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Bridging the Gap: Technical Assistance For Rural Native Women Entrepreneurs

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Abstract

Interest in self-employment is strong among Native American women. Business ownership can benefit individuals, families, and communities, but women-owned businesses experience unique challenges accessing support services and are less likely to survive. Few studies have explored self-employment motivations, challenges, and support needs of Native women. This article shares the results of applied research that used interviews with technical assistance providers, focus groups, and a survey of Native women in Idaho, USA. Technical assistance providers emphasized the need to establish trust and understand specific audience needs to target the right information in the right mode. Native women's primary motivations included the desire to help others and to make a living in culturally desirable ways. They reported mostly needing one-on-one support, including mentoring, resource navigation, and peer networking. Using our results, we discuss the evolution and lessons learned from the business support programs implemented. Business development programs interconnected at multiple scales can increase the resilience of programs for Native women. Further, tribe- and community-based programs can engender trust and tailor supports to local and cultural contexts while helping entrepreneurs access and navigate resources available outside their local area.

Keywords: Indigenous entrepreneurship, rural development, social entrepreneurship, participatory action research, community development

Combler le fossé : Assistance technique pour les femmes entrepreneures autochtones en milieu rural

Résumé

L'intérêt pour le travail indépendant est fort chez les femmes autochtones américaines. Être propriétaire d'une entreprise peut être bénéfique pour les individus, les familles et les communautés, mais les entreprises dirigées par des femmes rencontrent des difficultés particulières pour accéder aux services de soutien et ont moins de chances de survivre. Peu d'études ont exploré les motivations, les défis et les besoins de soutien des femmes autochtones en matière de travail indépendant. Cet article présente les résultats d'une recherche appliquée basée sur des entretiens avec des prestataires d'assistance technique, des groupes de discussion et une enquête menée auprès de femmes autochtones de l'Idaho, aux États-Unis. Les prestataires d'assistance technique ont souligné la nécessité d'établir un climat de confiance et de comprendre les besoins spécifiques du public cible afin de lui fournir l'information pertinente sous la forme appropriée. Les principales motivations des femmes autochtones comprenaient le désir d'aider les autres et de gagner leur vie de manière culturellement acceptable. Elles ont déclaré avoir principalement besoin d'un soutien individuel, notamment de mentorat, de recherche de ressources et de réseautage entre pairs. À partir de nos résultats, nous analysons l'évolution et les enseignements tirés des programmes de soutien aux entreprises mis en œuvre. Les programmes de développement d'entreprise interconnectés à plusieurs échelles peuvent accroître la résilience des programmes destinés aux femmes autochtones. De plus, les programmes communautaires et tribaux peuvent instaurer la confiance et adapter le soutien aux contextes locaux et culturels, tout en aidant les entrepreneurs à accéder aux ressources disponibles hors de leur région et à s'y retrouver.

Mots-clés : entrepreneuriat autochtone, développement rural, entrepreneuriat social, recherche-action participative, développement communautaire

1.0 Introduction

Self-employment and entrepreneurship can be important vehicles for self-sufficiency, economic wellbeing, and community development, especially in rural areas with limited employment opportunities. In the United States, Native American business ownership has been promoted as offering culturally relevant strategies to address poverty and foster economic opportunity (Benson et al., 2011; Erdmann, 2016). Business ownership can be empowering for Native women, 75% of whom are primary or co-breadwinners in their households but on average are paid 60 cents for every dollar paid to non-Hispanic White men (Tucker, 2021).[1] This pay gap and other factors support interest in business ownership among Native women on and off reservations (Native Women Lead, 2023). Between 2002 and 2012, the number of Native women-owned businesses grew 67% (IWPR, 2020). In 2018, Native women owned 161,500 businesses that employed 61,300 workers and generated $11 billion in revenue (Native Business Magazine, 2019). US Census statistics indicate continued growth in Native women-owned businesses (Jordan, 2023).

Few studies have explored the motivations, opportunities, and challenges of business ownership specific to Native women (Aspaas, 2004; Croce, 2017; Erdmann, 2016). Our study responds to the need to understand how technical assistance programs can best support Native businesswomen in rural places where women's business experiences "are situated in unique localities and cultural roots that may vary quite distinctly" (Aspaas 2004, p. 282) from those of other US business owners. This study is part of an effort to advance opportunities for place-based rural economic development by the Coeur d'Alene Tribe and Nez Perce Tribe, both of which aim to advance community development at the entrepreneur and tribal scales, according to their own priorities, and to identify and localize strategies to support Native women entrepreneurs based on context and place-based resources and constraints. This research dovetailed with an initiative to start a women's business center in northern Idaho, USA, that included services tailored to minority groups. Our study is grounded in practical concerns that provide potential tangible benefits and motivation for participation for the two tribes and their members. We draw from technical assistance provider interviews, focus groups, and a survey of Native women business owners in northern Idaho to explore three research questions:

1. What factors motivate, facilitate, and constrain business ownership among rural Native women?
2. What resources and programs are needed to best support rural Native women entrepreneurs?
3. What lessons for community practice can be learned from the development, implementation, and evolution of available technical assistance programs?

We situate our study in the literature and project background before describing the methods. We then present results from technical assistance provider interviews and from focus groups and a survey of rural Native women business owners. Next, we describe the evolution of partner programming and lessons learned based on follow-up interviews. We conclude with a discussion of implications for research and practice.

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[1] Native American, American Indian, and Indigenous American are terms used to refer to the Indigenous peoples of the United States. We use "Native American women" and "Native women" when referring to participants.

2.0 Literature Review

The literature on women and Indigenous entrepreneurs is growing, yet remains relatively underdeveloped (Aspaas, 2004; Croce, 2017; Orser & Riding, 2016). We included literature on entrepreneurial ecosystems where entrepreneurship is often place-based with specific assets and within a specific culture. Entrepreneurial ecosystems have been described as inclusive of policy, culture, finance, supports, human capital, and markets (Isenberg, 2011; Mason & Brown, 2014). This approach considers the complexity of a business in a community of "interdependent actors, individuals, entities and regulatory bodies" (Cavallo et al., 2018, p. 12).

However, the entrepreneurial ecosystem literature remains focused on financial profit. We can add to entrepreneurial ecosystems the concept of social entrepreneurship, where an underlying goal is to create social value, rather than or in addition to personal and shareholder wealth (Austin et al., 2006; Buratti et al., 2022) and community entrepreneurship, which adds the goals of economic, social, and environmental sustainability; local accountability; and long-term benefits to local people (Buratti et al., 2022). This integration of models better reflects interests, opportunities, and resources available for rural Indigenous business development.

Balancing individual financial interests with non-monetary and collective values is common among Indigenous entrepreneurs (Colbourne, 2017; Evans & Williamson, 2017; Gladstone, 2018; Lindsay, 2005; Peredo et al., 2004; Vázquez-Maguirre, 2020). Research has identified a collective or community focus as foundational to Indigenous entrepreneurial goals and definition of success (Peredo & McLean 2013). Indigenous entrepreneurs are often motivated to start businesses to enhance alliances, access to capital, culture and values, self-sufficiency, and educational attainment (Colbourne, 2017; Croce, 2020; Erdmann, 2016; Padilla-Meléndez et al., 2022). Côté and Evens (2025) found that successful Indigenous entrepreneurs in Toronto, Canada, Phoenix, USA, and Brisbane, Australia, used their social mobility to help their families and friends and to sustain and strengthen connections to their Indigenous community. Wood and Davidson (2011) found push factors, including better lives for children and supporting local economic development more important to Indigenous entrepreneurs in Australia than pull factors such as individual success and monetary gain. The desire to meet needs and create opportunities for their families and communities influences the types of businesses rural and Native women own (e.g., Aspaas, 2004; Newman et al., 2023). This integration of individual and collective interests is not new. Historically, Native American tribal member trade was tiered to tribe-level strategy (Gladstone, 2018), and Native American enterprises often have "quadruple bottom-lines," incorporating entrepreneurship, spirituality, community, and environmental sustainability (Colbourne, 2017, p. 58).

Yet, Indigenous entrepreneurs can have trouble navigating the tension between their commitment to advancing community and cultural aspirations and business realities (Evans & Williamson, 2017). Barriers specific to Native American entrepreneurship include the need to build financial literacy, credit, business management skills, and access to financing (Adamson & King, 2002; Stewart & Pepper, 2011). Garsombke & Garsombke (2000) found Native business owners less likely to have parents who owned a business and to have less entrepreneurial capital such as skills developed through family business experience compared to non-Native business owners. Native Americans disproportionately live in rural counties, and distance to services can be another barrier (Adamson & King, 2002; Benson et al., 2011). In addition, while many business resources are

available online, access to reliable, high-speed broadband in rural and tribal reservation communities is still lagging (Henning & Rodman, 2021; Perrin, 2019; Rotz et al., 2019). In general, women experience greater barriers to starting and sustaining a business, including negative gender stereotypes that impact their ability to obtain bank loans and make them more likely to rely on personal savings and family members for financing (Davies-Netzley, 2000; Newman et al., 2023; Wang, 2019). Research also shows that women are more likely than men to be self-employed because they need flexibility to earn an income while fulfilling caretaking responsibilities (Marlow & McAdam, 2013; Newman et al., 2023).

Other factors also facilitate the success of Native American entrepreneurs (Benson et al., 2011; Erdmann, 2016). For example, Native-specific business programs and networks are emerging (US Small Business Administration, 2023), including at least one national-scale organization by and for Native women (Native Women Lead, 2023; Stewart & Schwartz, 2007). In Canada, Côté (2012) found that funding, social status, above-average education, living where your business activity is, living and working in a large urban center, being married or having a partner, having children that help, and the use of business programs can all be important to Indigenous business success. Côté (2012, p. 96) also argues that "social capital is most advantageous when it is diverse, because it draws on resources and information from a variety of social contexts." Côté and Evans (2025) found that social mobility was related to diverse Indigenous and mainstream social capital and to increasingly diverse Indigenous cultural capital.

Several studies support a contention from social embeddedness and intersectionality perspectives that business owners' experiences, access to resources, and outcomes are affected by the interaction of the multiple characteristics they embody—including gender, race, ethnicity, and class—with broader community, economic, and political contexts (Harvey, 2005; McKeever et al., 2014; Newman et al., 2023; Romero & Valdez, 2016). Therefore, Native women's entrepreneurial experiences can be "diverse and complex" (Croce, 2020, p. 1014) and have points of divergence from entrepreneurs with different social positioning. For example, the disproportionate violence experienced by Indigenous women (Burnette, 2015; Rosay, 2016) along with broader systems of oppression and colonialism partly underlie interest in entrepreneurship as an expression of self-empowerment and self-determination (Croce, 2020). Not accounting for how Indigenous entrepreneurship is embedded in family, community, culture, and place has led to failed interventions (Peredo & McLean, 2010). Acknowledging the diversity of individual positions and approaches is important (Mrabure, 2019). Indigenous entrepreneurs have diverse views of business and success, which are individualized in the sociocultural context of their community and values (Lindsay, 2005).

In summary, literature reveals that Indigenous individuals pursue entrepreneurship for varied reasons, and studies specifically about Native American women are lacking. However, previous studies point to the intersection of social and community entrepreneurship motivations in addition to interest in individual or company profit.

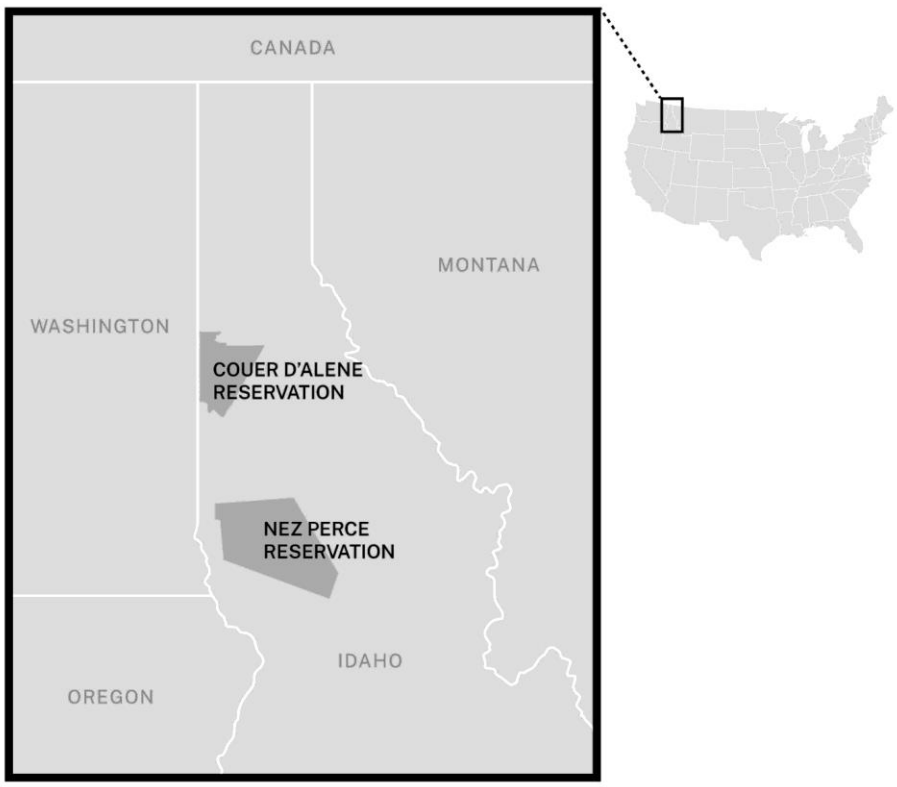
3.0 Methodology

3.1 Project Background and Study Area

This study, which focused on Native women, was part of a broader project to support business development for minority women in Idaho, a large (82,645 square miles), predominantly rural state in the US Northwest (see Figure 1). In

2020, Idaho had 22.3 people per square mile compared to 93.8 people per square mile for the country (US Census Bureau, 2020).

Figure 1. Northern Idaho study area.



Source: Google (n.d.).

The Coeur d'Alene Tribe and Nez Perce Tribe are two of the five tribes in Idaho, with approximately 2,190 and 3,500 members, respectively (Coeur d'Alene Tribe 2021; Nez Perce Tribe, 2021). The tribes of Idaho have long interacted; however, "their languages, means of organizing themselves, relationships to aboriginal landscapes, and histories are diverse and distinct" (Coeur d'Alene Tribe et al. 2018, p. 24). Between 2015 and 2019, an average of 1,541 Native Americans lived on the Coeur d'Alene Reservation, and 2,760 lived on the Nez Perce Reservation (US Census Bureau, 2019). On average, 36% of Native Americans on the Coeur d'Alene Reservation and 27% on the Nez Perce Reservation experienced poverty between 2015 and 2019, compared to 13% of the total population in Idaho and nationally (US Census Bureau, 2019). The median household income from 2015 to 2019 among Native Americans living on the Coeur d'Alene Reservation was $39,417 and $43,854 for those living on the Nez Perce Reservation, compared to $55,785 for the total population in Idaho and $62,843 nationally (US Census Bureau, 2019). Poverty and income data provide context that reflects historical disparities, but both tribes have assets and are actively pursuing strategies that foster rural community economic development. Both are among the top three largest employers in northern Idaho, driving economic opportunity, and both have Community Development Financial Institutions (CDFIs) (Peterson, 2020).

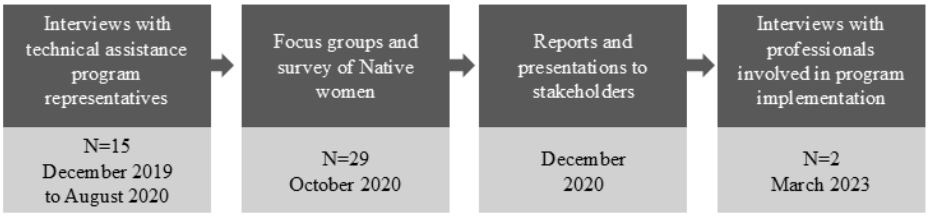
3.2 Materials and Methods

We used a mixed-methods participatory action research design to explore our research questions and provide practical information for planning and program

development (Onwuegbuzie & Collins, 2007; Cornish et al., 2023). Using a sequential process, each stage informed the next, including implementing recommendations into technical assistance programming (see Figure 2). We used several strategies to mitigate potential researcher biases including having a research team comprised of members with diverse backgrounds, social positioning to the topic, and expertise; recruiting a diverse participant sample, including a variety of service provider professionals and Native women; triangulating multiple methods; and performing validation checks with participants and the broader interdisciplinary project team to strengthen and ensure accuracy of interpretations.

The research was certified exempt by the University of Idaho Institutional Review Board (Protocol 19-003), and the Coeur d'Alene Tribe Interdisciplinary Research Review Committee. The Nez Perce Tribe Director of Economic Development approved the research plan.

Figure 2. Data collection timeline.



3.3 Interviews

From December 2019 to August 2020, we conducted 15 interviews with technical assistance providers, including staff from the Nez Perce Tribe and Coeur d'Alene Tribe, economic and business development organizations, and financial institutions. We identified participants through referral sampling and purposeful targeting of organizations identified via an internet search. The interview was semi-structured and asked participants to describe their organization, partners, outreach modes, and programs; perceptions of clientele needs and characteristics; extent current programs are used or underused; service gaps; and perceptions of Native women's motivations, interests, opportunities, and challenges starting and running a business. In March 2023, we conducted follow-up interviews with two informants with firsthand knowledge of outreach programs implemented to gain their perspectives on lessons learned, impacts, and plans for future programming. Interviews lasted an average of 50 minutes and were audio recorded and transcribed with permission.

3.4 Native Women Focus Groups and Survey

In October 2020, we facilitated two focus groups with Native women who previously or currently owned or were starting a business. The first focus group was held in Clarkston, WA, at a venue owned by the Nez Perce Tribe (n=15), and the second was held in Plummer, ID, at a venue owned by the Coeur d'Alene Tribe (n=14). Tribal staff helped organize the focus groups, including recruiting participants and selecting the venues. Participants received a $100 stipend. Focus groups covered motivations and challenges to starting or operating a business and interest in and access to business support. Focus groups lasted 90 minutes and were audio recorded and transcribed with permission.

During the focus group, participants completed a 10-minute paper-based survey that gathered demographic and business characteristics; computer, mobile device, and internet skill and access; interest in programs and resources; family

business background and involvement; and business motivations and challenges (n=24). The survey efficiently gathered data to expand and complement our qualitative results (Onwuegbuzie & Collins, 2007).

3.5 Analysis and Results

We analyzed the interview and focus group transcripts using ATLAS.ti software. The analysis involved identifying and organizing themes through an inductive approach (Charmaz, 2006). Two researchers independently sorted data into preliminary codes and then integrated their codes into a single framework (Thomas, 2006). We then used focused coding to complete the analysis (Thornberg & Charmaz, 2014) and presented and discussed findings with our partners from both tribes to ensure stakeholder credibility (Thomas, 2006). We used Excel to generate descriptive statistics for the focus group survey.

3.6 Technical Assistance Provider Interviews

One theme that emerged from interviews with technical assistance providers was that Native women have the same knowledge and skill development needs as anyone interested in starting or owning a business, including planning, financial management and bookkeeping, marketing, and wage setting. As one interviewee said, “They’re interested in business fundamentals just like everybody else.” Interviewees widely shared the perspective that basic business skills are the greatest technical assistance needed “the accounting and bookkeeping fundamentals, that’s where we see the biggest gap.” This assertion sums up the need, “They might have a great idea, but they don’t know how to put it together and getting financing is very difficult.”

While one interviewee said they do not believe Native women need programs specifically tailored to them, this perspective was not widely shared. Most interviewees conveyed that Native women’s support needs are embedded in unique circumstances and socioeconomic contexts that must be considered when designing and implementing technical assistance programs: “So, we’re looking at actual [business development] strategies and actions…within each of those elements: housing, economic development, health, and safety.” While one interviewee said, “as a segment [they] really have the skills and fortitude to succeed—they stand out,” many said Native women face systemic barriers related to racism, persistent poverty, and lower levels of formal education. An interviewee articulated: “My refocus is teaching…about how to deal with racism and discrimination and empowering them to deal with that…. It’s still hurtful. It’s still emotionally draining. It’s still emotionally impactful on somebody to have to deal with that.”

Interviewees also described gendered roles, family obligations, and lack of family support as systemic barriers: “If you can't engage your family to support what you're doing to be self-employed…it's a barrier for you…because it's really hard if your family is not for what you're trying to do, I think.” Additional interview themes suggested the need for more accessible programs tailored to women. One participant shared, “I do feel that a business center is needed, and we definitely would love to see it be focused on women.” Another said, “[Native women] need to be in safe spaces.”

Interviewees emphasized the need for programs to develop trust. Lack of trust compounds access barriers. One said their organization had experienced the most success engaging Native women when they partnered with a tribal organization. Non-native interviewees noted communication and engagement barriers that limited their success reaching Tribal members: “I'm sure other

agencies, other helpers, would face that same thing…you're not part of the tribe…there's something between you and the people you're trying to help."

Interviewees commonly said networking, coaching, and one-on-one mentoring are especially effective strategies for supporting Native women. One person offered the following insight: "Those connections within their communities [are important]…definitely the networking. Also, professional networks." However, such programming is resource intensive, and a related theme was that funding, staff, and other resource constraints limit program capacity: "The mentoring and the actual coaching time that goes into that [is needed], [and for] that we do need a [staff] person." Overall, limited resources widely hindered interviewees' programs' ability to provide more time-intensive individual mentoring and networking facilitation: "This becomes a question of funding and bandwidth to do it. [It requires] labour hours, and it's labour intensive." Limited resources for program advertising is also a common constraint that emerged: "Knowing the service is available [is a barrier because] we don't have a marketing budget."

The importance of—and barriers to—offering accessible in-person support were also themes: "Part of the challenge is going to be doing some of the face to face." Many program offices are in population centers while many Native women live in rural communities:

> I am referring to cutting down on the driving time for women. [Programs] also need to be offered at times that [work for them]. This is all logistical stuff, but that's really, really important because, if you're providing assistance, that is going to make or break a woman's success in her business.

In-person programming is especially important in the context of technology and broadband limitations. One interviewee said, "Access to computers isn't always something that they have," and another said, "The rural areas still have a challenge with broadband access." These issues tied directly to the need to adjust program content and to develop rural broadband infrastructure: "In my part of [my agency], for federal government contracting, [the resources are] pretty much all online now." One interviewee said their organization offers an online business directory, but Native women must have both internet access and training to populate it: "Whether they take any of our online or on-demand classes or education, just being on our directory and having these extra values is big." Another identified a digitized way to make mentoring matches:

> When I customize this mentorship software, for someone that's asking for help or asking for a mentor, it says, '…check, the top three areas you're looking for help in.' Then your mentor has the same list. They're identical. That's why the algorithms work.

Related to the value of one-on-one support, one interviewee said there is a need to adjust standardized training materials and provide more individualized attention:

> There's lots of worksheets that once you kind of go through and answer some questions, you can really come out of those with a neat little business plan. But the lack of confidence or the lack of comfort in just

> starting that was big and so having somebody that can take the time to work with entrepreneurs on those kind of things is a big one.

At the same time, another theme was that the already tailored materials could be honed to meet a particular Native women audience: "There's not necessarily a need to reinvent the wheel in terms of adopting some of the tools that are out there."

The interviews with business development professionals revealed important information on how they perceive the business support landscape, from understanding the needs of the audience to resource constraints, and from providing the right tailored information in the right mode of delivery to building audience participation. We now turn to the Native women themselves.

3.7 Focus Group and Survey Results

Table 1 summarizes focus group participants' demographic characteristics. All focus group participants had at least some college education, and four had a graduate or professional degree (n=23). That all focus group survey respondents had post-secondary education is notable and in alignment with other studies associating educational attainment with Indigenous entrepreneurial success (e.g., Côté, 2012). The two participants over the age of 59 were tribal elders who came to share their experiences operating businesses in past decades. That some of the participants were affiliated with multiple and other tribes suggests potential to leverage additional social capital, networks, customers, and other opportunities.

Table 1. *Focus Group Participant Demographic Characteristics*

Characteristic	**n**	**%**
Educational attainment		
Some high school or less	0	0
High school diploma or GED	0	0
Some college (no degree)	5	22
Technical or associate degree	5	22
Bachelor's degree	9	39
Graduate or professional degree	4	17
Tribal membership[a]		
Coeur d'Alene	9	39
Colville	1	4
Nez Perce	14	61
Other	2	9
Ethnicity		
Hispanic/Latina	1	6
Non-Hispanic/non-Latina	15	94

Table 1 continued

Race		
African American/Black	0	0
American Indian/Alaska Native	21	95
Asian/Pacific Islander	1	5
White/Caucasian	0	0
Other	0	0
Age		
20 to 39	9	41
40 to 59	11	50
60 to 79	0	0
80 and older	2	9
Marital status		
Divorced	3	14
Never married/single	7	33
Married	11	52
Widowed	0	0
Separated	0	0

[a] Two respondents are members of more than one tribe.

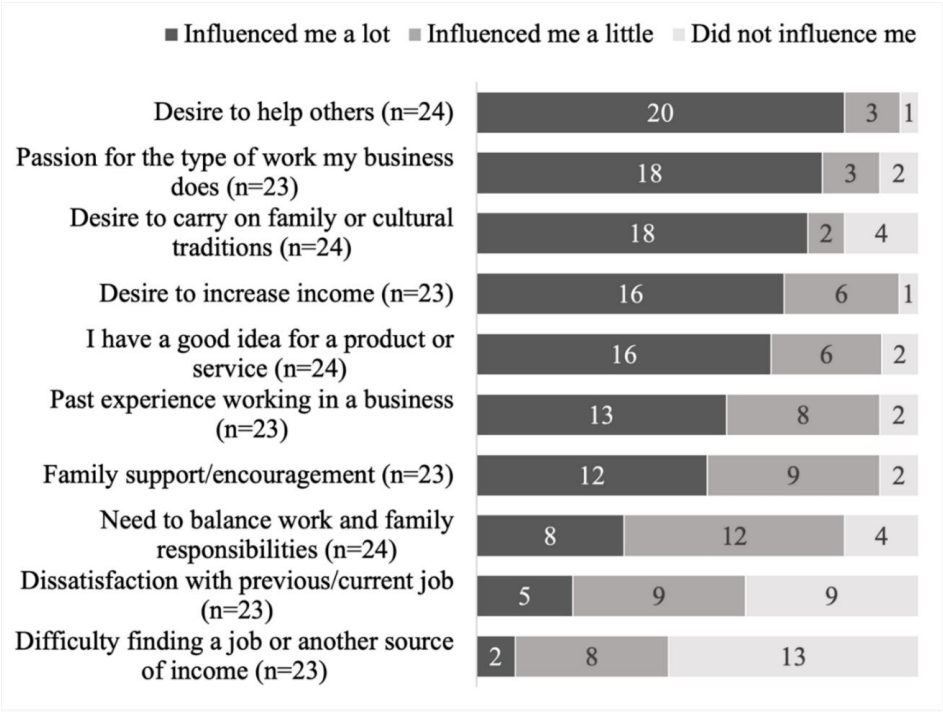
Table 2 summarizes the focus group participants' business characteristics. Ten owned a business and 14 either owned one previously or were starting one. Fifteen of 24 participants had at least one family member who had owned a business: six had a spouse, 11 had a parent/parent-in-law, five had a grandparent/grandparent-in-law, eight had a sibling/sibling-in-law, and three had a daughter/son who had owned a business. Most of the businesses had been in operation for 10 years or less, were small or micro scale, and some proportion of their customers are Native American.

Desire to help others, passion for the work, desire to carry on family or cultural traditions, and desire to increase income were factors that influenced the greatest number of participants. Difficulty in finding a job or another source of income and dissatisfaction with a previous job stood out as factors with the least influence (see Figure 3). Launching a business was commonly described as a step towards independence and self-reliance and an opportunity to increase income, which was necessary but not always the driving ambition. One participant mentioned, "I'm not looking at it as a mechanism to make money. It's just that every once in a while, that's what happens." Overall, their business goals were integrated with and sometimes secondary to other needs. For example, 20 of 24 participants said they were influenced to start a business to some extent by the need to balance work and family responsibilities (see Figure 3).

Table 2. *Focus Group Participants' Business Characteristics*

Characteristic	n	%
Length of business ownership		
Less than 1 year	1	13
1 to 5 years	4	50
6 to 10 years	2	25
More than 10 years	1	13
Number of paid employees		
None	3	43
1 to 4	3	43
5 or more	1	14
Share of customers who are Native American		
Less than 1%	0	0
1% to 25%	1	13
26% to 50%	2	25
51% to 75%	3	38
76% to 100%	2	25

Figure 3. Factors influencing respondent interest in starting a business.



The most salient motivations from the focus group discussions were the drive to make a living in culturally desirable ways interwoven with carrying forward culturally important practices; helping others; and supporting intergenerational relationships, learning, and wellbeing. Some described their businesses as, or aspired to build, family businesses:

> The work that I do is in traditional arts: the history, culture, and language. And for me, it's helpful for it to be intergenerational. So even though I'm starting this for myself–to be my own boss, for the income, for the flexibility–I also want to be able to include my daughter....so intergenerational and inclusion of family is important.

The importance of intergenerational benefit beyond just their nuclear families was an example of the tendency towards social enterprise: "It's always been kids, horses, and culture. We always emphasized that…. I have so many kids calling me Granny, sometimes I don't even know who they are." An important nuance that emerged from the qualitative data was that many were motivated not only by the "desire to carry on family or cultural traditions" (as we worded the survey question) but in self-employment as one of the only ways to make a living employing skills from their traditional economies. This was also reflected in the types of businesses they had or were interested in launching, many of which were related to their unique cultural and human capital as native peoples (e.g., making traditional jewellery, music, art, cloth, and rope; fishing; cultural tourism and education; and horse breeding and equestrian experiences). Some viewed their business activities as an expression and continuation of trade practices developed as part of historical intertribal economies. While these pursuits were an important focus group theme, not all interests included traditional activities.

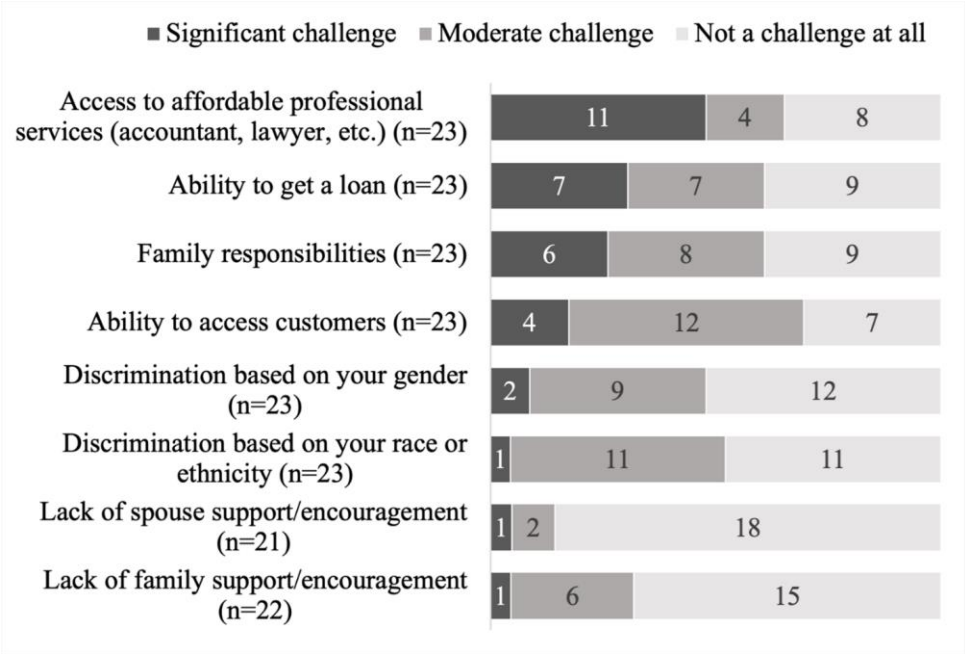
In focus group discussions, the challenges participants described included needing website development and e-commerce support (e.g., the ability to accept electronic payment) and coming to view themselves as 'real' business owners: "I honestly never really even considered myself as a business…it was just something we did for a little bit of extra income." Much of the discussion in one group focused on the challenges elder participants had experienced exercising and defending treaty fishing rights, including being arrested, and the impacts of environmental degradation on entrepreneurial opportunity. This discussion also touched on the interaction of colonization and capitalism with environmental, gender, and racial inequalities:

> When Lewis and Clark made their great visit through here, they noted the robust economy of the women. Today, we carry genetic traits as well as physical traits from being root diggers. …We need, as Indigenous women, to be able to stand for all our peoples and our treaty. And this is a big part of it, the education and the advocacy that needs to happen for our women's economy, particularly our Indigenous women's economy now. Because we come from matriarchal societies that the leadership in Indian country is predominantly Indian men, and they have learned from the best of this dysfunctional system of how to suppress our voices.

In the survey results, access to affordable professional services, ability to get a loan, family responsibilities, and ability to access customers were factors that most strongly challenged the largest number of participants; however, 11 reported that discrimination based on gender and 12 reported that discrimination based on race or ethnicity was a challenge to some extent (n=23) (see Figure 4).

Being rural constrains access to in-person support. Most programs are offered in larger communities, requiring people to drive 30–80 miles or farther to participate. This coupled with lack of broadband constrains the channels through which some have opportunities to learn in-person or online. While many acknowledged this community barrier, few participants indicated that this was a problem for them. For example, all participants said they had a tablet or personal computer at their home or business, and 22 said they had internet they could use to conduct business, although some households had very slow internet speeds and no broadband access (n=23). With a few exceptions, participants had skills using these technologies.

Figure 4. Extent survey respondents said select factors challenged their ability to start a business or meet their business goals.

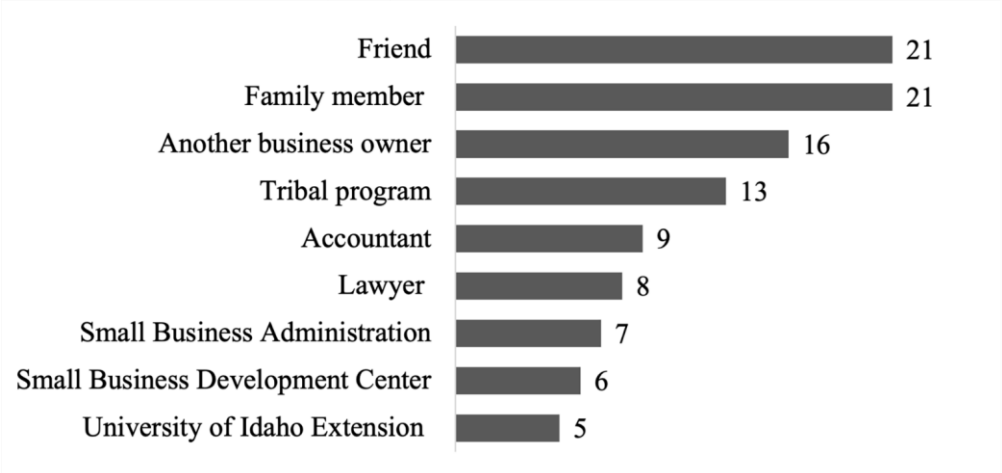


Nearly all focus group participants wanted to learn more about all business topics we asked about on the survey, including accessing loans and grants, marketing, taxes, licensing or registering a business, budgeting, accounting, and writing a business plan. The focus group discussions highlighted the need not only for supports for new business owners but for women with an established business who are ready to scale up and for tailored support, especially mentoring: “What I didn't have…was mentorship or other people that I could talk to, particularly that would understand my situation and could really give me qualified advice.” Consistent with the survey finding that access to affordable professional services was the most significant challenge for the largest number, 21 of 23 had received business advice from a friend or family member in contrast to the smaller number who had received business advice from a professional (see Figure 5).

These results reflect the availability and preference for support from trusted sources, such as family, friends, other business owners, and tribal programs, as well as barriers to accessing non-tribal professional services. A dominant theme in both focus group discussions (and survey results, see Figures 6 and 7) was interest in developing Native women business networks and mentoring from other Native women specifically: "I'm really excited to make these connections…and to meet other women like-minded who are starting their business or have their business [and] are open to teaching and mentoring." Most were looking to solve or answer a context-specific problem. For example, the need for pricing help was a theme. Some were having difficulty pricing their time, transitioning from a gift economy, or distinguishing the price they charge their kin versus the price they need to make a profit. In the discussion examples, general business development resources related to pricing had not been useful. Oftentimes other Native women business owners had the most relevant experience and advice:

> Like in our beadwork, or basketry, I had to reach out to [another Native woman business owner] a couple of times and just pick her brain on pricing because I wasn't even sure if I was underselling myself or if I was even marking on the right price. So that's helpful to network together as a community of women…to come up with ideas to support each other in terms of even pricing negotiations and anything in that nature.

Figure 5. Number of focus group participants who had received business advice from select sources (n=23).



While participants' greatest interest was in opportunities for mentorship and mutual support from other Native women business owners, they were interested in learning through all the formats and in participating in all the business network types we asked about on the survey (see Figures 6 and 7).

Figure 6. Extent survey respondents said they are interested in learning through select formats.

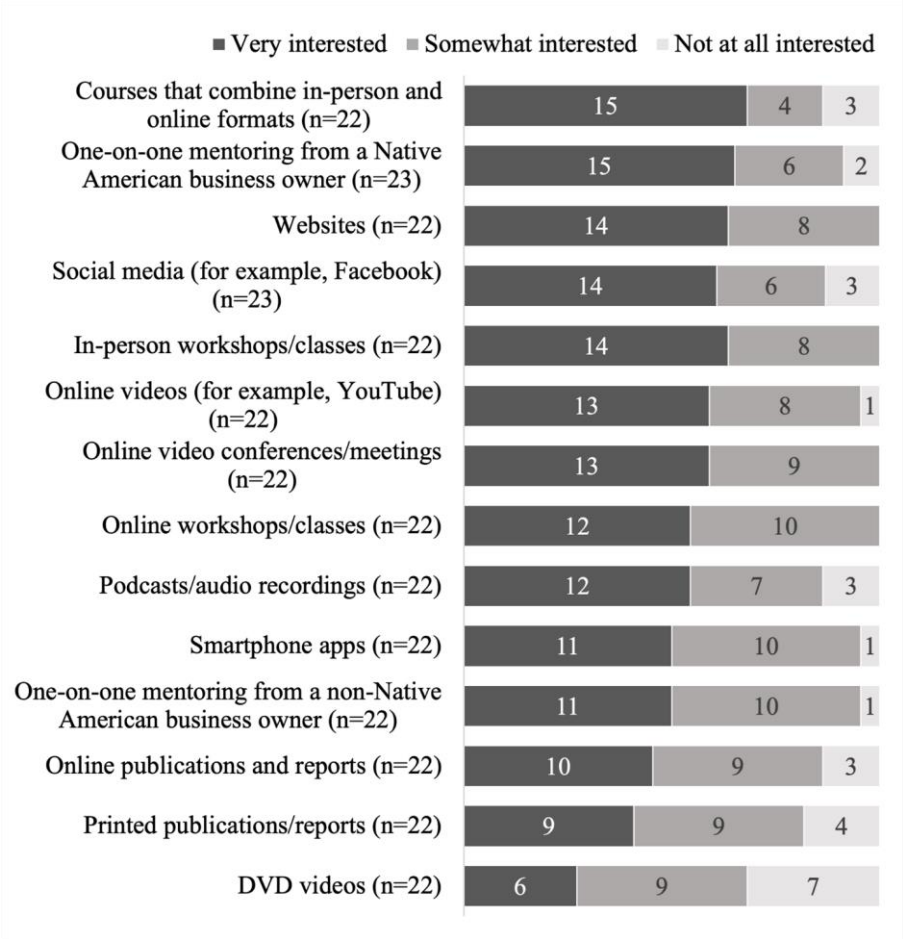


Figure 7. Focus group participants' level of interest in types of professional networks.

3.8 Outreach Program Evolution and Results in Action

After data collection and analysis, we presented the results to our partners at the Nez Perce Tribe, Coeur d'Alene Tribe, University of Idaho College of Law, and University of Idaho Extension to mitigate researcher bias, refine interpretation, and inform business support development and outreach. As we collected our data, the broader team developed a partnership with the Idaho Women's Business Center (IWBC), which launched in southern Idaho in 2019 and wanted

to expand its service area to northern Idaho. The partnership was mutually beneficial: our US Department of Agriculture (USDA) Agriculture and Food Research Initiative-sponsored project provided funding and needs assessment results that helped the IWBC open an office to serve northern Idaho (2020) and informed programming for minority women statewide, and the IWBC provided valuable information for our project and implemented our recommendations. The project helped pay salary for an IWBC associate director who was a bilingual (English/Spanish) woman of color, and the Moscow (Idaho) Chamber of Commerce provided affordable office space. The IWBC expanded its advisory board to include members from northern Idaho and met with representatives from tribes to explore opportunities, interests, and needs. As an interviewee explained,

> One of the lessons that we learned when we started…was, to get [Native American] small business owners…to participate, we needed buy-in from the [tribal] councils. ...It just takes time to earn the trust because of how little trust there's been.

An early output was the creation of the Idaho Native American Women Business Alliance (Alliance), a platform co-developed by tribal partners and facilitated by the IWBC to support business owner networking across the five tribes of Idaho, including a private Facebook group for Native women, and information about assistance and training opportunities. The next deliverable was a four-part training series with sessions on business planning, payment processing/e-commerce, marketing, and accounting that the IWBC implemented in 2021 in partnership with the Coeur d'Alene Tribe, Nez Perce Tribe, and Shoshone-Bannock Tribe. The IWBC delivered the trainings through a hybrid in-person and video conference model wherein a different tribe hosted each in-person location to engage and make the trainings as accessible as possible to the greatest number of Native women statewide while fostering peer networking and promoting the Alliance.

In 2021, the IWBC closed the northern region office, although the broader initiative to improve and expand support for Native and other minority business owners in Idaho continued to evolve. For one, the IWBC and collaborators focused their energy on securing a US Small Business Administration grant to pilot the hub-and-spoke individualized and culturally relevant *Idaho Connect Community Navigator Program*. The two-year pilot program established the IWBC as the resource hub and eight community partner organizations (Nez Perce Tribe, Coeur d'Alene Tribe, Shoshone-Bannock Tribe, Idaho Black Community Alliance, Idaho Hispanic Chamber of Commerce, South Central Hispanic Chamber of Commerce, Veteran Entrepreneur Alliance, and Idaho Veterans Chamber of Commerce) as the spokes providing one-on-one business counseling, peer-to-peer mentoring, technical assistance, lending, and access to resources. Each *spoke* organization had its own professional navigator who, to increase trust and access, was generally a member of the respective target community who provided in-person business training and counseling and facilitated resource navigation. At the time of our follow-up interview in July 2023, at least one IWBC advisor was a Native woman from an Idaho tribe. An output of the Idaho Connect Community Navigator Program was Idaho Rez Rising, a web-based directory of Native-owned businesses in Idaho. Additionally, the Nimiipuu Community Development Fund, a CDFI serving the Nez Perce Reservation and traditional areas of Idaho, Oregon, and Washington,

hired a second community navigator supported by an award from a national organization that funds Native American initiatives.

Some challenges the IWBC and tribal partners faced in expanding programming for Native women related to staff time constraints and the need to secure additional funding to hire more and sustain current positions. These were both also mentioned by professionals in the first round of interviews. Time constraints forced the partners to refocus energy on developing and implementing the community navigator program rather than fully developing their vision for the Alliance, although the Facebook group continued to be active. While the community navigator program expanded needed supports for underserved business owners in Idaho, including Native Americans, the program does not focus on women specifically. Moving forward, the IWBC and partners plan to transition Idaho Rez Rising into an independent non-profit organization with the Alliance as one of its programs. The partnership is also recruiting additional Native American board members so that Idaho Rez Rising has a majority Native American board of directors to further ground its work and increase funding options.

4.0 Discussion and Conclusions

As focus group participants described, entrepreneurial interest and activity among Native women is not new; however, their entrepreneurism and broader economic contributions have been systemically undervalued, underrecognized, and under-supported. Obvious disparities in opportunity and resources exist: some common to rural development in general (e.g., lack of high-speed internet) and some specific to Native Americans (Croce, 2020).

The Native women participants were exercising agency rather than being 'pushed' into self-employment due to a lack of other opportunities. Native women are diverse, as our focus groups illustrated. Consistent with intersectionality, social positioning affects their business motivations, interests, and challenges, as has been found in other minority women (Harvey, 2005; Newman et al., 2023; Romero & Valdez, 2016). Many of the entrepreneurs prioritized non-monetary values as equal to or more important than monetary ones, consistent with studies of minority women entrepreneurship (Colbourne, 2017; Gladstone, 2018). That many of these businesses reflect adaptive and flexible approaches advancing multiple values means success cannot only or primarily be measured by financial success. They are an expression of the interaction of individual and collective agency that creates new opportunities to meet individual and community needs and goals. As such, starting and operating a business can be a vehicle to individual and collective fulfilment.

Like all business owners, Native women need business support resources delivered by experts they trust. While Native women own all types of businesses, clusters occur around important aspects of their cultural and family identity (Colbourne, 2017). Some are common across tribes, such as traditional arts and crafts, which indicate the need for more resources developed specifically for these business types. We found Native women business owners want opportunities to interact and learn from each other to build self-confidence and entrepreneurial identity and because other Native women have uniquely pertinent business experience. These findings reflect the importance and interaction of social and human capital in entrepreneurial success (Côté, 2013) and suggest business supports should recognize and reflect these unique networks and skills by including connections and resources beyond conventional business networks. Our findings are consistent with Côté's (2013) observation that more diverse social networks provide greater opportunities. Supports for

Native women business owners need to integrate multiple scales of resources, including individual, family, tribal, intertribal, national, and even international networks and systems of support. Access and use of each level of service is linked to trust, which, for many, only exists within the family and tribal levels. Partnering with and tiering the efforts at each tribe is a primary strategy for building trust to increase access to professional services. Local tribal entities and professional organizations are important not only for their direct services and ability to tailor supports to local and cultural contexts, but also to foster the mentorship, peer-to-peer relationships and networking that many focus group participants desired, and key informants recognized as important. Building trust, access, and relationships across business owners and organizations aimed to serve them at intertribal and broader scales can increase learning, camaraderie, and access to resources beyond those available locally. Capacity building at all scales is important to create resilient programs that provide sustained support and resources for Native women. Furthermore, addressing the digital divide, including rural broadband, would support greater access to resources, networks, and customers.

The initiative to increase business supports for Native women in Idaho had many positive deliverables and ripple effects, along with unanticipated changes. The rapid closure of the IWBC office in northern Idaho provides key lessons. While being a well-intentioned response to self-expressed needs of Native women and participating tribes, it was leveraged into existence with grant funding that ended after two years. It was also situated between the two reservations, but it was not located in either, constraining in-person support. From a ripple effect perspective, the IWBC and its partners succeeded in securing new funding and advancing the development of services for Native women entrepreneurs statewide. Yet, the funding continuity needed to sustain a program remains challenging, resulting in a series of promising projects difficult to sustain beyond the relatively short grant life. Grant-funded initiatives must find other ways to be sustainable. One benefit has been the flexibility to evolve rapidly in response to experience; negatives include difficulty in supporting long-term staff, orphaned deliverables, and a constant need to seek funding. Expanding more fully into a layered and braided funding base is an important next step. Increasing grant writing support for program staff will enable growth to a more sustainable scale and free up staff to implement programs. For funders, providing long-term grants and resources for capacity building to enable greater continuity will help stabilize and sustain programs. The goal is an occasionally redundant and partially decentralized system of support, loosely based on the hub-and-spoke model, whereby business owners have local, in-person support from people and organizations tied to the community and an effective conduit to navigate and access the broader pool of state and national resources.

This study highlights the importance of recognizing social embeddedness and intersectionality, providing contextualized insight into the unique challenges and needs rural Native women have as they start and scale up businesses that support community development. While this research is applied, the importance of culture, community, and profit to enhance wellbeing were all represented as in much of the literature, as were influences on and constraints to becoming an entrepreneur (Austin et al., 2006; Buratti et al., 2022; Calás et al., 2009; Cho et al., 2019; Colbourne, 2017; Croce, 2020; 2020; Davies-Netzley, 2000; Diochon, 2014; Erdmann, 2016; Garsombke &, Garsombke, 2000; Harvey, 2005; Isenberg, 2011; Lindsay, 2005; Lituchy et al., 2006; McKeever et al., 2014; Orser & Riding, 2016; Padilla-Meléndez et al., 2022; Vázquez-Maguirre, 2020; Wang, 2019; Wood & Davidson, 2011). Our applied study informed capacity building and the development of new business-support networks, programs, and

services and increased access to existing resources for Native women in Idaho, from which practitioners seeking to implement similar programs can learn. The applied and exploratory nature of the project, particularly the non-probability samples, means the findings are not statistically generalizable. Future research should expand the geographic and demographic scope to include more tribes and larger samples to capture broader trends and enhance statistical significance and generalizability. Longitudinal studies could also provide greater insights into the sustainability and outcomes of interventions. This study is a valuable contribution, even given its limitations, because "both qualitative and quantitative data related to women and minority entrepreneurship are rare and hard to collect" (Wang, 2019, p. 1782).

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