The mean score of each solution had been determined using this weighted mean approach. Solutions with the highest mean score was ranked as one. Those with the lowest mean score was ranked as five. Then I put the solutions together ranked by importance in Round 4. This ranked list was provided to the Panel. In round four, I asked the Panel on a five-point Likert-type scale how much they agree or disagree with the list. Panelists were also asked to explain why they agreed or disagreed.

Expert Review

Expert Review has been conducted to ensure that Round 1 survey is understandable, not offensive, and whether the questions being asked had answered the research question. The two individuals who reviewed the survey will not be associated with the Delphi panel. Round 1 survey is located in the Appendix section as Appendix C. One expert was an expert on Native American businesses. The other is an expert on the Delphi method. Since the experts I picked to review worked at my University, I verbally asked the two individuals if they would be my expert reviewers for Round 1 questions. The experts were sent the problem and purpose questions as well as the research questions and the round one questions through email. They commented on the understandability of the round one questions whether the questions were appropriate

given the method, the research questions, and whether there was anything objectionable in the questions. Results of the Expert review indicated that the questions were not focused on the individual or a specific reservation and allowed participants to recall events that affected the business and themselves. No specific suggestions for change were made by the experts.

Procedures for Recruitment, Participation, and Data Collection

I had selected participants through names given by colleagues, previous business contacts, and by reviewing LinkedIn profiles associated with Native American businesses. If the individual is a candidate, I emailed the individual to request their participation. Copy of the email correspondence in Appendix A. The subject matter experts had been selected from Native businesses on the reservation and were Native Americans with more than 5 years of experience in conducting a successful business. The group of participants constitutes a convenience sample because they had represented small and large reservations in the Midwest. If the Midwest region of Native American business leaders falls short, I had expanded the search to reach all the rest of the USA.

Walden University guidelines were followed for recruitment for this study. I did obtain potential candidates by searching LinkedIn Native American business group such as Native American Business Association. Other sources will be, The National Center for American Indian Enterprise Development, plus from personnel at Haskell Indian Nations University.

Participation

Sampling size for this study did consist of a Delphi panel of Native American

business experts with more than 5 years of experience in conducting a successful business and did represent small and large reservations in the Midwest. These selected participants were emailed an invitation to participate on the Delphi panel. This consent form is in Appendix B. The participants, once they accepted to be in the study, did give their solutions to problems. These solutions were narrowed down by the participants to find the most feasible and desirable solutions to the list of problems. It took four rounds to get to a census on the solutions. Each participant got a week to answer each round.

Data Collection

When I received Walden University IRB approval, the study started. The study started with recruiting participants to join the study, the email for recruitment is in Appendix A. Candidates that fit the criteria were emailed the informed consent form and their reply of “yes” to the email for the study were made as panelists. Then the selected participants were sent a link to the Survey Monkey survey. I did email participants to assure them that their initial decision to participate was voluntary and thank them for their consideration of participation in the study. After their responses to participation, the participants were assigned identifiers P1 to P18 during Round 1 of the initial data collection to remain confidential.

The following steps for data collection was to email Delphi Panelists the link for the first round of questionnaires, combine and synthesize the data from the panel’s returned questionnaires, and provide the panel’s first-round data. The questionnaire was based on a list of issues that Native American business owners face in business. These problems came from the literature on Native American business’s topics. The panelists

were then asked to provide solutions to those issues. Panelists also asked to add additional issues faced by businesses and solutions to those issues. Round one questionnaire can be found in Appendix C. A thematic analysis of the solutions was done to find common themes. Panelists was again sent the link to the survey. In round two, all common themed solutions collected from round one and endorsed by 70% of the panelists were sent to the Panel to be rated for desirability and feasibility. Solutions that were agreed upon as being both desirable and feasible by 70% of the Panel will be moved to round three. Results of Round 2 and a link to the Round 3 survey were sent to the Panel. In round three all solutions that were rated as being both desirable and feasible was presented to the Panel. The Panel will be asked to rank the top five solutions based on importance. A weighted mean was used to make a list of the top five solutions endorsed by the panel which was presented in round four. In round four, I will ask the Panel on a five-point Likert-type scale how much they agree or disagree with the list. Panelists had also been asked to explain why they agreed or disagreed. For each round, the panelists were asked to respond within one week. If all responses are not received by day four, I will send a reminder email indicating the end time for each round.

Data Analysis

Data analysis has been completed when all surveys have been returned or when it is clear that no additional surveys will be returned. I used the NVivo computer software program to analyze the results of rounds 1 and 4. NVivo was used to find common words and categories. These categories were converted into codes which had been changed to common themes. The number of people endorsing each theme was also be recorded.

Themes endorsed by 70% of the panel were sent to the panel for round two. In round two, participants rated desirability and feasibility on a five-point Likert-type survey. All solutions that are rated as desirable/very desirable and feasible/very feasible by 70% of the panel did move to the next round. In the third round, Panelists were asked to rank the top five solutions based on importance. A weighted mean was used to analyze this data. All items rated number one, most important, did get a 5, number 2 gets a 4 etc. I took the mean score for each solution and ranked from highest to lowest mean. Then the top five solutions were sent out for round four. The Panel was asked to rate agreement/disagreement on a five-point scale regarding the ranked list of solutions that were found to be feasible and desirable and ranked for importance. Panelists were also asked to provide feedback regarding why they agree or disagree. A thematic analysis of the reasons for agreement or disagreement was completed using NVivo as outlined above.

Issues of Trustworthiness

Interpretations from data must be accurate; conclusions must be drawn on evidence collected from sources tested for consistency (Yin, 2018). Transparent methods was a crucial component to the study, and consideration of the evidence was essential because it demonstrates authenticity and provides strength to the conclusion of the study. Elements of trustworthiness address in this study included credibility, transferability, dependability, and confirmability.

Credibility

Credibility of the study, or the confidence in the truth of the study and therefore

the findings, is the most important criterion (Polit & Beck, 2014). To support credibility when reporting a qualitative study, the researcher should demonstrate engagement, methods of observation, and audit trails (Cope, 2014). To have an accurate study, I had conducted an expert review on round 1 survey, an audit trial, and agreement by the Panel did increase credibility.

Transferability

Transferability in a qualitative study is a process whereby a reader or another researcher decides the applicability of findings from a study that may apply in a different context (Marshall & Rossman, 2016). A qualitative study has met this criterion if the results have meaning to individuals not involved in the study and readers can associate the results with their own experiences (Cope, 2016). For this study, by providing a thick rich description of the methodology, participants, and results enabled others to determine whether results of this study are transferable to other populations.

Dependability

In qualitative studies, there must be a consistency of results from collected data. Dependability regards the ability to reliably replicate a study or rely on the findings from a study (Merriam & Tisdell, 2016). By the use of audits being conducted in each step of the research process, this audit trail helped document the study. The creation of journals, memos, and field notes will help reveal the process and records how the study had been conducted.

Confirmability

Finally, confirmability, this element helps bring trustworthiness of the study.

Confirmability refers to the researcher's ability to demonstrate that the data represent the participants' responses and not the researcher's biases or viewpoints (Cope, 2014). The data from the study was organized and authenticated. An audit trail was kept detailing every step taken during data collection and data analysis. In addition, I had kept a reflexive journal to document my thought processes during the data collection and analysis to mitigate against any potential bias and to be transparent in regard to this research.

Ethical Procedures

Conducting research with human subjects requires maintaining open and honest two-way communication and maintaining a collaborative environment so that the participant can trust not only the researcher but also the research process (Plewa et al., 2013). I submitted a written application to Walden University's IRB for permission to conduct this dissertation and had emailed the selected participants to obtain the informed consent from all participants in the study. The informed consent form is in Appendix B, in this form the participants were informed about the reason for the study, panel procedures, voluntary nature of the panel, risks and benefits of being on the panel, privacy, contacts and question information, survey format, introduction to the stud, and instruction on how to return the form. I had discussed the purpose of the study, data collection methods, the voluntary nature of participation, the confidentiality of information, and that I would encrypt all data files to protect the privacy of participants. This informed consent form was emailed prior to the start of the study and a reply, "Yes" from participants replying back from the original email, will be needed before the study

start for the participant. I also notified individuals that they could withdraw at any time, and indicated I will destroy notes and papers, after five years by shredding the paper data and data erasing the electronic data. In research terms, confidentiality usually constitutes a promise to keep participants' identities and information private (Morris et al., 2012). The data is safeguarded by the use of confidential participant's identification numbering, for example, P1-P18, and kept in a password-protected computer and removable password-protected hard drive locked in a safe. I practiced confidentiality on Survey Monkey. I also downloaded the data on the password-protected computer and removed all surveys from Survey Monkey when each survey is completed.

Summary

In Chapter 3, I discussed research methods and discussed how the participants for this study were selected the instrument protocol, and my role as the researcher. This chapter also discusses the proposed methodology for the study, and data collection and analysis. The standard of how the participants was handled and their data was also discussed in this chapter. After reviewing the literature in Chapter 2, it was clear that the Modified Delphi method was the tool needed for the study. In Chapter 4, I will present my results from the study.

Chapter 4: Results

The purpose of this qualitative modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of progressive solutions to the problems that Native Americans face when trying to sustain their own businesses. Native American business leaders and tribal leaders in the Midwest United States were solicited to be part of this Delphi panel. Another aspect from the qualitative modified Delphi study was understanding of a process from the perspective of Native American business leaders related to establishing entrepreneurial endeavors. The survey questions focused on their solutions to the problems that Native Americans face when trying to sustain their own businesses. The questions included topics such as desirability, feasibility, and importance of progressive solutions to the issues encountered in establishing and maintaining a successful business.

Expert Review

An expert review was completed of each round of questions. Round 1 questions were sent to an expert on research. This expert did not suggest any changes. Subsequent rounds of questions were reviewed by my chair and by the IRB.

Research Setting

The first step I took for this study was finding participants. I emailed all the tribal leaders that listed on the Bureau of Indian Affairs (BIA) list that is located on their official website. Out of all 576 emails that were sent out to tribal leaders from the BIA Tribal leader list, I received five responses inquiring about the study. One of the five mentioned to me that their reservation was considered a Rancheria, and it was only 20

acres in size. With this tribal leader's response, I soon realized a suitable number of tribes have Native businesses around the reservation instead of within. These businesses operate outside the reservation because tribal land does not have the space to support business operations. I decided that I would increase my recruiting area by having the study include businesses that were within a 100-mile radius of the reservation. This change was approved by Walden's IRB.

After this minor change to the study's participant range, more Native business owners to inquired about my study flyer that was posted on LinkedIn, and more Native business contacts from colleagues were email sent a flyer since these businesses fit the new criteria. With the tribal leadership help from the BIA's list and the expansion in the participants' business location range, I ended up with 22 participants who consented to the study. Once Round 1 started, I had four participants who changed their mind on participating due to their time commitment to their business. Throughout the next three rounds of the study, I had participants with time commitment issues arise due to business and ceremony reasoning but still chose to continue with the study. These participants had missed some rounds after Round 1. No other study changes influenced the study results.

With the use of Survey Monkey, I created and sent out all survey rounds of the study. I titled each survey with what round was being presented and gave instruction on what was needed for that round. Participants had a clear idea of what to do and when the survey was opened and closed.

Demographics

Participants were from Washington DC, Virginia, South Dakota, Kansas,

Oklahoma, Nebraska, Wisconsin, Arkansas, and Alabama. I had 18 participants that started the study. In Round 2, the study dropped to 12 participants with only one participant requesting to exit the study. Round 3 dropped to nine participants. Then in the final Round 4, the participant count increased to 12 participants. Each one of the participants was a Native business owner and all participants' business experience ranged from 5 to 35 years. The participants came from a variety of industries. All participants were Native American business owners who had a business either on the reservation or within a 100-mile radius of the reservation. Participant demographics collected for this study are provided in Table 1.

Table 1

Round 1—Participants's Information Breakdown

| States | Industry | Years | # of employees |
|---------------|--------------------------|-------|----------------|
| Virginia | Federal contracting | 5 | 4 |
| South Dakota | Material supplier | 18 | 13 |
| Kansas | Holding company | 12 | 85 |
| Wisconsin | Wholesaler | 13 | 1 |
| Washington DC | Technology consulting | 6 | 1 |
| Oklahoma | Film production | 9 | 9 |
| Arkansas | Agriculture | 35 | 2 |
| Alabama | Gaming and manufacturing | 35 | 1,500 |
| Oklahoma | Construction | 20 | 175 |
| Oklahoma | Marketing, advertising | 18 | 6 |
| Oklahoma | Advertising | 16 | 7 |
| Oklahoma | Electronic recycling | 20 | 11 |
| Nebraska | Tribal corporate entity | 28 | 1,800 |
| South Dakota | Office supply wholesaler | 29 | 6 |
| Kansas | Beverage company | 7 | 6 |
| Wisconsin | Business consulting | 5 | 1 |
| Oklahoma | Engineering/construction | 34 | 125 |
| Kansas | Gaming, LLC | 25 | 1,000 |

Data Collection

Once I received Walden University IRB approval, the study started on May 24, 2023. I used the study flyer to post on my LinkedIn account, and I used the flyer when I

sent emails to tribal leadership from the BIA list. I used the email recruitment on my personal contacts and colleague's contacts. Using these methods for collecting participants allowed me to get 24 consenting participants to say "yes" before Round 1 started. Candidates who fit the criteria for this study were emailed the informed consent form. They were instructed to reply "yes" to the email to indicate their willingness to participate.

Upon receipt of their consent to participate, selected study participants were sent a link to the Survey Monkey survey. I also emailed participants to assure them that their initial decision to participate was voluntary and thank them for their consideration of participation in the study. I emailed all 24 consenting participants the Round 1 survey through Survey Monkey, but only 18 participated in Round 1. The missing six participants decided not to join the study with no reason to support their decision. After their responses to participation, the participants were assigned identifiers P1 to P18 during Round 1 of the initial data collection to remain confidential and a pin for them to create.

Round 1 data collection in the form of a survey from Survey Monkey took place from July 24, 2023, to August 7, 2023. Each of the participants' responses to the questions were personal business solutions used to solve the problems for each question. Survey Monkey collected the responses for Round 1 and provided analytics that helped me to analyze the results. Once the deadline was met, I took the results from Survey Monkey and used the NVivo software to analyze the open-ended questions.

In Round 2, data collection from all participants' responses from Round 1 were

used to make solution themes. Those solution themes were then listed under each problem, and participants were asked to rate them. I used the solution themes and created a fillable PDF survey, which was sent to all the participants for Round 2. Participants were asked to rate each themed solution as *very desirable* to *not desirable* and *very feasible* to *not feasible*. Participants were instructed to return their responses back to me to analyze the rating. Round 2 was conducted from August 20, 2023, to August 28, 2023. Twelve individuals responded to Round 2 survey.

Round 2 narrowed down the list of solution themes after all solution themes needed 70% of consensus before preceding to the next round. In Round 3, participants were emailed a survey from Survey Monkey asking them to rank solutions under each problem on how important they believed each solution was to solving the problem. Round 3 data collection took place from September 5, 2023, to September 12, 2023. Participants' responses were sent back to Survey Monkey, and Survey Monkey analytics provided information for me to analyze the results. Nine individuals responded to the Round 3 survey.

In Round 4, participants were asked to state if they agreed or disagreed with the results from Round 3 and why they answered that way. Round 4 data collection was conducted from September 21, 2023, to September 29, 2023. Participants' responses were sent back to Survey Monkey, and Survey Monkey analytics provided information for me to analyze the results. Twelve individuals responded to the Round 4 survey.

Participants' participation started to decrease after Round 1, and I was concerned about the rate of abandonment for the study. Several individuals throughout the study, 11

out of 18, were not able to consistently respond to Round 2, Round 3, and Round 4 surveys due to their work schedules or ceremony events. During the month of September, many of the businesses needed to work on their fiscal budget for the year. The ceremonies during this time were Tribal gatherings and Harvest Moon Ceremonies. But some participants did come back to participate in some rounds. Table 2 shows the rounds each participant participated in the study.

Table 2

Participants' Round Involvement in the Study

| Identifier | Round 1 | Round 2 | Round 3 | Round 4 |
|------------|---------|---------|---------|---------|
| P1 | X | X | X | X |
| P2 | X | X | X | |
| P3 | X | X | X | X |
| P4 | X | | | X |
| P5 | X | X | | X |
| P6 | X | | | |
| P7 | X | | | |
| P8 | X | X | X | X |
| P9 | X | X | X | X |
| P10 | X | | | X |
| P11 | X | X | X | X |
| P12 | X | X | X | X |
| P13 | X | X | | |
| P14 | X | | X | X |
| P15 | X | X | X | X |
| P16 | X | X | | X |
| P17 | X | | | |
| P18 | X | X | | |

Data Analysis

The modified Delphi method procedure I used in my research involved conducting four rounds of data collection. For rounds one and four, I also used NVivo qualitative data analysis software to identify and clarify relationships within the dataset to determine common themes and category frequency for thematic study and interpretation.

Using these two forms of software, Survey Monkey and NVivo, allowed me to process large amounts of raw data in a quick and accurate manner.

I analyzed the data from Round 1, and I used NVivo qualitative data research software to gain insight and to identify common themes between and among participant responses in Round 1. I analyzed the data and then segmented the data into common themes. Thematic content analysis was used to identify common themes across the textual data set based on word content from the open-ended response. I grouped similar themes together to form solution themes. Variations within themes were labeled as sub-themes to identify relationships and any new emerging themes Table 2 shows the most significant themes that emerged in Round 1 from the participant responses and were endorsed by 70% of the panel.

For Round 2, solution themes produced from the panel in Round 1 proceeded to Round 2. In Round 2, the panel rated solution themes based on feasibility and desirability. Participants were asked to rate the solutions on a five-point Likert type survey with one point being not feasible or not desirable and 5 points being very feasible or very desirable. Items that were rated as very feasible or feasible and very desirable or desirable were tabulated. Any feasible and desirable solutions that had over a total of 70% endorsement by the panel, proceed to the next round.

For Round 3, the solutions from Round 2 were then ranked based on importance. I used a weighted mean score from Survey Monkey analytics based on all responses the panel sent in for this Round 3 survey. From Survey Monkey analytics, the rankings that were created were sent to Round 4.

For Round 4, Survey Monkey analytics once again analyzed the panel responses and created a percentage of all responses on whether the panel agreed or disagreed with Round 3 results. This summary from Survey Monkey allowed me to find solutions that had 70% consensus on whether the panel agreed or disagreed. For the open-end responses on Round 4 survey, I used NVivo again to find common themes for further analysis. I used data coding for content analysis to discover and describe causal relationships for common thematic themes for the open-ended responses. Appendix L shows the themes in Round 4 from the participant's open -ended responses and themes from NVivo analytics.

Evidence of Trustworthiness

Lincoln and Guba (1985) rely on four general criteria in their approach to trustworthiness. Qualitative researchers are required to articulate evidence of four primary criteria to ensure the trustworthiness of the study's findings: credibility, transferability, dependability, and confirmability. I considered each of these factors and added perspectives from others who have written on trustworthiness in qualitative research.

Credibility

Credibility of the study, or the confidence in the truth of the study and therefore the findings, is the most important criterion (Polit & Beck, 2014). To support credibility when reporting a qualitative study, the researcher should demonstrate engagement, methods of observation, and audit trails (Cope, 2014). For this study, I had conducted an expert review on the Round 1 survey from a fellow Walden Doctoral graduate and they provided feedback to help me before turning survey into IRB review. Plus, my Chair and

IRB reviewed all surveys to make certain that surveys met ethical standards. An audit trail was also kept detailing the surveys and any changes in protocol during data collection and analysis.

Transferability

Transferability in a qualitative study is a process whereby a reader or another researcher decides the applicability of findings from a study that may apply in a different context (Marshall & Rossman, 2016). A qualitative study has met this criterion if the results have meaning to individuals not involved in the study and readers can associate the results with their own experiences (Cope, 2016). For this study, I have provided a thick rich description of the methodology, participants, and results. I will enable others to determine whether results of this study are transferable to other populations.

Dependability

In qualitative studies, there must be a consistency of results from collected data. Dependability regards the ability to reliably replicate a study or rely on the findings from a study (Merriam & Tisdell, 2016). Each step in the data collection and data collection was carefully explained so the study can easily be replicated.

Confirmability

Finally, confirmability, this element helps bring trustworthiness of the study. Confirmability refers to the researcher's ability to demonstrate that the data represent the participants' responses and not the researcher's biases or viewpoints (Cope, 2014). The data from the study has been organized and authenticated. An audit trail has kept details of every step taken during data collection and data analysis. In addition, I have a reflexive

journal to document my thought processes during the data collection and analysis to mitigate any potential bias and to be transparent regarding this research.

Study Results

Round 1 Results

Round 1 result produced large amounts of textual data that were analyzed to identify common themes to determine if consensus was achieved. Themes endorsed by 70% of the panel were sent to the panel for Round 2. The objective of Round 1 is to have participants provide solutions for the list of problems that Native American Business owners face that make it difficult for them to sustain their business based on a review of the literature. Round 1 result provided participants' opinions and views to produce Round 2 questions to rate each solution based on desirability and feasibility. A consensus was achieved in most solutions from Round 1 that were sent to Round 2. Themes that did not achieve the 70% consensus were not sent for analysis in Round 2. I defined the criterion for consensus for a theme category to be 70% of the participant responses agreed.

The survey data analysis from Round 1 resulted in a consensus for solution themes for all 15 problems. Table 5, (see Appendix I) shows a summary of Round 1 thematic analysis identified from the data analysis of the survey. I used keywords and conceptual themes to identify common themes for further analysis. The following section shows the thematic analysis for themes.

Round 2 Results

Most of the solution themes in Round 2 were 70% endorsed by the panel. Results of this round can be found in Appendix J. In Round 2, the problem of lack of funding had

three solution themes that the panel had to rate as feasible and desirable. Those solutions were: Using own resources such as networking, websites, hard work, budget, Finding other sources of money, Local CDFI, and Larger tribes help out. The two solutions, (Using own resources such as networking, websites, hard work, budget (75%), and Finding other sources of money (70%)) were the solutions selected to move forward with above 70% endorsed from the panel as feasible and desirable. The other two solutions, (Local CDFI (65%), and Larger tribes help out (63%)), were below a total of 70% endorsed from the panel as feasible and desirable. For the other solution of larger tribes helping out, the panel did not support it as a feasible and desirable solution.

For the problem of Isolated geographic location, the panel gave four solution themes. The solution themes were: Use of Internet, Increase internet capability, Travel to work, and Transportation to work. The solution themes that moved forward were, Use of internet and Increase internet capability. A total feasible and desirable percentage of 86% for increase internet capability was the highest percentage of all solution themes. It also supports the push to create better broadband on the reservation, as the panel expressed by the 86% result in the solution that leads to building a successful business. The two solution themes that did not move to the next round were Travel to work (64%) and Transportation to work (68%), both solution themes had below 70% feasible and desirable from the panel for Isolated Geographic location problem.

For the problem of Lack of employees, the solution themes were: Training (83%), Competitive wages (85%), use Staffing agencies (54%), and Use family (67%). The two solution themes that passed to the next round, Round 3, were Training and Competitive

wages. The other solutions that did not make it to the next round, Round 3, for the problem of Lack of employees were use Staffing agencies and Use family.

For the problem of Shortage of Professionals, the solution themes were: Training opportunities (78%), Education (74%), and Networking (81%). All solution themes proceeded to the next round. For the problem of Lack of Resources, the solutions themes were: Government resources (75%), Networking (84%), Education (78%), and Use of own resources (78%). All solution themes proceeded to the next round.

For the problem of Lack of Tribal community support in creating growth, the solution themes were: Better communication within the tribe (78%), Go outside of tribe (75%), Show your worth to the tribal council (68%), and Get additional support as a Tribal vendor (74%). Three of the solutions proceeded to the next round and one solution, Show your worth to the tribal council, did not go to the next round due to being under 70%.

For the problem of Limited of Networks and Mentors, the solution themes were: Digital networks like LinkedIn (75%), Community networks (77%), and Internships (89%). All solution themes proceeded to the next round. For the problem of Bureau of Indian Affairs restrictions, the solution themes were: Not a problem (53%) and Find ways around the restriction (73%). Only one solution proceeded to the next round, the solution theme: Find ways around the restriction.

For the problem of Lack of Technology, the solution themes were: Find Funding for technology (68%), Use tribal and other resources (78%), and Education (82%). Two of the solutions proceeded to the next round and one solution, Find Funding for

technology, did not go to the next round due to being under 70%. For the problem of Lack of Broadband, the solution themes were: Work with government agencies to get better broadband (81%), Find free resources (83%), and Get funding (80%). All solution themes proceeded to the next round.

For the problem of No Physical address to record for the company, the solution themes were Use of virtual addresses or UPS (61%) and Coworking or incubators (73%). Only one solution proceeded to the next round, the solution theme: Coworking or incubators. For the problem of Lack of credit from the credit bureau, the solution themes were: Build personal credit (83%), Low-interest loans to build credit (78%), Get help from the tribe (70%), and CDFI (73%). All solution themes proceeded to the next round.

For the problem Lack of business equity, the solution themes were: Work hard (88%), Organization Structure to build asset equity (81%), Funding opportunities for startup capital (72%), and Use native-owned business (79%). All solution themes proceeded to the next round. For the problem Land Ownership, the solution themes were: Rent space (74%), Tribal programs (65%), and Capital (75%). Two of the solutions proceeded to the next round and one solution, Tribal programs, did not go to the next round due to being under 70%.

For the problem Not having sufficient professional training, the solution themes were: Find training opportunities (81%), SBA or Chamber of Commerce (81%), Incubators (78%), Financial Resources (80%), and Be inquisitive (96%). All solution themes proceeded to the next round.

Round 3 Results

Solutions that reached consensus that were both feasible and desirable were moved to Round 3. The objective of Round 3 was to have participants rank the top 5 solutions for each problem based on how important the participants believed the solutions are to solving the problems. From previous rounds that narrowed the solution list, not all problems had more than 5 solutions. Table 7, (see Appendix K) shows a summary of Round 3 participants' opinion and view of the Top 5 solutions for each problem.

Table 3

Mean Results for Round 3 Top Solution Theme

| Problems/Solutions | Mean score out of possibility |
|--|-------------------------------|
| No having sufficient professional training: Finding training opportunities | 4.29/5.00 |
| Lack of credit from the Credit Bureau: Build personal credit | 3.17/4.00 |
| Lack of resources: Use of own resources | 3.00/4.00 |
| Lack of business equity: Organization structure to build asset equity | 2.83/4.00 |
| Lack of broadband: Find free resources | 2.43/3.00 |
| Lack of tribal community support in creating growth: Go outside of tribe | 2.43/4.00 |
| Shortage of professional training opportunities: Training opportunities | 2.25/3.00 |
| Limited networks and mentors: Community networks | 2.25/3.00 |
| Isolated geographic location: Increase internet capability | 2.00/2.00 |
| Bureau of Indian Affairs restrictions: Not a problem | 2.00/2.00 |
| Lack of technology: Education | 1.75/2.00 |
| Lack of funding: Using own resources such as networking, websites, hard work, budget | 1.67/2.00 |
| Lack of employees: Training | 1.67/2.00 |
| No physical address to record for the company: Native American | 1.60/2.00 |
| Land ownership: Capital | 1.60/2.00 |

Round 4 Results

For the round 4 results, the survey data analysis from Round 4 resulted in a consensus for solution themes for all 15 problems (see Table 4). Appendix E shows a summary of Round 4 thematic analysis identified from the data analysis of why they agreed with the ranking of the survey.

| Problem topics | Disagreed | Agreed |
|---|-----------|--------|
| Lack of funding | 0 | 12 |
| Shortage of professionals | 1 | 11 |
| Isolated geographic location | 3 | 9 |
| Lack of resources | 1 | 11 |
| Lack of tribal community support in creating growth | 1 | 10 |
| Lack of employees | 1 | 11 |
| Limited networks and mentors | 0 | 11 |
| Bureau of Indian Affairs restrictions | 1 | 11 |
| Lack of technology | 3 | 9 |
| Lack of broadband | 2 | 10 |
| No physical address to record for the company | 3 | 9 |
| Lack of credit from the Credit Bureau | 0 | 11 |
| Lack of business equity | 1 | 11 |
| Land ownership | 2 | 10 |
| Not having sufficient professional training | 3 | 9 |

For Lack of Funding problem, the top solution theme was using own resource such as networking, websites, hard work, budget. A panelist stated this for why they agreed to the solution themes:

These are all things that I did as a small business owner. Sometimes going to banks or looking for investors seems less feasible when you are starting so I just used the resources that I felt most comfortable with initially.

For the Shortage of Professional problem, the top solution theme was training opportunities. A panelist stated this for why they agreed to the solution themes: “I have found in most cases it is better to train current staff or even yourself in new areas than try to recruit cold leads into a position. In the long run it will also help you know the skills you want to hire out that position.”

For the Isolated Geographic location problem, the top solution theme was increase internet capabilities. A panelist stated this for why they agreed to the solution themes: “Our business would not survive without internet capability.”

For the Lack of resources problem, the top solution theme was use of own

resources. A panelist stated this for why they agreed to the solution themes: “Our own resources, networking, and education have been the most vital - it’s hard to find government resources that pinpoint our needs.”

For the Lack of Tribal Community Support in Creating Growth problem, the top solution theme was go outside of tribe. A panelist stated this for why they agreed to the solution themes: “All three are valid rankings. However, it is important to understand the goals of the tribal leadership and what “creating growth” is related to. For example, the tribal leadership may be interested in creating growth for the Nation and may not prioritize entrepreneurial tribal growth. In that case, it is evident to go outside the tribe. So, the focus of the entrepreneur and the tribe may not be aligned. Each tribe has different initiatives or drivers for the council and may or may not have a trajectory established for entrepreneurs.”

For the Lack of Employees problem, the top solution theme was training. A panelist stated this for why they agreed to the solution themes: “Training helps both you and the employee so to me it is always a win / win situation, even if the training is only for you in your current situation.”

For the Limited Networks and Mentors problem, the top solution theme was community network. A panelist stated this for why they agreed to the solution themes: “Networking is key to finding opportunities and mentors.”

For the Bureau of Indian Affairs restriction problem, the top solution theme was Find ways around the restriction. A panelist stated this for why they agreed to the solution themes: “BIA and IHS have been great for the past few years. About a decade

ago we had to find ways around the restrictions (they tried to use GSA as a gatekeeper to shut down new business who did not have a GSA contract). This hasn't been a problem for the past decade.”

For the Lack of Technology problem, the top solution theme was education. A panelist stated this for why they agreed to the solution themes: “Most educational centers at all levels can help shore up lack of tech access and of course the tribal community bases also.”

For the Lack of Broadband, the top solution theme was find free resources. A panelist stated this for why they agreed to the solution themes: “Broadband is a must and necessary expense. Tribes can get grants for broadband.”

For the No physical address to record for company problem, the top solution theme was not a problem. A panelist stated this for why they agreed to the solution themes: “I think incubators are a great idea, however this is because of training and mentors. Not sure the physical location matters.”

For the Lack of credit from credit bureau problem, the top solution theme was build personal credit. A panelist stated this for why they agreed to the solution themes: “All of these are great solutions with working on your own personal credit being key.”

For the Lack of business equity problem, the top solution theme was organization structure to build asset equity. A panelist stated this for why they agreed to the solution themes:

There are resources to help understand credit and build it up. First Nations Development Institutes sister group, OWESTA, is a good example. Banks

working in Indian Country is another example. It is evident with the agriculture lending programs due to inequity in Native lending that there has been a lack of business equity.

For the Land ownership problem, the top solution theme was capital. A panelist stated this for why they agreed to the solution themes: “As natives, we dream to have land under our feet. It the same way that house ownership takes a while to find the right place, and have all the pieces in place (credit, financing, right price, affordability, location), you must know that land ownership is not a given, and when you work for it, it becomes much sweeter.”

The top solution theme for not having sufficient professional training was to find training opportunities. A panelist stated this for why they agreed to the solution themes: “I think all of the above are important - the hard part for us has been the time it took to realize we needed some of the skills. Proper accounting, legal, and HR were some of the skillsets that we learned we needed long after we formed the business.”

Summary

In the chapter, I discussed the results from the study that answer the research question, the research setting, demographics of the participants, and how I data collected and did analysis. I also provided evidence of trustworthiness for the study. Lastly, I presented the study results for each round of the study. In the next chapter, I will discuss my interpretation of finding, what limitations were there, and recommendations for the future. I will finish with the implications of the positive social changes from this study and end with my conclusion.

Chapter 5: Discussion, Conclusion, and Recommendations

The purpose of this qualitative modified Delphi study was to determine how a panel of Native American business leaders view the desirability, feasibility, and importance of progressive solutions to the problems that Native Americans face when trying to sustain their own businesses American business leaders and tribal leaders. These problems included not having sufficient professional training, lack of funding, shortage of professionals, isolated geographic locations, lack of resources, and lack of tribal community support to create growth and sustain their business, which was in literature. These problems contribute to the business performance, which leads to their success or failure. By examining the literature on other small business problems or entrepreneur problems, I found a common theme of issues Native small businesses suffer from. Also looking at the concepts of innovation management process and sustainability can narrow down solutions that contain all three pillars of sustainability and innovate a process that can manage solutions. This chapter includes the interpretation of findings, limitations of the study, recommendations, implications, and conclusion.

Interpretation of Findings

In this research I gave the panelists a list of problems found in the literature that had looked at Native American businesses. For example, the literature identified six key problems Native American business owners face: lack of formal leadership and development programs, challenges recruiting qualified talent, lack of training, importance of interpersonal skills, pivotal role of mentoring and coaching, and using communication and feedback to set goals and track progress (Quist, 2019).

Lack of Training

In this study, I listed problems pertaining to training and not having sufficient professional training to confirm it was a problem, which the panelists confirmed as well as provided forward-thinking solutions to solve it. The solutions were to offer training to develop professionals, offer education to employees, and use business networks to train and recruit. Many tribes have an education department that can help with development professional skills, but it will take members to ask for assistance in getting these skills and working with the tribe to express what is needed. The BIA 477 Program also supports American Indians and Alaska Natives in becoming entrepreneurs and addressing community needs. Tribal College and Universities like Haskell Indian Nations University offer small business training support for free, and universities like Oklahoma State University, which surrounds many Oklahoma tribes, offer certificates such as Tribal Finance and Accounting Certificate.

Lack of Credit

Lack of credit from the credit bureau was a problem listed in the study, and most tribal members encountered it. American Indian and Alaska Native communities in the United States remain widely underrepresented in financial services (Morgan, 2021). According to the Federal Deposit Insurance Corporation's 2019 survey of household use of banking and financial services, Native communities had the highest rates of unbanked households at 16.3% (Federal Deposit Insurance Corporation, 2020). Some consumers are unbanked for a variety of reasons such as a poor credit history or outstanding issue from a prior banking relationship, a lack of understanding about the U.S. banking system,

a negative prior experience with a bank, language barriers, a lack of appropriate identification needed to open a bank account or living paycheck to paycheck due to limited and unstable income (Morgan, 2021). Solutions from the panel were to build personal credit, low-interest loans to build credit, get help from the tribe (education), and CDFI. Banking practices, education, as well as bank establishments are what is needed on tribal land. A business owner needs to possess good personal credit and business credit to startup their businesses. Native CDFI can help with building credit with microloans, but it does take time. Early youth education programs around credit, debt, and banking can make a difference if tribes provide this education.

Lack of Funding and Equity

Lack of funding was another problem listed in the study. The top solutions to overcoming the problem the panel suggested were using own resources such as networking, websites, hard work, budget, and finding other sources of money. The other solutions that did not move forward in the study were local CDFI and larger tribes helping. Using larger tribes is a solution since tribal businesses can form joint venture partnerships to bid on government projects or help each other with networking opportunities. This solution did not gain the 70% consensus to move ahead in the study but feeds into the top solutions that did. Working with other tribes or other Native businesses can help develop digital networks, community networks, and give access to internship opportunities when they occur. This would solve the limited network and mentors problem. P3 stated, "Network! Ask friends and family to invest in your company. Apply for grants, there are many available such as Amazon, UPS, other small

business grants.” P6 suggested the use of a website would be helpful: “Website with updated list of funding opportunities, working links, and access to mentor to help match and walk through the process.”

Data from the U.S. Census Bureau’s Survey of Business Owners show that self-identified American Indian, Alaska Native, and Native Hawaiian business owners rely on personal/family savings and other personal/family assets as capital for both business startup and business expansion (Jorgensen & Akee, 2017). This may be the reasoning behind the two solution themes that were supported (i.e., using own resources such as networking, websites, hard work, budget, and finding other sources of money). Native American business owners use funding from sources like the SBA or other sources and work hard on saving or ask for family support when needed for business needs. These solution themes demonstrate Native American business owners’ perspectives on feasible and desirable solutions.

Another solution theme indicates that the panel may have used CDFIs to build credit through small loans or microloans but not necessary for funds to run their business. CDFIs are mission-driven financial institutions that have been certified by the U.S. Department of the Treasury’s CDFI Fund. CDFIs include credit unions, banks, loan funds, and venture capital funds that operate with a primary mission of serving low-income communities such as Native American and Alaskan Natives. Tribes can create a Native CDFI for the community and having a CDFI is a way tribes can get funding opportunities into their communities. A microloan is a small loan to grow a small business that is from the SBA, CDFI, and a lender. The SBA microloan program provides

loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers start up and expand (U.S. Small Business Administration, n.d.). The SBA has other loans programs for providing financial assistance to small businesses are the 7(a) loans and 504 loans programs, which are larger loans. CDFIs may be for-profit or not-for-profit, and provide services such as loan funds, credit unions, banks, thrifts, holding companies, and venture capital funds to individuals with credit issues.

These loan programs from the SBA or from a CDFI will help resolve the lack of business equity. Native businesses would find funding opportunities for startup capital through these programs. As Native businesses work with the SBA, these businesses will have access to register socioeconomic certifications for their business such as HUBZone, Minority-owned, Women-owned, and Native American-owned. These socioeconomic certifications will allow an advantage in being awarded government contracts which would help build business equity. Other solutions to lack of business equity are organization structure to build asset equity, and hard work. By understanding organization structure, especially asset management structure, which involves the knowledge to create a strategic plan in all areas of the business. A strategic plan to build equity takes hard work and knowledge because equity represents the residual value of a company after liabilities are paid. Equity can be used to finance a company's growth or expansion, and it also provides a safety net in case of financial difficulties ("The Importance of Equity in a Business," 2024). Business education or training on this topic is essential to make improvements to the business, which is why hard work is another solution provided by the panel.

When thinking about larger tribes helping out, I think the majority of tribes are not yet ready to fund each other's businesses but are getting there. With the use of joint ventures on government RFP and contracting opportunities, larger or small, tribes are learning to lean on each other for financial and business success. The Center for Indian Country Development (CICD) analysis stated:

Native entities from 1981 to 2021 collectively earned \$202 billion in revenue (in 2021 dollars) from federal government contracts—\$198 billion from prime contracts and \$4 billion from subcontracts and claimed only 1.4 % of \$13.8 trillion in total contracting revenue awarded over the same period to non-Natives entities.

According to the dataset CICD developed, across 40 years, 50.5% of tribes have been involved in federal contracting. In 2021, 25.6% of tribes were active in federal contracting. Tribes with contracting revenue do tend to also generate gaming revenue: 64.6% of tribes that have been involved in federal contracting have a gaming enterprise. (Chavis et al., 2022).

Isolation due to Location

The problems of Native American tribes include poverty, isolation, staff lack of receptiveness, lack of professional development, and societal and systemic issues, which connects the social problem that Native American face on reservations (Richardson & McLeod, 2011). The panelists for the study confirmed these problems and provided solutions. For the problem of isolation, the solution from the panelists was to work on increasing the internet capability for the area and then to use the internet for business

needs. Online learning offers solutions to issues of isolation and scalability (Richardson & McLeod, 2011). Internet usage would be a suitable answer if the tribe had adequate broadband to provide this internet capability. If the tribe does not have broadband or lacks this capability, then the study solution for the lack of broadband could be implemented.

Lack of Broadband and Technology

Lack of broadband is a concerning issue for tribes. Broadband, which is referring to high-speed internet, is lacking on most tribal lands in the U.S. Over 99 percent of the population in urban areas has access to broadband service meeting a 25/3 Mbps speed threshold, only approximately 65 percent of the population on rural Tribal lands has that same access as of the end of 2019 (Federal Communications Commission FCC 20-188, 2020.). Having reliable, high-speed internet affects the way healthcare, education, public safety, and entrepreneurship operate. Insufficient service on Tribal lands not only inhibits individuals' access to education, healthcare, and economic resources, but, also, impedes Tribes' efforts to achieve self-governance and self-determination (2020. December. National Tribal Broadband Strategy Final - Indian Affairs 2021).

According to an American Indian Policy Institute analysis of FCC data, "just 67% of tribal lands in the continental U.S. have access to broadband internet, with the majority only having access to broadband speeds considered by the FCC to be less than 'minimally acceptable'" (Edelman, 2021). The solutions for lack of broadband from the panel was to get funding or work with government agencies to get better broadband. The barriers to broadband have been a lack of financial investing in tribal communities to the

immense geography in question to complex and burdensome regulatory environments (Expanding Broadband Access, n.d.). The Bipartisan Infrastructure Law (BIL) will deploy record investments to provide affordable high-speed internet, safer roads and bridges, modern wastewater and sanitation systems, clean drinking water, reliable and affordable electricity, and good paying jobs in every Tribal community (Tribal playbook, 2023). Federal agencies that are part of the Bipartisan Infrastructure Law offering funding opportunities for broadband: National Telecommunications and Information Administration (NTIA), U.S. Department of Agriculture (USDA), and Federal Communications Commission (FCC). These agencies are providing loans and grants to Tribal nations to help get tribes connected with broadband. If a tribe lacks broadband, it will cancel some of the other solutions provided by the panel unless problems and solutions from the study are prioritized according to what is needed for the tribal business or Native business owner.

In 2019, the American Indian Policy Institute (AIPI) found that 18 percent of Tribal reservation residents have no Internet access, while 33 percent rely on smartphones for Internet service (Tribal Broadband Resources, 2022). Tribes and the U.S. government work are improving broadband on reservations through funding to build internet infrastructure. Programs like the Affordable Connectivity Plan will then provide discounts to households for internet service, which improves internet availability on reservations. The AIPI stated in Tribal Broadband Resources page:

Providing tribes with access to spectrum licenses provides an opportunity for tribes to construct their own wireless networks or leverage the license to attract

service providers to bring telecommunications services to tribal lands for the benefit of their communities and economies.

Lack of technology is one of the problems in the study that has solutions such as use tribal and other resources, and education that would have to wait until the lack of broadband is solved. Many of the problems listed on Round 1 survey still are problems needing to be resolved.

Insufficient Professional Training

The solutions to insufficient professional training were to find training opportunities in the area, look at SBA or Chamber of Commerce for training, be inquisitive, use incubator programs for training, and use financial resources for training. Training opportunities could be located at a local Tribal College University, training from tribal education programs, online training via SBA program offerings or in-person Chamber training pertain to entrepreneur training (Department of Education, 2024). If an employee completes these training courses or is being hired already having these training courses, it is important to provide competitive wages for the employee. P15 stated “We have an extensive internship program, with over 20 per year. Our goal is to have several a year emerge from the internship program. We also have an apprenticeship program for high school students. College scholarships also help.” P7 suggested that there needed to be support for Native American High school students:

Increased pipeline and advisory support for native high school students (and beyond). Many native kids can’t see or envision a career in high performing sectors, and they need to be able to realize it and have folks like career advisors in

their corner urging them to pursue opportunities beyond what have “always been done” in their areas/tribes.

Tribes are often faced with lack of employees based off the location, cost of living, Native preference hiring, population, etc. In Economic Policy Institute, Austin (2013) stated, “living on or near a reservation reduces Native Americans’ odds of finding employment (by 7 percent) ... when one considers all the other factors in the analysis, reservation status is important.” I decided to go to the open responses from the panel on Round 1 to see what their responses were for training and competitive wages. One panelist, P2, stated this solution for training was, “Offer on the job training for potential employees who lack training, thereby expanding your pool of potential staff.”

Reservation populations are low in rural or isolated areas for Native businesses, the panelist solution works for Native businesses. Workforce development or training can be solved with partnerships, such as trade skill unions or training programs from the tribe. To some tribes, unions are a much more attractive option for tribal governments focused on workforce development because unions offer permanent career-paths, debt-free training and high wages (“Labor Reserves,” 2018).

Several panelists mentioned the use of incubators to help businesses. Alpenidze, et al., (2019) discussed how business incubators assist startup companies lacking networks, experience, and resources, Business incubators provide services that assist these companies to get through the initial hurdles that they are likely to encounter during the business startup process. In Public Law 116-174 (2024), Congress declared that the business incubator model is suited to accelerating entrepreneurship in reservation

communities because the business incubator model promotes collaboration to address shared challenges and provides individually tailored services for the purpose of overcoming obstacles unique to each participating business. Also, in this Public Law 116-174 (2024), Congress acknowledged that business incubators will stimulate economic development by providing Native entrepreneurs with the tools necessary to grow businesses that offer products and services to reservation communities. Business incubator programs developed by the tribe can produce more small business development and provide business training to develop and sustain businesses from a variety of life cycles of the business. Tribal business incubator programs can also help with the solutions provided by the panel to solve these problems: land ownership, no physical address to record for the company, lack of resources, and lack of tribal community support.

Across the country, new incubators have been launched under the stewardship of tribes, Native Community Development Financial Institutions (CDFIs), or nonprofit organizations (Oxendine, 2023). Business incubator program is a way tribes can support tribal entrepreneurs, education in business, and provide economic development. Oxendine (2023) wrote how the Cherokee Nation used \$300,000 grant from BIA to launch a small business hub that provides business owners access office space, workspace, shared equipment, and a range of support services. Other ways financial resources could be provided is from a local Native CDFI (community development financial institution) or SBA, these organizations can provide financial assistance and training (Community Development Financial Institutions Fund, 2024). Networking

through these trainings can connect a business owner to venture capitalist, angel investors, or banks can happen through these training opportunities.

Lack of Tribal Community Support

The last problem to mention is lack of tribal community support in creating growth. The panel's solutions to this problem are better communication within the tribe, go outside of the tribe, and get additional support as a tribal vendor. Oxendine (2023) article mentioned that more than 65 cents of every dollar earned on the reservation ends up in border towns. Clarkson & Murphy (2014) stated on some reservations, nearly 80% of the dollars flow out of the tribal economy without cycling even once, resulting in substantial economic leakage. Native businesses are needed in their communities and tribal members need to support these businesses. Tribal support is having space on tribal land owned by the government or given to individuals to operation their business, creating CDFI, or banking institution funding support to financially help consumers and businesses, and Native businesses supporting local needs.

As most of the reservation land is rural, the ability to attract jobs could have a significant impact on economic development (Mondou, 1997). Rural areas still lag behind more urbanized areas in terms of educational attainment, employment opportunities, and wages (Bollman et al, 1992). Wages in a market are determined by demand and supply, providing these competitive wages would require reservations to have a stable market without economic leakage. Native business owners would have to increase pricing of service or product to be able to provide competitive wages for employees but tribal government-owned corporations, these businesses hold the same

status as the tribe (Thompson, 2018). These tribal owned businesses have benefits such as federal and state tax exemptions and federal tax credits.

For the solution of going outside the tribe, find consumers for your business outside of tribe through the internet or go outside of your tribal community to seek business opportunities. For the solution of being a tribal vendor, become a partner to Tribal LLC, or provide services or products to the tribal government. The point is for tribes and Native American business owners to work together and support the goal in creating growth onto the reservation. In the Tables in the Appendix section, all the solutions are presented that are discussed in Chapter 4.

The concepts of this study, sustainability and innovation management process were present in the solutions that were given by the panelists. Innovation concepts have increasingly been adopted and applied in actual business practice (Horn & Brem, 2013). With the panelists' years of experiences ranging from 5- 35 years, the business sustainability concept was present. A company is sustainable when leaders can develop strategies to increase market share, talent, stakeholders' benefits, and lower operational cost and workforce turnover (Banker et al., 2014).

Limitations of the Study

Limitations are influences that occur which are out of the researchers' control. A limitation of this study involves the participants and if they provide honest answers provided through Survey Monkey survey questions. Diligence and thoroughness on my part as a researcher helped protect against bias. Concentration on the data analysis and methodology as the main objective of the study allows other researchers to produce

comparable results (Skulmoski et al., 2007). I took specific measures when gathering information from participants to help increase the number of honest answers needed to conduct the study with validity. The limitation I was originally concerned with was unwillingness of Native American business experts to participate in this study. This limitation did occur when I limited the study to Native businesses on the reservation. Once I expanded the range to 100 within the reservation, more participants join the study. Another limitation for the study was that some people dropped out and others got busy and missed a round of questions.

Recommendations

The general problem Native American businesses faced are problems such as not having sufficient professional training, lack of funding, shortage of professionals, isolation with infrastructure issues, and lack of tribal community support to create growth and there are no clear solutions to those problems. The specific problem is that Native American businesses faced many problems and there are no clear solutions to those problems. Problems that Native Americans face are barriers to accessing quality education and jobs, reducing economic mobility, and leading to disparities in labor participation, educational attainment, and income (“Native American Communities Continue to Face Barriers to ...,” n.d.). This modified Delphi qualitative study closed the gap in the literature pertaining to there being no clear solutions to the Native American businesses problems by providing solutions from Native American business experts to those problems.

Study findings (solutions) for Native American business owners’ problems,

indicated there is a way to be a successful in business especially on the reservation or 100-mile radius near a reservation. Increasing the knowledge for NA business owners on how to be resilience through these business challenges and how it could improve their success and contribute to the communities. For tribal communities, this study provides tribes on what is needed for Native entrepreneurs for them to be successful, and what assistance is needed to grow entrepreneurship in the communities. The knowledge from the panel indicated attitudes toward entrepreneurship on reservations or near needs to be addressed as it is the deciding factor on the likelihood of business success. These findings serve as a baseline for research to be conducted.

Based on this study, tribes creating and developing training programs on professional soft business skills, business strategies planning, business management, and financial knowledge could increase successful Native owners. It could also create a pool of professional employees needed for the business. Tribal infrastructure improvements for broadband could improve the business capacity for a NA business owner's operation. Improving broadband on the reservations could increase NA business's technology capabilities which could improve their outreach to consumers. Financial Institutions placed on the reservation or closer to the tribes increases the number of Native consumers for the Natives businesses. Tribal CDFI programs could increase the success for Native business by providing the opportunity to grow. Benson et al.'s (2011) study results provided evidence that microfinance loans and small business support can boost business creation and success. Financial literacy programs from the tribe could make an impact for the whole community and for business owners.

NA business owners on the reservation will improve the economic development for the tribe. Benson et al. found that an increase in business formation leads to additional entrepreneurial endeavors, increased job creation, and reduced poverty. Tribal community support could improve their business policies, create new government programs for entrepreneurship, and funding opportunities for Native businesses. An increase in the availability of entrepreneurial training and mentors could positively affect the perceived behavioral control and subjective norms for NA business owners and nascent entrepreneurs (Pittaway et al., 2011; Rideout & Gray, 2013; Sánchez, 2013; Studdard et al., 2013). Therefore, establishing formal mentoring opportunities for NA small business owners might increase perceived behavioral control, equivalent to self-efficacy, thereby increasing NA business start-ups and successes (Bolin, 2015). As more NAs succeed in business, networks will grow to support upcoming business owners (Rubin, 2011). As evidenced by the literature and findings in the study, these solutions could increase knowledge in developing Native business strategies that could bring the likelihood of business success for the tribe and Native owners.

This study is a starting point for further research for Native American business owners. Little research exists concerning NA business success (Franklin et al., 2013). Further research on how each of the solutions produces a better entrepreneurial environment for Native business owners or if it helps Native business survive is needed. Using a longitudinal approach, the researcher could ask participants to incorporate the solutions from this study, then survey the participants if the solutions made a positive difference for their business.

Another future study, I would suggest is a longitudinal study to see whether the solutions that were implemented would work. This study does provide a good step forward on developing literature that showcases the importance of business knowledge for Native American businesses as well as the importance of tribes developing training for members on entrepreneurial business skills and training that is needed. A study on how government programs are being used or accessed by tribes might be helpful for tribes. Other future studies could be the impact of Native CDFI on tribal lands or improving ways to raise economic development through Native businesses.

Research on the limitations of studying Native American business on reservations is being fully aware of some tribe's research requirements. Tribal IRB review could be required before starting the study. Knowing how much time each of their reviews of your study will take to finish is crucial for your study's timeline. For one of my participants, I had to get a Tribal IRB review before approaching the business to participate in the study. This tribal IRB took 45 days to process after I filled out the form requirement and to get tribal approval. Secondly, be aware of the tribe's reservation land size and how they define their land. Lastly, included Alaska Native Corporations and Native Hawaiian Organizations in the study. These tribes have businesses to study from but are not federally recognized from the government. A case study on successful Alaska Native Corporations and Native Hawaiian Organizations businesses to understand how they overcame obstacles. Or a case study on failed Alaska Native Corporations and Native Hawaiian Organizations businesses to understand why it happen could deepen the knowledge of how to improve Indigenous businesses. My overall recommendation is for

the study's findings to be considered by tribes to improve business strategies for Native American business owners on the reservation or 100 miles near the reservations. And consider how these business improvements increase economic development on tribal land through Native businesses.

Implications

The impact of positive social change based on the results of this study can be found both inside the business and outside of the business such as family, home, community. The potential impact for positive social change will impact various levels. On an individual level, this study can help individuals who are inspired to be Native entrepreneurs on their reservation or near it. It can provide Native entrepreneurs with solutions to problems they may face and provide them with guidance on what is needed to be successful Native business owners. Native American's motivation to start and run successful businesses, as was the norm before EuroAmerican contact, changed after the removal of Native Americans from their homelands (Miller, 2012).

Methodological

On the Tribal level, this study can impact the economic development of the tribe. New business owners stimulate economies by starting and growing businesses that create jobs and by providing innovative products and services (Liñán, Rodríguez-Cohard, et al., 2011). With the knowledge that entrepreneurs create 86% of new jobs (Neumark et al., 2011), tribal leaders could assist Native American communities by offering support for entrepreneurs and business owners (Bolin, 2015). Tribes could use this research study to train their entrepreneur members who have business on the reservation or near it. Or by

making a training program for entrepreneurship with tracks that cover beginning stages for a business to improvements for existing business. Entrepreneurship training, entrepreneurial experiences, and entrepreneurial role models or mentors positively affect the perceived behavioral control component of entrepreneurial intention (Pittaway et al., 2011; Rideout & Gray, 2013; Sánchez, 2013; Studdard et al., 2013). Also, tribal members growing businesses in business incubators or on the reservation for the tribe helps reduce economic leakage. The inability to collateralize land as a tool to leverage additional assets at an individual and governmental level make it impossible to build and sustain small businesses on reservation lands, which in turn cause an economic leak to external businesses that do not support the tribal community economy (Cote, 2023).

This study implicates the need of Native CDFI or other financial institutions for startup capital for a business to provide basic banking services to tribal members. Following financial assistance needs is a spot for business incubators. Business Incubators could be placed for new business and monthly business skill training could be conducted. A business incubator is used to create new business development and growth. Business incubation programs provide resources and services to entrepreneurs to help them develop their ideas into successful businesses (Santoso, et al., 2023).

Recommendations for Practice

The study shows that tribes need to provide more guidance to Native business owners in accessing these government and non-profit programs for their business. Tribes need to support business owners when looking for funding by aiding on forms such as loan applications to applying for grants. The more involved the tribe becomes in

supporting their Native businesses, the more chances of the success of the businesses will occur which may lead to rising economic development. An increase in the availability of entrepreneurial training and mentors could positively affect the perceived behavioral control and subjective norms for Native American business owners and nascent entrepreneurs (Pittaway et al., 2011; Rideout & Gray, 2013; Sánchez, 2013; Studdard et al., 2013).

The solutions the experts provided will contribute to positive social change for tribes. If Native American business owners were trained to use these solutions it could improve their businesses. Having the Tribal government programs create information for business program could make more Native American businesses can thrive. This study allowed Native American business leaders from different areas and perspectives to come together and develop more fluid talks between them which could build intertribal relationships.

The solutions could be applied to develop career development programs for tribes to help professional training gaps, use feasibility studies for business start-ups to handle the isolation issue, and promote better employee programs. Tribes could create an entrepreneurial department that provides business training such as creating a business plan to marketing and finance. This department could also be a hub for information on government programs made for Native Americans and their entrepreneurial goals. This positive change could produce economic development around the reservation and for other members of the tribe that do not live there. Overall, tribal support programs will lessen the economic leakage tribal lands encounter and possibly raise tribes out of the

poverty level.

Tribal schools such as high schools, colleges, and universities may use studies like this one to improve the curriculum in business education. This study shows areas of needed knowledge that tribal members need to be entrepreneurs. Education on tribal business strategies such as asset operation structure, accounting and finance, or personal finance is critical information that is needed to be learned. Tribe needs to develop programs in elementary to high school for students on the importance of personal finance (credit rating and debt). The more mock business scenarios provided to K-12 students, the more applied knowledge will be present in the student's future. Or how important it is not to get in trouble with the law (personal choices advice). Tribal members older than 18 years could be provided with workshops on financial literacy, so they would have the opportunity to learn how to invest in themselves.

Theoretical

This study may be significant to positive social change because of the following. Study findings could be used to develop a Native American business model that helps a business develop a strategy that has the ability to survive through their problems of professional training, isolation, and tribal support. Access and guidance on tribal programs and government programs are stated as a critical factor for Native businesses. Financial Institution and CDFI are needed on tribal lands for tribal members for funding, and land space or business incubator space are needed to help develop businesses for tribes. Broadband improvements are greatly needed in tribal areas, followed by technological improvement once broadband is implemented. Personal finance education

programs for K-12 to teach about credit rating and debt are needed as well. These solutions may be used throughout Indian Country to a variety of tribes. This overall change in the way Native Americans start businesses or improve a business process may be an economic advantage for those tribes which have a possibility to raise the local economy.

Conclusion

This qualitative modified Delphi study was aimed to explore feasible and desirable solution strategies that Native Business owners use to achieve success. Studies like this one are crucial for Indian Country and are much needed. As tribes look to expand their portfolio from gaming to businesses or individual tribal members looking to create businesses of their own, business knowledge is needed that is culturally appropriate. According to BankRate (n.d.) 23% of Indigenous business owners said their financial situation was poor and 49% of business owners said their financial situation was fair. Providing solutions to the problems that these businesses face may have a positive impact on the financial well-being of most Native American businesses. In the Economic Policy Institute, Austin (2023) stated this in his article:

Through empowering Native American communities, providing them with the necessary financial resources, improving Native American education outcomes, and conducting additional research on Native Americans' economic circumstances, we can begin to surmount these challenges. In short, the challenge is great—but so is the promise.

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Appendix A: Round 1 Survey Questions

Subject Matter Expert Survey Questions

To start this study, I would like to know some demographic information:

1. What is your tribe?
2. Where is your business located?
3. How long have you been in business?
4. What type of business do you have?
5. How many employees do you have?
6. What is your average yearly revenue (please circle one)
 - Less than \$50,000
 - \$50,000 to 100,000
 - \$100,000 to \$200,000
 - \$200,000 to 300,000
 - 300,000 to 400,000
 - 400,000 to 500,000
 - More than \$500,000
 - More than 1,000,000

All information that you feel comfortable sharing will be confidential. I would also like you to create a pin number to use on future rounds. This will allow me to help create the surveys to be anonymous and give me a way to track them as well.

Round 1: Below is a list of problems that Native American Business owners face which make it difficult for them to sustain their business based on a review of the literature.

Please provide solutions to those problems. If there are any additional problems, please provide them and provide solutions to those as well.

1. Lack of funding.
2. Shortage of professionals.
3. Isolated geographic locations.
4. Lack of resources.
5. Lack of tribal community support in creating growth.
6. Lack of employees.
7. Limited Networks and Mentors.
8. Bureau of Indian Affairs restrictions.
9. Lack of Technology
10. Lack of Broadband.
11. No Physical address to record for company.
12. Lack of credit from credit bureau.
13. Lack of business equity.
14. Land ownership
15. Not having sufficient professional training

Please list any additional problems and solutions below:

| |
|--|
| |
|--|

Appendix B: Round 2 Survey Questions

Thank you for completing the round one survey. Below you will find the solutions to the problems presented in the Round 1 survey endorsed by 70% of the Panel. Please rate each solution based on desirability and feasibility with one being not desirable/not feasible and 5 being very feasible/very desirable. Please complete this survey within one week. Thank you!

Pin# _____

1. Lack of Funding

Using own resources such as networking, websites, hard work, budget

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked: _____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked: _____

Finding other sources of money

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
 1 2 3 4 5

Number Picked:_____

Local CDFI

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
 1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
 1 2 3 4 5

Number Picked:_____

Larger tribes help out

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
 1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

2. Shortage of Professionals

Training Opportunities

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Education

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

| | | | | |
|--------------|-----------------------|---------|-------------------|---------------|
| Not feasible | Somewhat not feasible | Neutral | Somewhat feasible | Very feasible |
| 1 | 2 | 3 | 4 | 5 |

Number Picked:_____

Networking

| | | | | |
|---------------|------------------------|---------|--------------------|----------------|
| Not desirable | Somewhat not desirable | Neutral | Somewhat desirable | Very desirable |
| 1 | 2 | 3 | 4 | 5 |

Number Picked:_____

| | | | | |
|--------------|-----------------------|---------|-------------------|---------------|
| Not feasible | Somewhat not feasible | Neutral | Somewhat feasible | Very feasible |
| 1 | 2 | 3 | 4 | 5 |

Number Picked:_____

3. Isolated Geographic location

Use of Internet

| | | | | |
|---------------|------------------------|---------|--------------------|----------------|
| Not desirable | Somewhat not desirable | Neutral | Somewhat desirable | Very desirable |
| 1 | 2 | 3 | 4 | 5 |

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Increase internet capability

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Travel to work

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Transportation to work

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

4. Lack of Resources

Government resources

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Networking

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Education

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Use of own resources

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

5. Lack of tribal community support in creating growth.

Better communication within the tribe

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Go outside of the tribe

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Show your worth to the tribal council

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Get additional support as a Tribal vendor

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

6. Lack of employees

Training

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Competitive wages

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Use Staffing agencies

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Use family

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked: _____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked: _____

7. Limited Networks and Mentors

Digital networks like LinkedIn

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked: _____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked: _____

Community networks

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Internships

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

8. Bureau of Indian Affairs restrictions

Not a problem

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____**Find ways around the restrictions**

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

9. Lack of Technology**Find Funding for technology**

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Use tribal and other resources

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Education

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

10. Lack of Broadband

Work with government agencies to get better broadband

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

Find free resources

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Get funding

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

11. No Physical address to record for the company

Use of virtual addresses or UPS

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Coworking or incubators

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

12. Lack of credit from the credit bureau

Build personal credit

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Low-interest loans to build credit

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Get help from the tribe

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

CDFI

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

13. Lack of business equity

Work hard

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

Organization Structure to build asset equity

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Funding opportunities for startup capital

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Use native-owned business

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

14. Land Ownership

Rent space

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable
1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible
1 2 3 4 5

Number Picked:_____

Tribal programs

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked: _____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked: _____

Capital

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked: _____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked: _____

15. Not having sufficient professional training

Find training opportunities

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____**SBA or Chamber of Commerce**

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Incubators

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Financial Resources

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Be inquisitive

Not desirable Somewhat not desirable Neutral Somewhat desirable Very desirable

1 2 3 4 5

Number Picked:_____

Not feasible Somewhat not feasible Neutral Somewhat feasible Very feasible

1 2 3 4 5

Number Picked:_____

Appendix C: Round 3 Survey

Round 3- Developing Business Strategies for Native American Business

Round 3

Thank you for completing the round two survey. Below you will find the solutions to the problems presented in the Round 2 survey that were found to be both feasible and desirable by 70% or more of the Panel. Please rank the top five solutions based on how important you believe they are. Please complete this survey within one week. Thank you.

1. Lack of Funding

- ☰ Using own resources such as networking, websites, hard work, budget
- ☰ Finding other sources of money

2. Shortage of Professional

- ☰ Training opportunities
- ☰ Education
- ☰ Networking

3. Isolated Geographic Location

- ☰ Use of Internet
- ☰ Increase Internet Capability

4. Lack of Resources

- ☰ Government Resources
- ☰ Networking
- ☰ Education
- ☰ Use of Own Resources

5. Lack of Tribal Community Support in Creating Growth

- ☰ Better Communication within the Tribe
- ☰ Go outside of Tribe
- ☰ Get Additional Support as a Tribal Vendor

6. Lack of Employees

- Training
- Competitive Wages

7. Limited Networks and Mentors

- Digital Networks like LinkedIn
- Community Networks
- Internships

8. Bureau of Indian Affairs Restrictions

- Find ways around the Restrictions
- Not a Problem

9. Lack of Technology

- Use Tribal and other Resources
- Education

10. Lack of Broadband

- Work with Government Agencies to get better broadband
- Find Free Resources
- Get Funding

11. No Physical Address to record for the Company

- Co-working or Incubators
- NA

12. Lack of Credit from the Credit Bureau

- Build Personal Credit
- Low-Interest Loans to build Credit
- Get help from the Tribe
- CDFI

13. Lack of Business Equity

- Work Hard
- Organization Structure to build Asset Equity
- Funding Opportunities for Start-up Capital
- Use Native-Owned Business

14. Land Ownership

- Rent Space
- Capital

15. Not having sufficient Professional Training

- Finding Training Opportunities
- SBA or Chamber of Commerce
- Incubators
- Financial Resources
- Be Inquisitive

Appendix D: Round 4—Final Round

Round 4- Final Round

Round 4 - Final Round

Thank you for completing the round three survey. Below you will find the solutions to the problems presented in the Round 3 survey that were ranked based on the importance by the Panel. Please review the ranking of the solutions and state if you agree or disagree with the ranking and why you chose your answer. Please complete this survey within one week. I appreciate your time and knowledge for this study. Thank you.

1. Lack of Funding:

Ranking results of Round 3:

1. Using own resources such as networking, websites, hard work, budget
2. Find other sources of money

Agree or Disagree and Why?

| | | | | |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly agree |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

2. Shortage of Professional

Ranking results of Round 3:

1. Training opportunities
2. Education (Tied)
2. Networking (Tied)

Agree or Disagree and Why?

| | | | | |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

3. Isolated Geographic Location

Ranking results of Round 3:

1. Increase Internet Capability
2. Use of Internet

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

4. Lack of Resources

Ranking results of Round 3:

1. Use of own resources
2. Networking
3. Education
4. Government Resources

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

5. Lack of Tribal Community Support in Creating Growth

Ranking results of Round 3:

1. Go outside of Tribe
2. Better Communication within the Tribe
3. Get additional support as a Tribal Vendor

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

6. Lack of Employees

Ranking results of Round 3:

1. Training
2. Competitive Wages

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

7. Limited Networks and Mentors

Ranking results of Round 3:

1. Community Networks
2. Internships
3. Digital Networks like LinkedIn

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

8. Bureau of Indian Affairs Restrictions

Ranking results of Round 3:

1. Not a problem
2. Find ways around the Restrictions

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

9. Lack of Technology

Ranking results of Round 3:

1. Education
2. Use Tribal and other Resources

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

10. Lack of Broadband

Ranking results of Round 3:

1. Find free resources
2. Get Funding
3. Work with Government Agencies to get better broadband

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

11. No Physical Address to record for the Company

Ranking results of Round 3:

1. NA
2. co-working or Incubators

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

12. Lack of Credit from the Credit Bureau

Ranking results of Round 3:

1. Build Personal Credit
2. Low-Interest Loans to build Credit
3. CDFI
4. Get help from the Tribe

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

13. Lack of Business Equity

Ranking results of Round 3:

1. Organization Structure to build Asset Equity
2. Work Hard
3. Funding opportunities for Start-up Capital (Tied)
3. Use Native-Owned Business (Tied)

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

14. Land Ownership

Ranking results of Round 3:

1. Capital
2. Rent Space

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

15. Lack of Business Equity

Ranking results of Round 3:

1. Finding Training Opportunities
2. SBA or Chamber of Commerce
3. Be Inquisitive
4. Incubators
5. Financial Resources

Agree or Disagree and why?

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Why (please specify)

Appendix E: Rounds 1-4 Participant Information, Problems, Solutions, and Themes

Table E1*Round 1: Participants' Information*

| States | Industry | Years |
|---------------|--------------------------|-------|
| Virginia | Federal contracting | 5 |
| South Dakota | Material supplier | 18 |
| Kansas | Holding company | 12 |
| Wisconsin | Wholesaler | 13 |
| Washington DC | Technology consulting | 6 |
| Oklahoma | Film production | 9 |
| Arkansas | Agriculture | 35 |
| Alabama | Gaming and manufacturing | 35 |
| Oklahoma | Construction | 20 |
| Oklahoma | Marketing, advertising | 18 |
| Oklahoma | Advertising | 16 |
| Oklahoma | Electronic recycling | 20 |
| Nebraska | Tribal corporate entity | 28 |
| South Dakota | Office supply wholesaler | 29 |
| Kansas | Beverage company | 7 |
| Wisconsin | Business consulting | 5 |
| Oklahoma | Engineering/construction | 34 |
| Kansas | Gaming, LLC | 25 |

Table E2*Round 1 Problem List and Themes Solutions with 70% Consensus*

| Problem | Subtheme |
|--|---|
| Lack of funding | Using own resources |
| | Finding other sources for money |
| | Local CDFI |
| Shortage of professionals | Large tribes help out |
| | Training |
| | Education |
| Isolated geographic locations | Network |
| | Use of internet |
| | Increase internet capability |
| | Travel to work |
| | Transportation to work |
| Lack of resources | Government resources |
| | Networking |
| | Education |
| | Use of resources |
| Lack of tribal community Support in creating growth | Better communication within the tribe |
| | Go outside of tribe |
| | Show your worth to the tribal council |
| Lack of employees | Get additional support as a tribal vendor |
| | Training |
| | Competitive wages |
| | Use staffing agencies |
| Limited networks and mentors | Use family |
| | Digital networking like LinkedIn |
| | Community networks |
| Bureau of Indian Affairs Restrictions | Internships |
| | Not a problem |
| Lack of technology | Find ways around the restriction |
| | Find funding for technology |
| | Use tribal and other resources |

| | |
|---|---|
| Lack of broadband | Education |
| | Work with government agencies to get better broadband |
| | Find free resources |
| No physical address to record for the company | Get funding |
| | Use virtual addresses or UPS |
| | Coworking or incubators |
| Lack of credit from the Credit Bureau | Build personal credit |
| | Low-interest loans to build credit |
| | Get help from tribe |
| | CDFI |
| Lack of business equity | Work hard |
| | Organization structure to build asset equity |
| | Funding opportunities to start up capital |
| | Use native-owned business |
| Land ownership | Rent space |
| | Tribal programs |
| | Capital |
| Not having sufficient professional training | Find training opportunities |
| | SBA or Chamber of Commerce |
| | Incubators |
| | Financial resources |
| | Be inquisitive |

Table E3
Round 2 Problem List, Subthemes, and Feasible and Desirable Average Percentage for
Solutions

| Problem | Subtheme | Average percentage |
|-----------------|---------------------------------|--------------------|
| Lack of funding | Using own resources | 75 |
| | Finding other sources for money | 70 |
| | | 65 |
| | Local CDFI | 63 |
| | Large tribes help out | |

| | | |
|--|---|----|
| Shortage of professionals | Training | 78 |
| | Education | 81 |
| Isolated geographic locations | Network | 73 |
| | Use of internet | 86 |
| | Increase internet capability | 64 |
| | Travel to work | 68 |
| | Transportation to work | |
| Lack of resources | Government resources | 75 |
| | Networking | 84 |
| | Education | 78 |
| | Education | 78 |
| Lack of tribal community Support in creating growth | Use of resources | |
| | Better communication within the tribe | 78 |
| | Go outside of tribe | 75 |
| | Show your worth to the tribal council | 68 |
| Lack of employees | Get additional support as a tribal vendor | 74 |
| | Training | 83 |
| | Competitive wages | 85 |
| | Use staffing agencies | 54 |
| | Use staffing agencies | 67 |
| Limited networks and mentors | Use family | |
| | Digital networking like LinkedIn | 75 |
| | Community networks | 77 |
| Bureau of Indian Affairs Restrictions | Community networks | 89 |
| | Internships | |
| Bureau of Indian Affairs Restrictions | Not a problem | 53 |
| | Find ways around the restriction | 73 |
| Lack of technology | Find funding for technology | 78 |
| | Use tribal and other resources | 78 |
| | Use tribal and other resources | 82 |
| Lack of broadband | Education | |
| | Work with government agencies to get better broadband | 81 |
| | Find free resources | 83 |
| | Find free resources | 80 |
| No physical address to record for the company | Get funding | |
| | Use virtual addresses or UPS | 61 |
| | Coworking or incubators | 73 |
| Lack of credit from the Credit Bureau | Build personal credit | 83 |
| | Build personal credit | 78 |
| | Low-interest loans to build credit | 70 |
| | Get help from tribe | 73 |
| | CDFI | |

| | | |
|---|--|----|
| Lack of business equity | Work hard | 88 |
| | | 81 |
| | Organization structure to build asset equity | 72 |
| | Funding opportunities to start up capital | 79 |
| | Use native-owned business | |
| Land ownership | Rent space | 74 |
| | | 65 |
| | Tribal programs | 75 |
| | Capital | |
| Not having sufficient professional training | Find training opportunities | 81 |
| | | 81 |
| | SBA or Chamber of Commerce | 78 |
| | | 80 |
| | Incubators | 96 |
| | Financial resources | |
| | Be inquisitive | |

Table E4*Round 3 Problem List and Ranking of Top 5 Subtheme Solutions to the Problem*

| Problem | Ranking | Subtheme |
|---|---------|---|
| Lack of funding | 1 | Using own resources |
| | 2 | Finding other sources for money |
| Shortage of professionals | 1 | Training |
| | 2 (tie) | Education |
| | 2 (tie) | Network |
| Isolated geographic location | 1 | Increase internet capability |
| | 2 | Use of internet |
| Lack of resources | 1 | Use of own resources |
| | 2 | Networking |
| | 3 | Education |
| | 4 | Government resources |
| Lack of tribal community | 1 | Go outside of tribe |
| Support in creating growth | 2 | Better communication within tribe |
| | 3 | Get additional support as a tribal vendor |
| Lack of employees | 1 | Training |
| | 2 | Competitive wages |
| Limited networks and mentors | 1 | Community networks |
| | 2 | Internships |
| | 3 | Digital networks like LinkedIn |
| Bureau of Indian Affairs restrictions | 1 | Not a problem |
| | 2 | Find ways around the restrictions |
| Lack of technology | 1 | Education |
| | 2 | Use of tribal and other resources |
| Lack of broadband | 1 | Find free resources |
| | 2 | Get funding |
| | 3 | Work with government agencies to get better broadband |
| No physical address to record for the company | 1 | Native American |
| Lack of credit from the Credit Bureau | 2 | Coworking or incubators |
| | 1 | Build personal credit |
| | 2 | Low interest loans to build credit |
| | 3 | CDFI |
| Lack of business equity | 4 | Get help from the tribe |
| | 1 | Organization structure to build asset equity |
| | 2 | Funding opportunities for start up capital |
| | 3 | Use native-owned business |
| Land ownership | 4 | Work hard |
| | 1 | Capital |
| Not having sufficient professional training | 2 | Rent space |
| | 1 | Finding training opportunities |
| | 2 | SBA or Chamber of Commerce |
| | 3 | Be inquisitive |
| | 4 | Incubators |
| | 5 | Financial resources |

Table E5*Round 4 Problem and Solution List and Agreed Themes*

| Problem | Solution | Agreed themes |
|---|--|---|
| Lack of funding | Using own resources Finding other sources for money | Money Getting money Borrowing money |
| Shortage of professionals | Training Education Network | Training Opportunities Knowledge |
| Isolated geographic location | Increase internet capability Use of internet | Internet capabilities Large companies Rural and tribal areas |
| Lack of resources | Use own resources Networking Education Government resources | Resources Government |
| Lack of tribal community | Go outside of tribe Better communication within the tribe | Creating growth Leadership |
| Support in creating growth | Get additional support as a tribal vendor | Support Owned business |
| Lack of employees | Training Competitive wages | Work environment Knowledgeable and good employees |
| Limited networks and mentors | Community networks Internships Digital networks like LinkedIn | Community networks Association networks Online, business networks |
| Bureau of Indian Affairs restrictions | Not a problem Find ways around the restrictions | No themes |
| Lack of technology | Education Use tribal and other resources | Training-free Technology training |
| Lack of broadband | Find free resources Get funding Work with government agencies to get better broadband | Remote access Broadband access |
| No physical address to record for the company | Native American Coworking or incubators | Business cards Physical address |
| Lack of credit from the Credit Bureau | Build personal credit Low interest loans to build credit CDFI Get help from the tribe | Personal credit Business credit Good credit |
| Lack of business equity | Organization and structure to build asset equity Funding opportunities for startup Capital Use native-owned business Work hard | Seed money Correct equity goals Business goals Cost money |
| Land ownership | Capital Rent space | Purchas land Leasing and renting |
| Not having sufficient professional training | Finding training opportunities SBA or Chamber of Commerce Be inquisitive Incubators Financial resources | Equity over time Business equity |