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NATIVE AMERICAN ENTREPRENEURS IN NORTH DAKOTA

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Highlights

This report is an analysis of themes that emerged from interviews with 21 Native American entrepreneurs who live on North Dakota Indian reservations. The purpose of the study was to determine factors associated with entrepreneurial success on these reservations. A review of the data led to the following highlights:

- *Most of the entrepreneurs credited their parents with having the greatest amount of influence on them, their values, and their entrepreneurship. Entrepreneurial qualities they learned from their parents included (1) how to work and the value of work, (2) the value of money, (3) self-esteem, and (4) parental involvement in training.*
- *The enterprises started by the entrepreneurs were, for the most part, "family businesses," which supported their families and used their families' labor.*
- *Ninety percent of the entrepreneurs completed high school, and over 75 percent of them had post-high school education. Vocational training programs were particularly important to them. Practical, work-related skills and business-related course work were seen as most relevant to their entrepreneurship.*
- *From previous employment, they learned human relations skills, responsibility, and job-related skills that were useful in creating their own businesses.*
- *Reasons for beginning an enterprise included (1) personal interest or potential for profit, (2) encouragement from friends and family, (3) previous work experience, (4) a desire to "be one's own boss," and (5) a desire to help other Native American people.*
- *The entrepreneurs defined success in several ways: (1) sufficient income, (2) a sense of independence, freedom, and control, (3) ability to expand or improve their business, (4) happiness, and (5) making a contribution to the community, particularly the Native American community.*
- *Factors associated with entrepreneurial success included (1) good customer relations, (2) good employee relations, (3) quality products, (4) experience in business, (5) hard work and commitment, and (6) family and community support.*
- *Special talents successful Native American entrepreneurs claimed were (1) knowledge, experience, and managerial skills, (2) hard work, (3) aggressive business attitudes, and (4) human relations skills.*
- *One-half of the Native American entrepreneurs financed their enterprises from their own assets. Others relied on commercial loans or Small Business Administration or Bureau of Indian Affairs (BIA) loans. Technical assistance was provided by family, the tribe, wholesalers, and various professionals and public agencies.*
- *Difficulties faced by Native American Entrepreneurs were (1) receipt of credit, (2) lack of support from the community, (3) issues pertaining to business management, and (4) issues pertaining to reservation culture.*
- *Benefits available to the entrepreneurs included (1) BIA loans, (2) respect from other Native American people, and (3) business contacts.*

NATIVE AMERICAN ENTREPRENEURS IN NORTH DAKOTA

Gary A. Goreham and Richard W. Rathge*

Northern Plains states are facing an urgent need to find economic development alternatives. This is especially true for high risk places such as Indian reservations. Chronic unemployment and high levels of alcoholism and alienation plague Native American communities. This problem is widespread and impacts a large segment of the Northern Plains population. Native Americans represent the largest minority group in the Northern Plains. They account for more than 76,000 residents in the Dakotas, and comprise 5.7 percent of the population (Bureau of the Census, 1991a). However, they own only 477 of the 90,546 business (less than one percent) in the two-state area (Bureau of the Census, 1991b).

One perplexing finding in need of further investigation is that economic development activities vary markedly across reservations (Bennett, 1970). Some tribes have had better success in retaining viable employment opportunities than have others. One issue that policy makers need to address is what factors determine successful entrepreneurial activity on reservations. Preliminary work in South Dakota (Spencer, 1988) and in North Dakota (Murray and Harris, 1978; Pease, Eid, and Yawakie, 1990; Schneider, 1986; United Tribes of North Dakota Educational Technical Center, 1981) focused on this issue. Other areas on which Native American economic development work has been published include Wisconsin (Wisconsin Cooperative Development Council and Great Lakes Inter-Tribal Council, 1989), the Navajo reservations (Pottinger, 1985), and nationwide (Delellis, et al., 1983; Smith, 1990).

Entrepreneurship is more than owning or managing a business, it involves initiating or starting businesses. Timmons (1989) defines entrepreneurship as:

"the ability to create and build something from practically nothing. It is initiating, doing, achieving, and building an enterprise or organization, rather than just watching, analyzing, or describing one. It is the knack for sensing an opportunity where others see chaos, contradiction and confusion. It is the ability to build a 'founding team' to complement you own skills and talents. It is the know-how to find, marshal and control resources (often owned by others) and to make sure you don't run out of money when you need it most. Finally, it is a willingness to take

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calculated risks, both personal and financial--and then do everything possible to get the odds in your favor" (p. 1).

This study will focus primarily on entrepreneurs rather than on business persons.

The objectives of this study are (1) to examine the entrepreneurial efforts taking place on the Indian reservations in North Dakota, (2) to assess what obstacles interfere with these efforts, and (3) to determine what strategies have been most effective in fostering entrepreneurial activity.

Methods

Factors that affect entrepreneurial activity in Native American communities were assessed by gathering data from Native American entrepreneurs who live on Indian reservations in North Dakota. A list of nearly 100 Native American entrepreneurs was compiled from administrative lists obtained from Bureau of Indian Affairs and tribal officials. Additionally, entrepreneurs were themselves asked to identify other entrepreneurs in a "snowball" fashion to build our sampling frame. From the list of 100 names, 21 persons were selected for indepth interviews. The selection was based on availability and willingness of the individual to be interviewed, location, and selected characteristics. Structured one-hour interviews were conducted with these entrepreneurs.

The interviews were coordinated through several Native American organizations. We worked closely with Indian Affairs representatives in the state's Economic Development Commission. These individuals are responsible for coordinating state and federal grants involving Indian reservations. The Three Affiliated Tribes Council, which serves as an affiliate of the North Dakota State Census Data Center, acted as a formal linkage into tribal governments. In addition, we were in contact with representatives from the various agency Bureau of Indian Affairs (BIA) offices.

The interviews consisted of questions that pertained to the respondents' business enterprises, their personal and family backgrounds, the assistance they received to start businesses, the types and level of community support they received to engage in business, and the kinds of academic training and experience that prepared them for business. The indicators of success included enterprise survival (years business had been in operation), employment contribution to the community (number of full-time, year-round employees), and profits (achieving and maintaining profitable return on investments in the enterprise). Leadership and organizational styles used by entrepreneurs were assessed to determine the impact of cultural

characteristics in business viability (Appendix B). In addition, a values instrument was devised and administered to the interviewees (Appendix C).

The interviewees were asked for permission to tape record the conversations. Transcripts were made of the interviews from the tape recordings and/or written notes. All of the interviews were conducted on a confidential basis, and none of the interviewees' names or the names of their businesses were included in this report. The transcripts were analyzed for themes pertaining to the various topics addressed in the interviews. Following are the results of that analysis.

Characteristics of the Interviewees. Of the 21 North Dakota Native American entrepreneur interviewees, 12 were male and nine were female (Appendix Table 1). The average age of the interviewees was 38.8 years; three were less than 30 years old, nine were 30 through 39 years of age, five were 40 through 49 years old, and three were 50 or more years of age. The youngest interviewee was 27, and the oldest was 63 years.

Fourteen of the interviewees were married, four were single, two were divorced, and one was single. Only four of the interviewees did not have children. Five of them had one or two children; eight had three or four children; and four interviewees had five or more children. The average number of children was 3.3, with a high of 15.

Nearly all of the interviewees grew up on reservations in North Dakota, and several attended Indian boarding schools. Only four of the 21 interviewees had not lived in other parts of the country at different times in their lives. Eight of the interviewees lived for several years outside of the state in places such as Gillette, Wyo.; Dallas, Texas; Seattle, Wash.; Chicago, Ill.; Albuquerque, N.M.; and Cincinnati, Ohio, for school, work, military service, or spouse's work.

Characteristics of the Entrepreneurs' Businesses. The entrepreneurs included in the interview group represented a wide variety of business activities. Three of the individuals owned construction or excavation firms, three owned gas stations and/or convenience stores, three ran restaurants and/or lounges, and three were involved with various types of sewing or quilting businesses. Two of the interviewees owned automobile parts or electrical appliance retail stores; two owned grocery stores; and two were involved with recreation or tourism. The remaining three interviewees owned land abstract businesses, hair styling businesses, or trucking firms (Figure 1).

The businesses have been in operation for an average of four years and nine months. Six have operated for one year or less; six operated between two and four years; and eight have been in operation between five and 12 years.

The businesses provided both part-time and full-time employment. Fifteen businesses hired part-time workers. The number of part-time workers ranged from one to 25, with an average of six. Fourteen business had full-time workers. The number of full-time workers ranged from one to 13, with an average of 3.7.

Several factors were hypothesized as influencing the interviewees to become entrepreneurs:

- impact of the family of origin
- impact of the family of orientation
- educational background
- employment background
- assistance programs

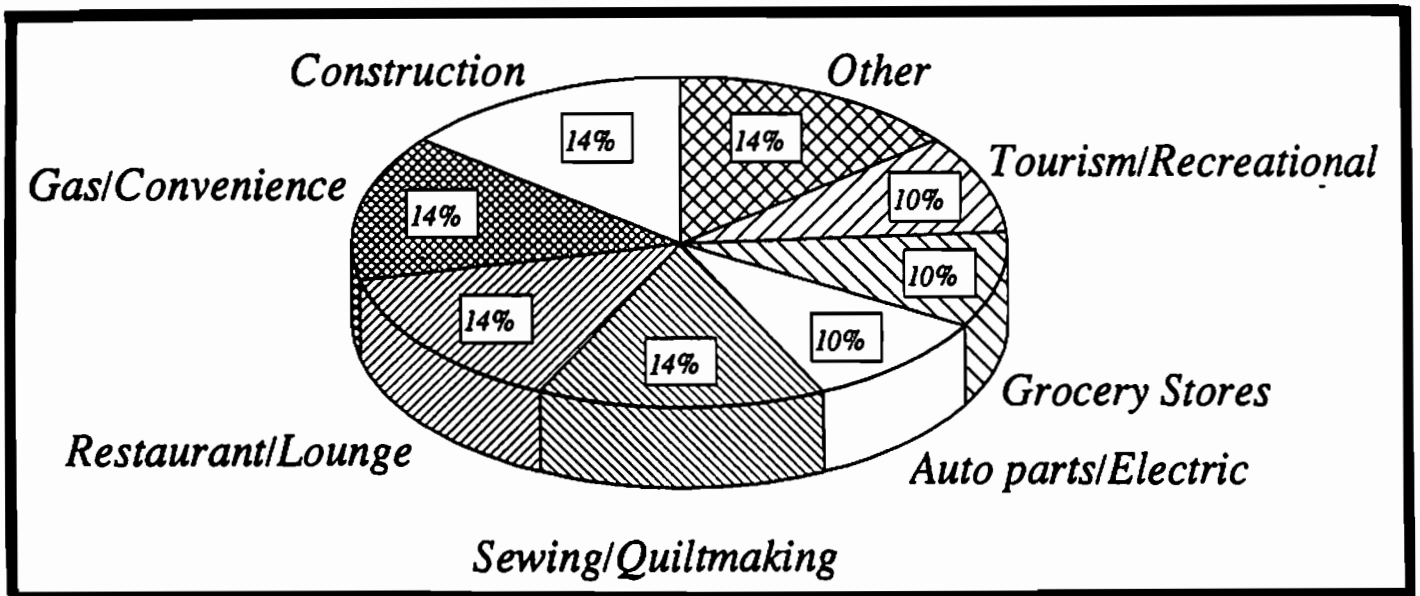


Figure 1. Types of Interviewees' Businesses

The following sections address the impact of each of these factors.

Impact of the Family on Entrepreneurial Activity

Family of Origin. The interviewees were asked to describe their parents' role in their entrepreneurial activity. They discussed their parents' educational backgrounds, employment histories, and entrepreneurial activity. In nearly every case, the interviewees' level of education exceeded that of their parents. While only two of the interviewees completed less than a high school degree, 12 of them reported that their fathers had less than a high school degree and 11 reported that

their mothers had less than a high school degree. Two interviewees had not completed a high school degree, nor had their parents.

The interviewees' mothers completed more education than had their fathers. Eight of the interviewees reported that their mothers completed a high school degree or more, and five of them reported that their fathers completed a high school degree or more. One father and no mothers completed a vocational training program (Appendix Table 2).

The interviewees discussed the employment histories of their parents.¹ A substantial percentage of the fathers had a construction background and/or a farming/ranching background (33 percent and 29 percent, respectively). Nearly 24 percent had worked for the tribe (e.g., chief of police or tribal council member) or for a government agency (e.g., Bureau of Indian Affairs or Bureau of Reclamation).

The entrepreneurs' mothers had been employed as teachers or teacher's aids (19 percent) or as governmental or tribal workers (29 percent). Six of the 21 interviewees stated that their mothers had not been employed outside of the home.

Nine of the interviewees stated that their parents had served as a model of entrepreneurial activity since one or both of their parents themselves had been entrepreneurs. In three cases, their parent(s) held full-time employment as well as an entrepreneurial business. Some of the parents had started trucking firms, excavating companies, gas stations and grocery stores. One enterprising mother had her own farm where she raised milk cows, made butter, and sold it in the local town.

Interviewees were asked who influenced them the most as they were growing up. Overwhelmingly, parents, particularly fathers, were listed as having influenced them. Their parents were instrumental in teaching them to work, to be responsible, and to succeed. Much of the teaching took place through role modeling. One woman noted, "My parents were upstanding people. They didn't smoke or drink. They were strong parents with a good value system. Both were hard workers." Some of the parents influenced the entrepreneurs' interests. For example, the mother of one of the entrepreneurs who started a creative sewing business had a special liking for fashion hats, dresses, and gloves.

Another role that the interviewees' parents took was that of an advocate of education. Some of the entrepreneurs stated that their parents "encouraged" them to get an education, "were very concerned" about education, "pushed" them to get an education, or "required their kids to graduate."

¹ Most of the interviewees stated that their parents had been involved in more than one occupation. As a result, the following discussion of parental employment history may not total 100 percent.

Grandparents were a second group who influenced the entrepreneurs' lives. Seven interviewees reported that their grandfathers and grandmothers played a significant role in their lives. In some cases, the grandparents actually raised or took care of the children, particularly during their elementary school years. They were instrumental in teaching traditional values and responsibility and encouraging education. For example, one store owner stated, "My grandfather influenced me the most with moral values. He used to say, 'Nobody likes you if you're not honest.'"

Other sources of influence included society and the environment, experience, boarding school, and household chores. Other people who had been influential included school teachers, a judge who "made sure (he) finished school and stayed on the right path," and an elderly woman who knew Indian lore and designs.

Six of the interviewees stated that their families had no impact on their entrepreneurial activity. However, the remainder traced their entrepreneurial qualities to their parents in four ways. First, six of the interviewees stated that their parents taught them how to work and the value of work. For example, one woman noted that she gained "personal enjoyment from working in the family store and from working with people." Another woman noted that her parents "gave the children a responsible work ethic."

Second, parents inspired them to make money or taught them the value of money. One man stated, "Dad said the only way to get money was to work. Money isn't free! I didn't get allowance for nothing. I had to work for it. When I was young, I shoveled snow, mowed lawns, and did small jobs to make money."

Third, parents were instrumental in helping to build self-esteem. The entrepreneurs' parents offered encouragement and moral support. "My parents had high expectations of us children," noted one woman. "They encouraged us to do anything we wanted. We never had a problem with self-esteem."

Finally, parents were involved in their training. In some cases, the interviewees discussed how their parents encouraged them to complete high school. In other cases, the parents provided experiential education, such as odd jobs, ranch work, or heavy equipment operations. Working directly with parents and having parental role models were cited as influential tools in becoming entrepreneurs.

Despite the parental influence claimed by the interviewees, the influence appears not to have affected all family members equally. About one-half of the interviewees reported that none of their brothers or sisters were involved with entrepreneurial activity or business operations. However, in those families where the interviewees' siblings were involved in business, a substantial proportion of them were entrepreneurs. For example, one man reported that two of his three brothers were contractors or carpenters and the other brother had started a welding business.

A woman stated that three of her six brothers owned a construction company and the other three owned bars.

Most of the interviewees' siblings who were entrepreneurs were males. They typically started various types of construction businesses. Rarely were their sisters engaged in entrepreneurial activity. Only four sisters were reported to have been entrepreneurs. When their sisters did start businesses, they started bars, restaurants, or laundromats. Thus, there appears to be a relationship between gender and the type of entrepreneurial activity in which the interviewees' siblings were involved.

Family of Orientation. Many of the entrepreneurial activities include other family members. The entire family was expected to work and the whole family benefitted from the work. As one entrepreneur stated, "All of our family works for the family business." Half of the interviewees reported that their families helped to operate the business. Of these, half reported that their spouses worked in the business, as did over one-half of their children. Other family workers involved in the business were siblings, nephews, and nieces.

Family members helped with the businesses in various ways. Some spouses were business partners. An owner of an electronics and appliance sales and service business said, "My wife has a degree in electronics technology and instrumentation. She helps do repairs in the shop." An owner of an automobile parts store stated, "My wife is a partner in the business. She helped with planning the business. Both my wife and I took courses in small business." Spouses also worked as bookkeepers for the business and took care of bills and schedules.

Children were an integral part of some of the businesses. Younger children cleaned and dusted. They frequently did household chores when the parents were working at the store. Some adult children helped with accounting and paper work.

Although few of the interviewees discussed the problems and sacrifices associated with family businesses, several pointed out positive aspects. In some cases, the family business provided full-time employment and yielded sufficient income to support the entrepreneur's family. For example, a restaurant and lounge owner stated, "Now I bring home enough income for my family to live, and I'm able to provide a lot more. Prior to this business, we lived on general assistance."

A second positive aspect that stemmed from the business was educational opportunity. One man stated that the business helped finance his sons' college educations. Three completed bachelor's degrees, one completed a master's degree, and one is currently in college. The owner of a construction supply firm proudly stated, "The business has had a very positive effect on our family. One of my

daughters is a senior in college, and the other is a freshman in college. Both are going into business majors."

Impact of Educational Background on Entrepreneurial Activity.

Only two of the interviewees had not completed a high school degree (or equivalent). Three of the interviewees reported having a high school degree as their highest level of education, 12 reported having completed some college or vocational training, one had a college degree, and three had graduate degrees. Three of the interviewees had completed a vocational training program, highlighting the role vocational training plays for some of the Native American entrepreneurs.

Nearly all of the interviewees reported that they went to an elementary school and a high school on a reservation, many of which were boarding schools. Six of the 21 interviewees attended a high school off the reservation. One man said, "I went to another town for high school since no high school was close by. It was a boarding school then. Nearly 99 percent of the Native Americans stayed as boarders, but school was pretty much white." Sixteen of the interviewees completed high school and went on to college or vocational training, and five of these individuals attended a trade school such as the Wahpeton State School of Science.

Nearly one-half of the interviewees stated that school had no influence. Rather, they stated, work-related experience played a far greater impact on their entrepreneurship.

Of the half who reported that school had impacted their entrepreneurial activity, two factors emerged: course work and practical skills. The course work that was cited as important was, for the most part, vocational in nature: English, shorthand, architectural drafting, accounting, hair styling, and fashion merchandising. Six of the interviewees stated that small business courses were particularly useful.

Important practical skills learned from school included an understanding of society, how to service equipment, people skills, legal terminology, task orientation, and gaining common sense. One man stated, "My education gave me a broader understanding of society and showed me where the best advantages are. They are on the reservation. The reservation has the most opportunities because no business exists here. Education was the best thing for me to further my career. I saw the reservation as having potential to do business with foreign countries since the reservations are considered sovereign nations."

Impact of Employment Background on Entrepreneurial Activity.

Several of the interviewees reported that they had worked or were in some type of business most of their lives. For example, a video store owner stated, " I was a paper boy for one-and-a-half years when I was 10 and 11 years old. Then I sold greeting cards and novelties for half-of-a-year when I was 11. I was a work study at the University of North Dakota for one-and-a-half years, then worked for a manufacturing company for a year-and-a-half. I volunteered for a layoff to start my own business."

Over one-half of the interviewees had worked in only one occupation before starting their own businesses, and the remainder had been involved in other occupations. Nine of the interviewees had worked in construction, manufacturing, or oil production; eight had been teachers, teachers aids, or day care; and seven worked as counselors or family planners. Three worked in bars or restaurants or as office workers.

In one-third of the cases, employment background was related to the type of business the interviewee started. For example, one interviewee worked for a grocery store for six years and as a tribal bookkeeper for 10 years before starting his own grocery store. On the other hand, another interviewee had held various positions in the oil industry and construction, tutored science courses on the college level, and been a counselor before becoming a quiltmaker.

Interviewees were asked how working for someone else affected their entrepreneurial activity. They offered three categories of responses: responsibility, human relations, and job-related skills. First, interviewees noted that working for others taught them to be responsible in their work. This was particularly the case for those who had worked for an agency such as the tribe and needed to be responsible for the common good.

Second, working for someone else affected their human relations skills. Six interviewees stated that they learned to get along better with others and to understand different kinds of people. They learned to be more assertive and to be able to defend themselves better. Additionally, working for someone else taught them to be more sympathetic to other employees. One woman observed that "working for someone else as a wage earner helps you to be understanding as an employer." Another noted that it helped him "to see what makes employees happy and to see what they encounter. It helped (him) to be more sympathetic to employees."

Finally, they learned job-related skills. The skills described by the interviewees were related to the particular occupations in which they had worked.

Some of the skills included ordering, business operations, bookkeeping, store management, and personnel management.

The interviewees described other kinds of entrepreneurial activities in which they had been involved. Seven of the interviewees reported that this was their first entrepreneurial venture.

Of those who reported that they had previously been involved in entrepreneurial activity, five listed participation in voluntary organizations as part of that activity, including the Chamber of Commerce, Minority Contractors Association, Community College Board, and the Minority Business Development Association. Four of those with previous entrepreneurial experience had started businesses such as television satellite dish sales, home and land appraisals, laundromats, and song writing. The remainder who claimed previous entrepreneurial experience were employees of other business. Some of the interviewees may not have fully understood what was meant by the term "entrepreneur."

Reasons for Entrepreneurial Activity

When the interviewees were asked why they wanted to start their own businesses, five typical answers emerged. First, one group said that they started the enterprise because they had an interest in the field or because the business appeared to have financial potential. They found a business opportunity in a field that they enjoyed. They had personal interests in areas with business potential that included cooking, automobiles, fashion, and eating particular foods.

For example, a pizza restaurant owner stated, "My family likes pizza. We used to go out-of-town for pizza, and we saw a lot of our own hometown people there in the restaurant. As a result, we thought a pizza restaurant would be a good investment." An aluminum drain installer said, "Money was a motivating factor. I saw an outside company from Minot contracting jobs, and felt that I would be able to do these jobs."

In about 70 percent of the cases, the business investment was sufficient to support the interviewees and their families. Two of the interviewees were from two-income families. They were able to support themselves from one of the incomes and reinvest the business profits back into the business. Two of those who stated that the business does not provide sufficient support for their families' needs observed that they believe it will be sufficient within one year.

A second reason for starting the business was based on encouragement from friends and family. Family members of some of the interviewees had told them that they had abilities in sales and that they should consider business as an occupation.

The Tribal Council and neighbors were often cited as those who encouraged starting businesses.

A restaurant owner stated, "My wife and I started selling Indian tacos at a stand we built. Local people encouraged us to sell hamburgers and chili. This led to the start of a cafe and convenience store. Then the local people suggested we sell milk, eggs, and gas. After this we opened a bar since we already had a liquor license. We were only selling off-sale, but decided to listen to our customers once again, and built a dance hall."

Third, starting the business was based on previous work experience. Some of the work experience came from other employers or from their parents' businesses. For example, a sewer excavation operator stated that his father had an excavation business. As he helped his father, he learned how to do many of the jobs. He eventually went to work with his father and now operates the business as an intrapreneur (Pinchot, 1985). An auto parts store owner stated that his previous management experience in a hardware store helped him to shape his goals. He felt that he would have done things differently while he worked at the hardware store.

Fourth, over one-third stated that they started a business because they always wanted to own and control their own businesses or to "be their own boss." As one person said, he always wanted to "have the ability to say, 'Yes.' or 'No.'"
They liked to get their own jobs, and not have people telling them what to do. This group of entrepreneurs wanted to see success that stemmed from their own work. A restaurant owner stated, "There is a misconception about starting your own business. Having your own business means that the boss spends 18 hours a day at the business. One has to work long hours to make it successful."

Fifth, they wanted to help other Native American people. Eight of the interviewees referred to their businesses as a service to the larger community. A construction supplier stated that the business "seemed like a good way to help Indian people." Both she and her husband "were committed to set a good example for Indians to control their own destiny." Also, one store owner wanted to prove to the whole community that a Native American business could open and succeed. A seamstress said that when she has a staff, the majority will be Native American.

Factors Associated with Entrepreneurial Success

Definitions of "Success." The interviewees were asked what constituted "success" for them. Five definitions of success emerged, and several of the interviewees included more than one.

The first definition of success was based on finances. Nearly one-third of the interviewees stated that they wanted their businesses to generate enough profit that they could pay their bills, keep their employees paid and happy, take care of their families, and "not have to worry about money in the golden years."

A second definition of success involved independence. Four of the interviewees wanted a sense of freedom and control by operating their own business.

Third, success was defined as being able to expand or improve the business. One restaurant owner stated that the more her business can be improved, the less stress she will feel.

A fourth definition of success involved personal happiness. Those using this definition stated that key aspects of a successful business included being happy with what one does, feeling self-worth, doing one's best, having peace of mind and heart, and keeping one's personal identity.

Finally, making a contribution to the community, particularly to the Native American community, defined success. Those using this definition wanted to employ Indian people, create opportunities for them, and tap Indian resources. They wanted to return something to the community by reducing unemployment. Some of the interviewees hoped to raise the consciousness of Native American culture and be able to sell the work of Native American people in the United States and abroad.

Evaluation of Previous Entrepreneurial Success. Sixteen of the interviewees evaluated the success of their previous entrepreneurial attempts favorably. Some of the interviewees stated that they had been able to repay their loans or reinvest their profits in the business. As a result, their businesses grew or increased in value. Other interviewees had not earned substantial profits. But, they pointed out that they had not been forced to borrow additional funds.

Another aspect of success pertained to employee relations. Interviewees stated that they had been able to provide culturally aware employment to several people and contributed to the community.

Three of the interviewees rated their previous business attempts as moderate, and two stated that they had not been successful. Yet in nearly all of these cases, the interviewees believed that success will come in time.

Factors Associated with Success. The interviewees described the factors that were associated with achieving success in their businesses. Six factors pertaining to success emerged.

The first factor was customer relations. One store owner stated that success came from "customer service--treating customers with respect. Give them what they

want. Don't sell them something they don't want. The repeat business will pay you back."

A second factor was to develop good employee relations. The interviewees believed that they should help their employees maintain positive attitudes.

A third factor associated with success was providing quality products. One construction business owner stated, "When you do a good job, people will let others know--good work and cheap. Then you won't have to advertise because the public will do it for you."

Business experience was a fourth factor in achieving success. This experience included making the right contacts, being flexible, reinvesting profits back into the business, and doing a good job with bookkeeping.

A fifth factor pertained to the amount of personal work and commitment the entrepreneur is willing to devote to the business. Interviewees stated that this included honesty, willingness to get work done in a timely manner, and making the commitment of time the business required.

Finally, successful businesses required family and community support. Six of the interviewees pointed out that support is needed from other people if the business is to be successful. Both the immediate family and the extended family were listed as key components of success.

Factors Associated with Failure. Only three factors emerged that pertained to failure of the business start. These included problems with collecting bills, break-downs, and lack of business viability.

Talents of Successful Entrepreneurs. The interviewees cited four special talents or abilities that helped to make their businesses successful and that differentiated successful entrepreneurs from nonsuccessful ones. These talents or abilities were knowledge and experience, hard work, aggressive business activity, and human relations skills.

The first asset of a successful entrepreneur was personal knowledge and experience, which was developed through formal training and from working for other people. Knowledge of business management skills was an important component of a successful business owner. The interviewees stated that the successful entrepreneur must be able to manage the bookkeeping and finances and maintain a budget. They must be able to do advertising and have organizational and planning skills. A construction supply business owner described the need to find financial advisors, experts, and a "business coach."

A second asset was hard work. Associated with hard work was an aggressive attitude, effort, devotion to the business, and determination. They stated that a high degree of diligence and drive is needed to be successful.

Thirteen of the interviewees believed that hard work differentiated entrepreneurs from nonentrepreneurs. They discussed the need to be at the job every day and found that nothing seemed to go right if they were not available every day. This means that a substantial number of hours must be spent on the job. A construction business owner noted that "successful people have to work very hard and be willing to work 24 hours a day at the start of the business." A fashion designer observed that "when first starting out, you need to put all your time in the business and be willing to give up other things to get it done." She had not had a vacation since starting the business. Another woman quipped, "If it doesn't kill you, it will make you stronger!"

The individuals who stated that a strong work ethic is needed for success also described the importance of being competent to do quality work. One man stated, "Good work travels slower than does bad work. When you do bad work, people talk fast."

Aggressiveness was a third characteristic of a successful entrepreneur. They cannot wait for business to come; they must bring business in to them. Some travel may be necessary to generate business.

Fourth, special human relations skills were noted as a key entrepreneurial asset. These include an ability to communicate, an interest in culture, and an ability to delegate work. The interviewees observed that successful entrepreneurs treated people well. They believed that if people are treated with honesty, they will be good customers. They evaluated their customers in a positive light.

A restaurant owner stated, "I seem to get along well with others. I have a good personality, and am able to talk with people. I make friends easily. I feel that if they don't like you, they probably won't patronize your business."

A construction business owner described his attempts to be especially generous with people. Farmers give him manure and rocks at no cost. Nevertheless, he writes a check and slips it into the farmer's pocket to maintain good relations.

Resources Available to Native American Entrepreneurs

Financial Assistance. Nine of the interviewees stated that they did not receive financial assistance when they started their businesses. Rather, they used their own money and personal savings. Of the 12 who received financial assistance,

six had contributed a substantial part of their own personal savings to the business start. They obtained other money by cashing in retirement accounts or by selling cattle and machinery.

Six of the interviewees had obtained commercial bank loans to start their businesses. Others obtained loans from other sources, such as family members. One difficulty reservation businesses faced was that of securing loans from banks off the reservation. For example, a gas station owner had sought loans from several off-reservation banks. They were reluctant to make the loan because the business was to be built on the reservation where they had no jurisdiction. He said, "They treated me like I wasn't responsible enough to pay, but I understand the bankers' point of view."

Four interviewees financed their businesses with BIA loans and grants. BIA loans often consisted of funds to be used for business taxes, bookkeeping, accounting, financial consulting, abstract and title work, computerization, and land appraisals.

The Small Business Administration (SBA) provided loans to two of the interviewees. Two of the interviewees used business income to finance the enterprise. One individual stated that the previous owners financed the business once she had take possession of it.

Technical Assistance. The interviewees were asked what nonfinancial resources were available to them as they started their businesses. They listed family members, tribal council members, and planners. Wholesalers provided technical assistance. They received assistance from professionals such as lawyers, business consultants, and bookkeepers. Technical support came from a variety of public and private agencies such as the Small Business Administration, the Minority Contractors Association, other minority technical assistance providers, and the North Dakota Indian Affairs Commission. And, they attended various workshops.

Technical assistance included literature and instruction on how to put loan application packages together. It also consisted of the names of contact persons. While the BIA and Small Business Administration were mentioned as places where they sought assistance, the interviewees stated that these agencies did not provide the amount of assistance they had hoped to receive.

Twelve of the interviewees stated that they relied primarily upon their own personal effort and self-initiative to make the businesses successful. Some of the interviewees learned on their own as they went along. Others were self-taught in many of the technical aspects of the business. For example, a fashion designer stated that she taught herself to sew, and that she keeps all her own receipts and pays for everything by check.

On Being a Native American Entrepreneur

Two-thirds of the interviewees believed that there was a relationship between being a successful entrepreneur and being a Native American. One way the two related was the desire to make a contribution to the community. They pointed out that Native Americans have a tradition of wanting to make their people proud of them by doing things for their people. They wanted to serve as positive role models for their people, particularly for the youth. For example, a restaurant owner pointed out that her people often expected more of her and asked more of her than do non-Indians. While she wanted to make as great a contribution to the community as she could, her first priority still was to her family.

The notion of being a role model extended to being one for the white community as well. The Native American entrepreneur served as a bridge to other local merchants by breaking down negative stereotypes. They saw that Native Americans can be successful business people.

The interviewees pointed out that, as Native Americans, they often were forced to try harder to be successful than were non-Indian business owners. When they were told that they would not succeed, they believed that they were forced to do an even better job than would be expected. Bankers, in particular, had to be impressed by the abilities of Native American business people if they were to receive business loans. Customers had to be impressed by cleanliness and service if they were to have repeated business. Governmental authorities had to be impressed if they were in need of various types of certification.

Two interviewees noted that if entrepreneurs felt good about who they were and their racial/ethnic heritage, they did better in their businesses. Additionally, two interviewees stated that the advantage of being a Native American entrepreneur was that they are eligible for certain business projects and for BIA loans and grants.

One-third of the interviewees saw no relationship between being a Native American and being an entrepreneur. They believed that one's personal characteristics, rather than one's race, were the key to their success.

Difficulties Specific to Native American Entrepreneurs. The interviewees listed four difficulties specific to Native American entrepreneurs. The first difficulty pertained to credit. Over half of the interviewees felt that financing was the largest difficulty Native American entrepreneurs faced. They believed that it is harder for Native Americans to obtain loans through commercial banks because whites controlled them, regardless of how much financial stability they already had demonstrated.

The interviewees felt that they would have had a better chance of getting a loan if they were not Native American. For example, one man stated, "Brown skin limits one's ability to get loans from banks. Financiers are misleading. Even though people get in all the required paper work, the banks have no intention of financing them." Only one interviewee stated that he did not believe Native Americans have more difficulty obtaining bank loans and credit than do non-Native Americans, and another felt that banks are becoming more lenient.

A second difficulty specific to Native American entrepreneurs pertained to the lack of support they received from the tribe, other Indians, and the community. Jealousy by other Indians was a major problem. Jealousies led to an unwillingness to help each other. Membership in a tribe other than the reservation in which the business is located was another reason for not getting tribal contracts.

Some of the interviewees believed that the whites in the community do not patronize Native American businesses. They believed that whites thought Indians were unable to complete a job or provide services as well as other whites. Also, they believed that the community did not take their ideas as seriously as they did from other people.

A third area of difficulties discussed by the interviewees was management issues common to Indian and non-Indian entrepreneurs alike. These included understanding business ethics, paperwork, how to market a product, competition from other communities, women in the workplace, and the time needed to make a business successful. For example, a seamstress stated, "People need to do leg work. They can't just have a business. They must be aggressive to make it work. The reasons Indian businesses fail is because they treat it like an 8-to-5 job. They must treat it as a seven-day-a-week, 24-hour-a-day job."

Fourth, the interviewees cited a number of issues related to reservation culture. Some of these issues pertained to extension of credit to family members, lack of education, lack of role models, and low self-esteem. A video store owner felt it was important to redefine Native American cultural values. He stated that "Native Americans think culture is not to be materialistic, and people should not gather wealth. This is not true."

Benefits Specific to Native American Entrepreneurs. The interviewees listed three benefits they believed were specific to Native American entrepreneurs. The primary benefit was eligibility for BIA grants and loans and for Minority Business Contracts programs. Some of the interviewees stated that without the assistance they received from such agencies and programs, they would not have been able to start their business. Others, however, believed that any finances available to Native Americans are available to non-Indians in some other form.

A second benefit specific to Native Americans is the respect they feel from other Indian people. Their businesses have become a source of pride as they are able to employ people and improve the economic conditions on the reservation. They noted that other merchants expressed appreciation for the business they bring to the community. They stated that people look up to them and that if Indians helped each other, the reservation's business climate would improve. Being able to manage a store and to do it as well as anyone else became a source of pride for them.

Third, being a Native American helped to establish business contacts. A seamstress stated that she has been offered business throughout the state because of her reputation as a well-established, successful Native American business woman.

Value Systems of Native American Entrepreneurs

Allegiance to any cultural group means to claim identification with them and to share their material culture, common practices, and common values. What are the values of Native American entrepreneurs? How do they compare with people of other cultures? Studies have been conducted that compared traditional value systems with western/urban value systems (Gilliland and Reyhner, 1988; Kohls, 1984; Select Committee on Indian Affairs, 1986; Wrightsman, 1964). Based on these studies, a set of twelve value pairs was derived that compared traditional values and western/urban values (Figure 2).

<u>Traditional Value System</u>	<u>Western, Urbanized Value System</u>
I. Give money	Save money
II. Share material possessions	Accumulate material possessions
III. Privacy of the group	Privacy of the individual
IV. Cooperation	Competition
V. Lack of time schedule emphasis	Time schedule emphasis
VI. Present orientation	Future orientation
VII. Leisure as a virtue	Work as a virtue
VIII. Value placed on age	Value placed on youth
IX. Harmony, cooperation with nature	Master, control over nature
X. Mystical, intuitive thinking	Scientific, rational thinking
XI. Value placed on tradition	Little value placed on tradition
XII. Value placed on stability	Value placed on change

Figure 2. Traditional and Western, Urbanized Value Systems

A value may be understood as a single dimension with polar opposites at the extreme ends of a continuum. When values are understood this way, a single item that allows respondents to mark at some point on the continuum would serve as an appropriate measure of that value. On the other hand, the polar opposites of a value

could be seen as a different, but possibly related, dimension of that value. When values are understood this way, two items must be constructed to measure these seemingly opposite dimensions. To determine the degree to which the Native American entrepreneurs conformed to a traditional ideal type or to a western/urban value system ideal type, a 36-item index was constructed. The instrument was constructed to measure the 12 value topics listed in Figure 2 both as polar opposites of a continuum and as 24 distinct, but related, value topics (Appendix B).

The values index was administered to each of the Native American entrepreneur respondents and to 21 white, urban residents aged 20 to 59 who served as a reference or comparison group. We must caution that neither of the groups was selected at random; therefore, no claims can be made to generalize the findings to larger population groups.

The scores of the general white reference group were compared with those of the Native American entrepreneurial group for each value as a single dimension value (Comparison Scales) and as bidimensional value (Western Ideal Type and Traditional Ideal Type Scales). An index was created by combining the scores of the two ideal types and comparison score for each values topic. Lower scores (on a 7-point Likert scale) on both the Comparison scale and on the index indicate agreement with the western/urbanized value system, whereas higher scores indicate agreement with the traditional value system. Scores on the ideal scales and on the comparison scale ranged from 1 to 7 with 1 indicating "strongly agree" and 7 indicating "strongly disagree." Scores on the index range from 3 to 21 with 3 indicating "strongly agree" and 21 indicating "strongly disagree."

Native American entrepreneurs agreed with the western/urban value of saving money and were somewhat neutral about the traditional value of giving money away. When forced to choose between these two, Native American entrepreneurs remained neutral, although they leaned significantly further toward the western/urban value than did the general white companion group.

Native American entrepreneurs were neutral toward the traditional value of sharing material possessions and toward the western/urban value of accumulating them. When forced to choose between either ideal type, they remained neutral. However, despite their neutrality toward the western/urban ideal type, the Native American entrepreneur group leaned significantly closer toward it than did the general white comparison group.

The Native American entrepreneurs were somewhat neutral toward the western/urban ideal type, placing the individual as primary, and toward the traditional ideal type, placing the group as primary. However, when forced to choose between the two ideal types, the general white comparison group agreed

significantly more with the western/urban individualism ideal than did the Native American entrepreneurs.

The Native American entrepreneurs agreed with the western/urban ideal type of competition significantly more than did the general white comparison group; and, at the same time, they agreed with the traditional ideal type of cooperation. When forced to choose, both groups disagreed that they would rather compete than cooperate with others to accomplish goals.

Both the Native American entrepreneurs and the general white comparison group agreed with the western/urban ideal type emphasizing time schedules. Although the Native American entrepreneur group was neutral toward the traditional ideal type that deemphasized time schedules (our respondents talked about "Indian time"), the general white comparison group disagreed with that value. Both groups were neutral about doing things when they were "ready to do things rather than when they are scheduled to do them."

Both groups favored the western/urban ideal type of a future orientation and were somewhat neutral toward the traditional ideal type of a present orientation. Both groups were neutral toward living "as if today was our last rather than spend so much of our time preparing for the future."

Native American entrepreneurs favored the western/urban ideal type that emphasized work to a significantly greater degree than did the general white comparison group. Both groups were neutral toward the traditional ideal type that emphasized the virtuous nature of leisure. Nevertheless, the Native American entrepreneur group leaned closer to the western/urban ideal type than did the general white group when asked if they "would rather spend time working than time at leisure."

Native American entrepreneurs agreed with the western/urban ideal type that places virtue on youth and were neutral toward the traditional ideal type that places virtue on age. They slightly disagreed on "preferring the benefits of being elderly to the benefits of being young."

The Native American entrepreneur group was neutral toward the western/urban ideal type of exercising control over nature. However, they agreed strongly with the traditional ideal of living in harmony with the natural environment, significantly more than did the general white comparison group. Both groups disagreed with its being "more important to control nature than to live in harmony with it."

Both the Native American entrepreneurs and general white comparison groups were neutral to the western/urban ideal type emphasizing scientific, rational thinking

but agreed with the traditional ideal type emphasizing mystical, intuitive thinking. When forced to choose between the two, the Native American entrepreneur group was neutral toward the western/urban value whereas the general white comparison group significantly disagreed with it.

Both groups were neutral toward the western/urban ideal type deemphasizing tradition and toward the traditional ideal type emphasizing tradition. However, the Native American entrepreneur group leaned more significantly toward agreeing with the traditional ideal type than did the general white comparison group. Both groups were neutral to the statement "If I had to choose, I would rather live by contemporary customs than by traditional customs."

The Native American entrepreneur group was neutral toward the western/urban value emphasizing change but agreed somewhat with the traditional ideal type emphasizing stability. However, they were neutral to the statement, "if I had to choose, I would conduct my life so it offers change rather than stability."

In summary, Native American entrepreneurs tended toward the western/urban ideal type in value dimensions pertaining to money, possessions, scheduling time, and youth-orientation. They tended toward the traditional ideal type in the area of intuitive thinking, stability, and harmony with nature. And, they tended toward both ideal types of emphasizing both cooperation and competition.

All this seems to suggest that Native American entrepreneurs are people caught between two worlds. Forces draw them into and forces push them out of both the white world and the Native American world. Some walk a tight rope, trying to keep a balance between the two worlds. Others are thrown for a while into one world, only to be thrown back into the other world later. Most perceived themselves as Native Americans and believe their communities see them the same way.

Summary and Implications

Native American entrepreneurs used small business programs and funding available to Native Americans. However, they attributed the bulk of their success to hard work, attention to managerial and financial detail, some degree of creativity, and a large degree of luck. Many of the Native American entrepreneurs reported that their success has been viewed as an asset to the community and that the community expresses appreciation for their efforts. Others reported that the community had not supported their entrepreneurship, which is often viewed as a "white" activity. Thus, many of them have been forced to direct their services and marketing toward white customers rather than toward Native American customers.

Implications may be derived from the study in the areas of entrepreneurial education, tribal affairs, and additional research:

(1) In the area of entrepreneurial education, the school system and the Cooperative Extension Service could better encourage entrepreneurial activity through business courses. The entrepreneurial education would need to be culturally sensitive, and would include a number of components. Some of these components include management and employee relations, customer relations, business and financial skills, marketing principles, advertising, and creation of new enterprises. Entrepreneurs should be used as guest speakers, and ways to include family members in the business should be explored.

Additionally, practicums could be established to place students in business settings, particularly new business starts, to provide business experience and opportunity to appreciate entrepreneurship. Since these entrepreneurs are themselves Native American, the programs can be culturally sensitive.

(2) The tribal governments should develop strategies to encourage entrepreneurial activity. This challenge has been highlighted by a Presidential Commission on Indian Reservation Economics (1984). Some of their functions could include promoting entrepreneurship on the reservation, promoting and advertising goods and services, and searching for new sources of materials, new markets, and networks.

(3) Additional research is needed in several areas, such as business, entrepreneurial education, and human relations. For example, what marketing strategies may be most effective for Indian reservation entrepreneurial enterprises? How can the perception of marginality be addressed by those who might aspire to become entrepreneurs? How can labor relations and customer relations be addressed from a culturally sensitive perspective? How does the economic condition of the tribes relate to that of the entrepreneurs? To what degree do Indians and non-Indians jointly own businesses? What is the relationship between tribal government, state government, and the entrepreneurs? Answers to these questions will be vital to fostering entrepreneurship on Native American reservations.

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Appendix

Appendix A: Tables

Appendix Table 1. Background Characteristics of North Dakota Native American Entrepreneur Interviewees

<u>Background Characteristics</u>	<u>N</u>	<u>%</u>
<u>Gender</u>		
Male	12	57
Female	<u>9</u>	<u>43</u>
Total	21	100
 <u>Age</u>		
Less than 30 years	3	15
30 to 39 years	9	45
40 to 49 years	5	25
50 years or more	<u>3</u>	<u>15</u>
Total	20	100
Mean = 38.8 years		
 <u>Marital Status</u>		
Married	14	67
Single	4	19
Divorced	1	5
Widowed	<u>2</u>	<u>10</u>
Total	21	101
 <u>Number of Children</u>		
None	4	19
1 or 2 children	5	24
3 or 4 children	8	38
5 children or more	<u>4</u>	<u>19</u>
Total	21	100
Mean = 3.3 children		

Appendix Table 2. Educational Characteristics of North Dakota Native American Entrepreneur Interviewees and their Parents

<u>Selected Characteristics</u>	<u>N</u>	<u>%</u>
<u>Level of Interviewees' Education</u>		
Less than High School	2	10
High School degree	3	14
Some College or Vocational training	12	57
College degree	1	5
Graduate school	<u>3</u>	<u>14</u>
Total	21	100
<u>Level of Interviewees' Fathers' Education</u>		
Less than High School	12	57
High School degree	2	10
Some College or Vocational training	2	10
College degree	1	5
Not sure	<u>4</u>	<u>19</u>
Total	21	101
<u>Level of Interviewees' Mothers' Education</u>		
Less than High School	11	52
High School degree	4	19
Some College or Vocational training	3	14
College degree	1	5
Graduate school	2	10
Total		

Appendix B: Values Scale

	<u>Strongly Agree</u>	<u>Strongly Disagree</u>
1. I believe it is important to save your money when you have extra.	1---2---3---4---5---6---7	
2. I desire to own very few things in life.	1---2---3---4---5---6---7	
3. I would rather work on projects with others in a group than work on projects alone.	1---2---3---4---5---6---7	
4. I enjoy competing against others to accomplish goals.	1---2---3---4---5---6---7	
5. I think we should do things when we are ready to do them rather than when we are scheduled to do them.	1---2---3---4---5---6---7	
6. We should live as if today was our last, rather than spend so much of our time preparing for the future.	1---2---3---4---5---6---7	
7. I am happiest when I am working.	1---2---3---4---5---6---7	
8. I want to enjoy the benefits associated with being an elderly person.	1---2---3---4---5---6---7	
9. It is more important to control nature than to live in harmony with it.	1---2---3---4---5---6---7	
10. Science findings help me make sense out of everyday life.	1---2---3---4---5---6---7	
11. It is important for me to live in accordance with my traditional heritage.	1---2---3---4---5---6---7	
12. If I had to choose, I would conduct my life so it offers change rather than stability.	1---2---3---4---5---6---7	
13. I believe it is important to give your money away to others when you have extra.	1---2---3---4---5---6---7	
14. I hope to accumulate as many nice things in life as possible.	1---2---3---4---5---6---7	

	<i>Strongly Agree</i>	<i>Strongly Disagree</i>
15. I enjoy long periods of time alone.	1---2---3---4---5---6---7	
16. If I had to choose, I would rather compete against others than cooperate with others to accomplish goals.	1---2---3---4---5---6---7	
17. Getting things done on time is very important to me.	1---2---3---4---5---6---7	
18. I believe it is important to prepare for the future.	1---2---3---4---5---6---7	
19. I am happiest when I am doing leisure activities.	1---2---3---4---5---6---7	
20. I think that I would prefer the benefits of being elderly to the benefits of being young.	1---2---3---4---5---6---7	
21. People should exercise control over the natural environment.	1---2---3---4---5---6---7	
22. My religion helps me make sense out of everyday life.	1---2---3---4---5---6---7	
23. If I had to choose, I would rather live by contemporary customs than by traditional customs.	1---2---3---4---5---6---7	
24. I try to conduct my life so that I can have some change just for the sake of change.	1---2---3---4---5---6---7	
25. If I had to choose, I would rather save my money than give it away to others.	1---2---3---4---5---6---7	
26. If I had to choose, I would rather own few things than many things.	1---2---3---4---5---6---7	
27. I am happiest when I am with a group of people.	1---2---3---4---5---6---7	
28. I enjoy cooperating with others to accomplish goals.	1---2---3---4---5---6---7	
29. I rarely pay much attention to the clock.	1---2---3---4---5---6---7	

	<u>Strongly Agree</u>	<u>Strongly Disagree</u>
30. I believe it is important to live for today.	1---2---3---4---5---6---7	
31. If I had to choose, I would rather spend time working than time at leisure.	1---2---3---4---5---6---7	
32. I want to enjoy the benefits associated with being a young person.	1---2---3---4---5---6---7	
33. People should live in harmony with the natural environment.	1---2---3---4---5---6---7	
34. Scientific findings help me make more sense out of everyday life than does my religion.	1---2---3---4---5---6---7	
35. It is important for me to keep in step with contemporary customs.	1---2---3---4---5---6---7	
36. I try to conduct my life for as much stability as possible.	1---2---3---4---5---6---7	
37. When it comes to my ethnic heritage, I can take it or leave it.	1---2---3---4---5---6---7	
38. Sometimes I am embarrassed by my ethnic heritage.	1---2---3---4---5---6---7	

Age _____

Gender _____

Educational Background _____

Ethnic/Racial Background _____

Occupation _____

GAG/cjj/5.1/VALUES

Appendix C: Interview InstrumentID# _____
Date _____NATIVE AMERICAN ENTREPRENEURS

This interview is part of a study being done by the Department of Agricultural Economics at North Dakota State University. The project will attempt to identify those factors that attribute to successful economic development on North Dakota reservations.

Your name has come forward as an entrepreneur, an innovative businessperson. Your input is appreciated. The information you provide will be kept strictly confidential. Neither your name, nor your business' name will appear in any report.

Name:

Age:

Gender:

Tribal Affiliation:

Family Background I

Tell me about your parents?

-educational level

-employment history

-entrepreneurial activity

In what ways, if any, did your family affect you as an entrepreneur?

How many brothers and sisters do/did you have? In what kinds of entrepreneurial activity are they involved?

Family Background II

What is your marital status?

Do you have any children? If so, how many?

In what ways, if any, does your family affect your entrepreneurial activity? How have they been affected by it?

Residential Background

Where did you grow up?

Have you lived in other places? If so, where and for how long?

Educational Background

Who influenced you the most as you were growing up?

Where did you go to school?

What is the highest level of education you completed?

How did your experience in school affect your entrepreneurial activity?

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Employment Background

What is your employment history?

How did working for someone else affect your entrepreneurial activity?

Entrepreneurial Activity

In what type of business are you currently engaged?

Why did you get into this kind of business?

Are you able to support yourself and your family on the income you receive from this business?

How long have you been in this business?

What type of support did you receive (financial/technical) from various programs?

How many people do you employ, both full-time and part-time?

You are seen as an entrepreneur.
-In what kinds of entrepreneurial activities have you been involved?

-How would you evaluate the success of your various attempts?

-What factors were associated with their success or failure?

What constitutes "success" for you?

What special talents or abilities do you possess that help make your business successful?

Do you think that there are any difficulties that are specific to Native American entrepreneurs? If so, what are they?

Do you think that there are any benefits that are specific to Native American entrepreneurs? If so, what are they?

How does being a successful entrepreneur relate to being Native American?

What areas of expertise were available to you when you were in the developmental stages of starting your business?

What financial resources were available to you in the developmental stages of your business?

What motivated you to "become your own boss"?

You probably know many people in the area: some are entrepreneurs; some are not; some have been successful; some have not. What have you found that differentiates successful entrepreneurs from the other people?

That is all the questions I have for you. Thank you for your time