

Economic Development Assessment for the Lumbee Tribe

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The findings and recommendations contained in this report are those of the authors and do not necessarily reflect the views of the Lumbee Tribe or the NCIEDI.

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This assessment represents an objective inventory of the assets and opportunities of the Lumbee Indians related to improving the economic condition of their communities, including the development of jobs and Indian-owned businesses. It includes consideration of the economic resources and potentials of the tribal council, other Lumbee-run organizations, Lumbee business owners and citizens, and the communities in which the Lumbees reside. This comprehensive and place-focused (rather than organization-focused) approach is consistent both with the way economic development is practiced and with the assessments UNC prepared for 10 other North Carolina tribes and associations. What each tribe and its members choose to do with those resources and potentials is a matter for local policy that this report is intended to inform.

SECTION 1

Background

Ancestry and History, Governing Structure, and Demographics

Ancestry and History¹

The Lumbee Tribe is the largest tribe east of the Mississippi River, the ninth largest tribe in the United States, and the largest non-reservation tribe in the United States. The Lumbee Tribe, with approximately 53,000 members, thrives in Robeson County and the adjoining counties of Hoke, Cumberland, and Scotland. The town of Pembroke in Robeson County is the social, economic, and political center of the Lumbee Tribe.

The Cheraw people and related Siouan-speaking groups are the Lumbees' main ancestors who have lived in what is now Robeson County since the 18th century. The name Lumbee, which was adopted by the tribe in 1952, comes from the Lumber River that winds its way through Robeson County, their homeland.

A Cheraw community was first observed on Drowning Creek (Lumber River) in present day Robeson County in 1724. In 1753, N.C. Governor Rowan issued a proclamation identifying Drowning Creek as a frontier to Indians. In 1790, Locklears, Chavis, and Kerseys (people with predominate Lumbee surnames) were listed on the 1790 Census of Robeson County as "all other free persons." In 1835, the N.C. State Constitution was amended to disenfranchise Indians (along with blacks) and rescind citizenship rights. In 1864–74, Henry Berry Lowrie, legendary Lumbee outlaw/folk hero, led a guerilla war against violent and oppressive Confederate officials and later, U.S. military officials. Following the Civil War (1868), the N.C. State Constitution was amended to enfranchise Indians along with blacks and restored Indian citizenship rights. In 1885, the N.C. General Assembly recognized the Indians of Robeson County as Croatan and established a separate school system for Indians.

In 1887, the state established a Croatan Indian Normal School, with this institution growing into a college, which today has enrollment of over 4,400 and is known as the University of North Carolina at Pembroke (UNCP), one of the 16 institutions mak-

1. History excerpts taken from compilations from the Lumbee Regional Development Association (www.lumbee.org) and Lumbee Tribal Council (www.lumbeeTribe.com).

ing up the University of North Carolina system. They continued to fight over the years for an appropriation for the Normal School for Croatan Indians. In 1909, the N.C. General Assembly appropriated \$3,000 to the school for educational aid. In 1911, the N.C. General Assembly changed the name of the tribe to “Indians of Robeson County.” In 1933, a bill was introduced in congress to recognize the Indians of Robeson County as “Cheraw.” In 1952, the Indian leaders held a community referendum to get approval of tribal members to change the name to “Lumbee Tribe” and in 1953, the N.C. General Assembly changed the name of Indians of Robeson County to “Lumbee.”

The Lumbee hold no treaty with the federal government. However, the Congress of the United States in 1956 passed the Lumbee Act officially recognizing the Native American Indians of Robeson and adjoining counties as the Lumbee Indians of North Carolina. This bill, however, contained language that made Lumbee ineligible for financial support and program services administered by the federal Bureau of Indian Affairs (BIA). This bill was passed at a time of major federal government cutbacks in assistance and services to Indians.

In 1968, the Lumbee Regional Development Association (LRDA) was organized to improve quality of life for Indian people in Robeson, Hoke, and Scotland Counties. From 1971 to the present, LRDA received federal funds to provide services to low-income Indian people of Robeson and adjoining counties. LRDA represented the Lumbee Tribe in the National Congress of American Indians from 1971–2001. From 1972–1976, Lumbee groups worked to preserve predominantly Indian schools and preserve and restore “Old Main” a historic landmark building, which is very important to Lumbee history and culture, located on the UNCP campus.

In 1979, LRDA began efforts to develop a petition through the Federal Acknowledgement process of Bureau of Indian Affairs (BIA) for administrative recognition of the Lumbee Tribe. From 1980-2001, LRDA prepared, updated, and maintained a list of all enrolled members of the tribe. In 1984 a referendum was approved by vote of the Lumbee tribal members authorizing the LRDA Board of Directors to act for the Lumbee Tribe on federal recognition until a Lumbee Tribal Council was formed and elected by Lumbee tribal enrolled members. In 1987, LRDA and Lumbee Legal Services, Inc. submitted a petition for federal recognition of the Lumbee Tribe to BIA with the bill being introduced in the U.S. Senate and House of Representatives in 1988, but it died in the House of Representatives. In 1989, the Solicitor for the Department of Interior ruled that the 1956 Lumbee Act denied the federal relationship to Lumbee and that the Lumbee were not eligible for the Federal Acknowledgement process of the BIA. Again in 1991 and 1993, a bill was introduced in the U.S. Congress for recognition of the Lumbee Act that passed in the House of Representatives but died in the Senate. In 1993, LRDA organized a Lumbee Tribal Constitution Development Project to help prepare a draft of a Lumbee tribal constitution and to explore options for tribal government. In 1994, the Lumbee Recognition bill received strong bipartisan support in the U.S. Senate but ultimately was not passed.

In 2001, the Lumbee elected the first Lumbee Tribal Council and adopted a constitution. The tribe is currently seeking full recognition again and has the bipartisan support of Senator Dole and Congressman McIntyre, 7th Congressional District. Sena-

tor Dole introduced a recognition bill in February 2003 and McIntyre introduced a similar bill in the House shortly thereafter.

Governing Structure

The Lumbee Tribe has a self-governance legal structure, which was adopted and ratified through a constitution in November 2001. The Lumbee Tribal Council is the designated representative of the tribe. The Lumbee Tribe is governed by a council of 23 representatives elected in 18 districts, plus the Tribal Chair elected by the tribal membership, with staggered terms of three years. The current Tribal Chair (Chief) is Milton Hunt, elected in the last tribal election. The tribe also has nine committees (Housing, Finance, Transition and Personnel, Constitution and Tribal Ordinances, Health and Human Services, Federal Recognition, Public Relations, Education and Economic Development). The Tribal Council board conducts monthly tribal meetings to inform and educate members about issues of importance to the tribe as a whole. The opinions and suggestions of tribal members are solicited during these meetings and are incorporated into the decision-making process.

The tribal council employed a tribal administrator on a contract basis up until December 2002. They now employ a full-time tribal administrator (Darlene Jacobs) who began March 1, 2003, to handle the day-to-day operations of the tribe. The administrator supervises the management of tribal grant programs and provides a monthly reporting of the status of grant activities to local, state, and federal agencies, private donors, the tribal council, and tribal members. There are 25 support staff persons who work under the supervision of the administrator.

The tribe's annual current budget is approximately \$11 million. The financial officer prepares monthly fiscal reports for the tribe, processes the tribal payroll, and is responsible for preparing and sending quarterly and final reports to each funding agency after review by the administrator and council. An independent certified public accounting firm performs audits on an annual basis.

The Lumbee Tribe has been recognized by the state of North Carolina since 1885 and incorporated as a 501(c)3 organization in 2001. Not presently federally recognized (in the category entitling the tribe to federal benefits), the Lumbee people have been seeking federal recognition since 1888. Over 12 bills have been introduced to recognize the tribe. In 1956, a bill was passed by the U.S. Congress that recognized the Lumbee as American Indian, but it excluded the tribe from most services provided by the federal Bureau of Indian Affairs.

Demographics

Currently the majority of the population of the Lumbee Tribe is located in Robeson County but members also reside in the surrounding counties of Hoke, Scotland and Cumberland. According to the 2000 Census, the Indian population in these four counties totaled 58,443, reflecting a 34.5 percent increase from the 1980 population of 43,465. Table 1 provides the Indian population for these four counties for 1980–2000.

Since the majority of the Lumbee population resides in Robeson County, the remainder of this assessment will report only data for Robeson County. According to

TABLE 1
Total Indian Population, Robeson, Hoke, Scotland, and
Cumberland Counties (1980–2000)

<u>Year</u>	<u>Robeson</u>	<u>Hoke</u>	<u>Scotland</u>	<u>Cumberland</u>
2000	46,869	3,836	3,194	4,544
1990	40,235	3,150	2,413	4,208
1980	35,165	2,578	2,062	3,660

Source: U.S. Census Bureau

the 2000 U.S. Census, the Indian population in Robeson County is 46,869; representing 38.0 percent of the total county population, but this does not necessarily mean that they are all Lumbee.

Between 1980 and 2000, Robeson County experienced a population increase of 21.2 percent, compared with a 37 percent rate of growth for North Carolina overall. Growth has occurred in the county within all races but with a higher percentage in the Hispanics followed by the Indian population. The growth in the white population has only been minimal (1.7 percent). The Indian, Hispanic, black and white populations of the county increased by 33.2 percent, 398 percent, 22.6 percent, 1.7 percent, respectively. Table 2 provides population and percent share for Indian, Hispanic, black, and white groups.

TABLE 2
Population Numbers and Percentage Shares of Population Groups
Robeson County (1980–2000)

<u>Year</u>	<u>Total Population</u>	<u>American Indian</u>	<u>Hispanic</u>	<u>Black</u>	<u>White</u>
2000	123,339	46,869	6044	30,958	40,455
1990	105,179	40,235	704	26,125	37,850
1980	101,610	35,165	1214	25,261	39,778
2000	100%	0.4%	0.0%	0.3%	0.3%
1990	100%	0.4%	0.0%	0.2%	0.4%
1980	100%	0.3%	0.0%	0.2%	0.4%

Source: U.S. Census Bureau

The current Lumbee tribal enrollment reflects 53,000 members, with approximately 15 percent of members residing outside the tribal communities. To be on the membership roll, persons must not belong to any other Indian tribe.

Tribal Mission, Current Priority Programs, and Plans for Economic Development

Mission

The mission of the Lumbee Tribal Council is to preserve the Lumbee way of life and community by promoting the educational, cultural, social and economic well being of the Lumbee people and securing their justice and freedom.

Current Priority Programs

- Housing Assistance
- Low Income Energy Assistance
- Food Distribution Program
- Promotion of educational opportunities (scholarships)
- Tribal enrollment maintenance
- Economic Development (Small Business Assistance and Community Development Financial Institution)

Plans for Economic Development

The Lumbee Tribal Council is looking at the following as long-term economic development projects:

- Continuation of a Business Resource Center with information technology and linkages to capital (three stages of services)
- Creating a for-profit corporation for the development of tribal enterprises and specifically to develop planned housing communities
- Establishing a Community Development Financial Institution (community development corporation)
- Seeking “full” federal recognition
- Developing strategies to reduce welfare dependency and improve the health care of its tribal members

History of Indian Economic Development Activity

Occupations of Tribal Members

According to focus group participants, the primary occupations of Lumbee tribal members include, but are not limited to: many construction related jobs such as framing, sheetrock, plumbing, heating and air conditioning, etc.; environmental services; technology/software development; other services, such as dry cleaning, home health, child care; doctors and pharmacists; farming, both hard crops and truck farming; artists and craftspeople; distribution centers; entry-level positions in various retail, trade and service organizations; and jobs in industrial plants.

Tribal Member Businesses

A number of Lumbee businesses are microenterprises and sole proprietorships but there are also some large Lumbee-owned businesses. Some examples of businesses attempted by tribal members include: plumbing services, construction, art galleries, engineering, architecture, jewelers, private employment agencies, home health services (medical equipment, skilled nursing), environmental services, educational software, pharmacies, and physicians' offices.

Focus group attendees and individual interviewees identified the following areas of weakness or barriers to success encountered by Lumbee business owners:

- need to work together and market — to achieve critical mass;
- hard to get business from Fort Bragg and Pope Air Force Base (need money and expertise to make a unified case);
- over-reliance on family members and undependable employees;
- lack of time for lobbying, marketing and attending meetings;
- excessive paperwork;
- lack of understanding of U.S. Small Business Administration's (SBA) 8A program and regulations for Indians *after* the help in completing forms;
- erratic income and cash flow, lack of capital;
- requirement of collateral for capital;
- high bonding and workers' compensation costs;
- companies stereotyping Indians — have to prove themselves;
- "good ole boy" system at the Department of Transportation;
- clique in Lumberton hard to break into;
- lack of enforcement of minimum goals in federal contracting;
- many small business programs favor blacks by including blacks as decision-makers and are hard to break into;
- lack of capability to navigate the Internet and take advantage of on-line bid opportunities;
- urban bias in the state legislature;
- lack of courses in estimating, accounting, workers comp, etc;
- lack of assistance from Agriculture Department to access export markets;
- "single prime" contracting through UNC system — no N.C. companies typically qualify;
- getting people to go back to school to upgrade their skills;
- fear of bookkeeping as a trigger to IRS;
- convincing local Indian people and organizations to "buy local" from other Indian people and organizations.

Business owners interviewed cited key factors in their business success to include: persistence, hard work, long hours, willingness not to be paid when initially

getting started, 8A set aside for small businesses, willingness to drive as much as 100 miles for business (including Camp LeJeune), starting slowly and building reputation, help from the Small Business and Technology Development Center (SBTDC) and Self-Help Credit Union, ability to separate field staff from office staff, keeping a track record of business performance, keeping competent people on the job, and getting the job done right the first time.

Tribal Enterprises

The Lumbee Tribal Council does not currently operate any tribal enterprises. The Lumbee Regional Development Association has operated a number of tribal enterprises over the years. As examples:

- LRDA received a Department of Defense contract in late 1980s to make wooden ammunition boxes. They negotiated a contract below costs and even with subsidized labor could not profit. There were quality control problems and they lost the contract. Lessons learned were to be careful about negotiating a fixed price contract and to put a priority on quality.
- LRDA continues to operate three day care centers (down from eight in the 1960s).
- LRDA was involved with a turkey farm operation as a contract grower for Prestage (they assisted 12 farmers to get into poultry farming through this initiative).
- LRDA operated two AM/FM radio stations, sold both for a profit.
- LRDA hosts an annual Lumbee pow-wow and Lumbee Homecoming activities. Arts and crafts are inherent to the Lumbees and are showcased in exhibitions and other activities include dancing and drumming competitions.
- LRDA has started a non-profit construction company to build affordable houses. It has a general contractor on staff and will use a training program to train 6-7 crews at a time. It will subcontract some of the specialized work and may hire a credit counselor.

Partnering and Resource Pooling

A number of the interviewees indicate that there is a lack of trust among Lumbees as well as the non-Indian community to the point that they are reluctant to pool resources, which sometimes prohibits business success. Indications are that perhaps they are not familiar with negotiating legal documents to protect themselves in partnering arrangements. Interviewees also spoke to a lack of positive partnering between the Lumbee Regional Development Association (LRDA) and the Lumbee Tribal Council, which in some cases results in duplication of effort and a sense of competition rather than collaboration. A good example of pooling of resources would be the Lumbee Guaranty Bank.

SECTION 2

Strategic Assets and Critical Challenges

In evaluating the strategic assets and critical challenges of each N.C. tribe and association, the UNC team used a framework that looks at four types of capital: physical, human, financial, and social. Economic developers have always recognized the importance of physical infrastructure and workforce; the addition of financial and social capital reflects an increased emphasis in the knowledge economy on business finance and networks.

Below we summarize our key findings from statistical data, focus groups, individual interviews, and review of tribal documents (where available).

Physical Capital

Land

Robeson County has 949 square miles in land area, and in 1997 the percentage of land in farms was 46.9 percent or 285,186 acres of land. The county seat of Robeson County is Lumberton and it is the only major municipality in the county. Robeson County is located about an hour and a half from the Raleigh-Durham area and about the same length of time away from North Carolina and South Carolina beaches. Available land, particularly farmland, and a strategic location are certainly advantages for businesses locating in Robeson County.

Most tribes consider land to be a major asset, especially given the losses they experienced over the years. The Lumbee Tribal Council owns approximately 120 acres in Hoke and Robeson Counties. LRDA owns a 15-acre tract of land for its administrative offices and a one-acre tract of land on Main Street in Pembroke.

Buildings

The Lumbee Tribal Council does not currently own any buildings. LRDA owns three Head Start buildings in Rennert, Lumberton, and Fairgrove. It also owns a 13,000 sq. ft. administrative office facility in Pembroke that was built in 2001 on a 15-acre tract of land owned by LRDA. It is located across from the future University Village Student Housing Complex at UNCP. LRDA also owns three daycare operations, renting these facilities and owns an office building on its one-acre tract in Pembroke.

Infrastructure

A major advantage for business development is that most necessary infrastructure is in place in Robeson County, with several industrial parks available, particularly the emerging Carolina Commerce and Technology Center (COMtech.). Robeson County has 3,171 acres total land available in sites, representing 0.52 percent of total land area. Robeson County has a variety of suitable industrial locations with needed infrastructure of roads, water, sewer, and natural gas. Rail access is available and there is an excellent transportation infrastructure with convenient access to I-95 and Hwy.74 as well as the Wilmington Port. The evolving I-73/74 corridor will cross the county and should further enhance its economic viability. Robeson County has two industrial sites certified by the N.C. Department of Commerce and is vigorously working to certify at least three sites/year. Certified sites get priority marketing attention from the state because they have already been examined for a variety of potential impediments to their development, such as wetlands, endangered species, sinking soils, compromised land titles, and the like.

According to the e-NC Initiative, 46.54 percent of the households in Robeson County have high-speed Internet access, compared to a state average of 75 percent. COG Transit (operated by Lumber River Council of Governments) provides subscription and dial-a-ride transportation services for residents of Robeson County. Hours of operation are 6 a.m. to 6 p.m., Monday through Friday. Transportation services are offered to the general public at \$1.50 per trip. An out-of-county medical route to Duke and Chapel Hill is provided on Mondays and Wednesdays of some weeks and on Tuesdays and Thursdays of alternating weeks. Greyhound provides intercity bus service to the Lumberton terminal.

The Lumber River, a natural and scenic black river, flows through Robeson County and is the only North Carolina black water river to earn federal designation as a national wild and scenic river. The upper portion of the river was designated as North Carolina's first recreational water trail in 1978 and in 1981 was established as a national canoe trail. The lower section of the river was designated as a state canoe trail in 1984, and in 1989, the N.C. General Assembly established the Lumber River as a natural and scenic river and also as a state park. The Lumber River State Park provides boating, canoeing, fishing, picnicking, and educational events at its headquarters at Princess Anne near Fairmont.

The North Carolina Indian Cultural Center (about 15 miles from I-95 and 3 miles from Hwy. 74) was set up as a statewide non-profit with a statewide board. There are 400 acres of land under a 99-year lease from the state, which includes a 90-acre lake, office, swimming pool, picnic and recreational areas and an outdoor amphitheater (location of outdoor drama "*Strike at the Wind*"). Also located on the site but leased separately is the Riverside Golf Course and clubhouse. The non-profit board also owns an additional 50–60 acres. The local Indians have to support it with a local match in order to obtain outside funding, but they are reluctant to do so without having local control (classic "chicken and egg" problem). The initiative started positively in 1985 with the goal of becoming a tribal enterprise with \$1 million from the Administration

for Native Americans (ANA) and \$1.2 million of state money invested in the project. Interviewees indicate there were problems with allegations of embezzlement, records being destroyed and no audit in 1997, creating major discord. There could possibly be pressure in the current budget environment with the General Assembly to sell the land since nothing has been done with it. A cooperative arrangement with the state's department of parks and recreation offering canoeing, fishing, picnicking, swimming, and hiking might work. It is felt by many that the cultural center can be resurrected and if the Lumbees get federal recognition, they could probably take over the cultural center.

Housing

The 2000 Census reflects that there were 43,628 households in Robeson County. There were 47,779 housing units reported, for a homeownership rate of 72.8 percent. However, of the housing units reported, 17,748 (37 percent) were mobile homes.

Some form of homeownership is important to tribal members but many live in sub-standard housing or mobile homes. Obtaining affordable housing is a challenge to many tribal members as they have difficulty in qualifying for consumer loans; many of them have poor credit and many do not maintain a checking account. While housing assistance has been provided by the Lumbee Tribal Council, LRDA, and the Indian Housing Authority, the need for housing repairs, renovations and down payment and financing assistance has created more demand than these services can meet.

LRDA owns 12 new elderly housing units in the Saddletree Community, called Saddletree Estates, built in 2002. A single-family rental home is also owned by LRDA in the Town of Pembroke.

LRDA is also working on housing strategies to build houses. The Indian Housing Authority (IHA) in Fayetteville, a statewide organization, has built over 260 units with the Lumbee, Coharie, and Waccamaw Siouan. The IHA no longer receives U.S. Housing and Urban Development (HUD) funding so it must rely on support from the tribes. It has applied for a \$300K self-help grant from the U.S. Department of Agriculture (USDA) to provide housing credit counseling for all tribes. It is possible to tap into the state's New Homes program.

Interviewees indicate that a number of Lumbees have a difficult time understanding the long-term financial responsibility of homeownership. They are accustomed to the NAHASDA,² which offered \$10–15K down payment grants, so they have a distorted notion of affordable housing.

Human Capital

Income and Poverty Challenges

The 1999 median household income for Robeson County (\$28,302) lags the state average of \$39,184. The Robeson County per capita personal income was \$17,473 and grew by 14 percent between 1990 and 2000 (adjusted for inflation). The percentage of per-

2. The Native American Housing Assistance and Self Determination Act, a HUD program.

sons below the poverty level was 22.8 percent, nearly twice the state level of 12.3 percent.

Leadership

The Lumbee Tribe has clout due to its size (majority population in Robeson County) and as such has been successful in its members serving in many local and state elected and non-elected positions. Tribal members serve at the state level on the NCCIA Board, the N.C. Indian Housing Authority, and the NCIEDI Board. Rep. Ronnie Sutton, a Lumbee, is the only Native American serving in the N.C. Legislature.

At the county level, there are three Lumbees serving as Robeson county commissioners: Johnny Hunt (Chairman), Raymond Cummings, and Noah Woods. Other Lumbees in elected positions include: Glenn Maynor, Sheriff of Robeson County; Joanne Locklear, Clerk of Court; and Vickie Locklear, Register of Deeds. The economic developer for Robeson County is Gregory Cummings, also a Lumbee. The Pembroke Town Council consists of four council members and a mayor, all Lumbee.

The Chief for the Lumbee Tribal Council is Milton Hunt (also serves as the Mayor of Town of Pembroke). Of the 11 members of the Robeson County School Board, four are Lumbee (Patrick Bullard, Boscoe Locklear, Robert Deese, Severeo Kerns) and two of the former superintendents of the public school system are Lumbee. Lumbees serve on the Board of Trustees for UNC Pembroke and Robeson Community College. Lumbee tribal members are actively involved in the Pembroke Chamber of Commerce as well as the Lumberton Area Chamber of Commerce.

Some interviewees indicated the need for management training for the tribal council members in particular due to the newness of the board. Also, those individuals who will be responsible for the planning and implementation of tribal enterprises particularly need training in economic development strategies and business administration.

Economic Development Committees or staff with Economic Development Focus

The Lumbee Tribal Council has an Economic Development Committee and a staff person dedicated to economic and community development.

LRDA also has several staff persons dedicated to planning and economic development. In 2002, LRDA formed a subsidiary community development corporation called Lumbee Revitalization and Community Development Corporation (LRCDC), which will focus solely on housing and economic development in LRDA's traditional service areas. A Community Development Financial Institution Program is planned to provide loans in housing and small business assistance beginning in 2004. The LRCDC will seek to leverage the assets and experience of LRDA for future economic development.

There is also a local Robeson Committee of 100, a county economic developer, a Lumberton economic developer, as well as town efforts focused on economic development.

Key Employers and Entrepreneurs

Interviewees noted the following individuals and their businesses as several positive examples of Lumbees in economic development:

- Dr. Freda Porter — Porter Environmental Services (began in 1997)
- Mr. Howard Brooks — Healthkeeperz (began in 1966 as Pembroke Drug Center, now includes home medical equipment and respiratory services, home health services and skilled nursing services)
- Harvey Godwin — Two Hawk Employment Services (private employment agency)
- James Maynor — Staffing Connections
- Michael Cummings — Symbol Computers (physically located in Charlotte; trying to establish a local business)
- Jason Locklear and John Deese - Deese & Locklear Chiropractic Center
- Angie Moore — Moore Chiropractic Center
- Joey Bell — Pembroke Pediatrics
- Cheryl Locklear — Ransom-Locklear Dentistry (Red Springs)
- Dan Davis — Shoeheel Dentistry (Maxton)
- Joe Roberts — Lumber River Family Practice
- Dr. Sandra Locklear — Pembroke Eye Clinic
- Michael Clark — Native American Design Services (architect)
- Cynthia Locklear — Cyna's Jewelers
- Chris Locklear — Coastal Plains Engineering
- Lonnie Locklear & Sons Construction
- Aaron Thomas — Metcon, Inc.
- Larry Chavis — Lumbee Guaranty Bank
- Roger Oxendine — Oxendine Farms (also on Board of Trustees at UNCP)
- Sybil Bullard — J R Jones Grain, Inc. (also on Board of Trustees at UNCP)
- Locklear, Jacobs, Hunt and Brooks, Attorneys at Law
- Mike Woods — M-W Electric, Inc.
- Michael Locklear — M-R Electric and Security Alarms, Inc.

Table 3 lists the 10 largest employers overall in Robeson County. The N.C. Employment Security Commission's report, *Announced Business Closings and Permanent Layoffs* reflects that from 1997-2002, Robeson County has had reported business/industry closings or layoffs affecting 5,941 people, mostly in textile mill products, wholesale trade of non-durable goods, and apparel. The current year has continued to see this trend with recent closing announcements by Fleetwood (120 people) and Buckeye (100 people).

In Robeson County, the 1999 new business start-up rate was 11 percent and the business failure rate was 6.6 percent. These compare with state averages of 11.6 percent and 7 percent, respectively. According to the N.C. Employment Security Commission, investments for new business from 1997-2001 in Robeson County totaled \$21.6 million, resulting in 797 jobs and expansion of businesses totaled \$113.2 million, resulting in 1,229 jobs. Patents issued for Robeson County from 1990-1999 totaled 19. In the N.C. Department of Commerce’s 2003 tier classifications for business incentives, Robeson ranks in Tier 2, second only to Tier 1 in the level of economic distress.

TABLE 3
Largest Employers, Robeson County

Robeson County
Southeastern Regional Medical Center
Mountaire Farms of N.C., Inc.
Campbell Soup Company LLC
Two Hawk Employment Services LLC
Fleetwood Homes of N.C., Inc.
Branch Banking & Trust Co.
Wal-Mart Associates, Inc.
Bo’s Supermarket
Kayser Roth Corporation

Source: N.C. Employment Security Commission

Workforce Attributes and Existing Skills

The total labor force average for 2001 was 53,140. The average unemployment rate for 2001 was 11.5 percent, more than double the state average of 5.5 percent. The unemployment rate for August 2002 was 10.5 percent; almost double that of the state of North Carolina. Robeson County is a not part of a metropolitan statistical area, and the federally designated economic area for Robeson County is Fayetteville. Table 4 provides a distribution of employment by sector for the county. In 2002, the greatest

TABLE 4
Employment by Sector, Robeson County,
First Quarter, 2002

Employment Sector	Percent Share of Labor Force in Robeson County
Agriculture	0.9
Construction	5.3
Manufacturing	21.9
Services	22.3
Trade	23.2
Fin., Ins. & Real Estate	2.6
Government	20.4

Source: N.C. Department of Commerce,
<http://emedis.commerce.state.nc.us/countyprofiles/>

proportion of jobs in Robeson County was in the trade/services sector followed by manufacturing, and government. The services sector jobs typically pay considerably less than manufacturing jobs.

Of the Robeson County population aged 25 and older (74,458) in 2000, the breakdown of highest educational attainment was 30.7 percent with a high school diploma, 4.9 percent with an associate degree, 7.8 percent with a bachelor's degree and 3.7 percent with a graduate degree. Thus 64.9 percent of the adult population have completed high school and 11.4 percent have completed four or more years of college. This compares (unfavorably) with state averages of 78.1 percent and 22.5 percent, respectively.

Per the 2002 census, the mean travel time to work for workers aged 16 and older in Robeson County was 28.1 minutes. Focus group attendees indicated that a high percentage of tribal members currently commute 50+ miles to other areas in order to work as there are limited jobs available in their county. Workers in the construction field travel as far as Raleigh, Wilmington, and Charlotte to find work.

As a positive, Robeson County does have an available work force with a strong work ethic, many of whom are Lumbees. However, the educational level is low for available workers. The lack of high school completion continues to be a problem, while at the same time there is a high number of unemployed, older workers lacking appropriate technological skills needed for the workforce.

Very talented individuals in the trades reside in the community and a number of professional individuals have come back to the county and established businesses. These are mostly older individuals, as this is not the norm for the younger generation. Tribal leaders are searching for ways to lure people back but the problem is that Robeson County, like most rural areas, lacks available jobs or jobs that pay a good wage.

The county needs skilled employees, as a community can only be as successful and competent as its citizens are. Education must be a major issue with a focus on technology skills. Tribal members need more workforce development opportunities, particularly related to computer technology and Internet use. Although both types of classes are offered at a modest fee at Robeson Community College and UNC Pembroke, many people are reluctant to spend the time and money to attend classes.

Education/Workforce Development Institutions

Robeson County has one public school system, the Public Schools of Robeson County and three private schools. Robeson Community College is located in Lumberton, which provides literacy education, continuing education, vocational and technical education, as well as specific training for business and industry. The University of North Carolina at Pembroke (UNCP) was established in 1887 as a normal school to train Native American public school teachers. UNCP offers 55 undergraduate majors and 14 masters degree programs with a current enrollment of 4,433 and growing. The university offers one of the most diverse student bodies in the nation, according to U.S. News and World Report, which also ranks UNCP as one of the most affordable universities in the nation. It is indeed advantageous for Robeson County to have Robeson Community College and UNC-Pembroke located in the county.

Robeson County is within an hour commute to a number of other public and private universities to include Fayetteville State University, Methodist College, Campbell University, and UNC-Wilmington. It is about two hours to universities in the Raleigh-Chapel Hill area to include N.C. State and UNC-Chapel Hill.

Robeson County also has a JobLink Career Center at the N.C. Employment Security Commission to match individuals to appropriate jobs and/or link individuals with appropriate training.

Financial Capital

Federal or state grants

Receipt of federal funds and grants per capita for 2001 for Robeson County was \$5,223. In dollars, Robeson County received \$644,244 in Federal funds and grants.

TABLE 5
Grants and Resources

<u>Program Name</u>	<u>Funding</u>	<u>Amount</u>
Housing Assistance Program	HUD	\$10 million
Energy Assistance (LIEAP)	Community Services Block Grant	\$77,000
Education Scholarships	Community Services Block Grant	\$8,000
Community Services Partnership Program (Food Distribution)	USDHHS, Office of Community Services & Adm. For Children and Families	\$18,000
Tribal Enrollment Maintenance	Office of Community Services (OCS), DHHS	\$311,000
Community Development Financial Institution	CFDI Fund, U.S. Dept. of Treasury	\$70,200
Economic Development Program	ANA	\$100,000 (1st Year) \$88,000 (2nd Year)
Strategic Planning/Board & Staff Development	Z. Smith Reynolds Foundation	\$30,000

Sources and Amounts of Program Funds

The Lumbee Tribal Council currently administers the following grants/resources:

The Lumbee Regional Development Association (LRDA) Office of Planning and Grants Development has secured approximately \$1,585,543 for Fiscal Year 2002–2003 through grants for programs and services as outlined below.

The LRDA Planning Department staff has over 30 years of experience in planning, developing, and securing resources for the Lumbee people. This capacity to garner over \$1 million of outside funding in a year is an asset for the Lumbee people that is not found among most other tribal communities.

TABLE 6
Lumbee Regional Development Association (LRDA),
Office Of Planning And Grants Development, Fiscal Year 2002-2003

<u>Program Title</u>	<u>Program Purpose</u>	<u>Grant Amount</u>	<u>Program Duration</u>	<u>Full Time Jobs</u>	<u>Part Time Jobs</u>	<u>Total Participants for Grant</u>
Community Development Financial Institution (CDFI)	To Establish U.S. Treasury Certified Lending Institution For Low-Income People; Housing And Small Business Loans Is The Emphasis.	\$87,250	2 years	2	1	100
Childhood Lead Paint Survey	To Survey 300 Homes In Pembroke And The Enterprise Zone Of Lumberton To Identify Lead Based Paint Child Safety Problems.	\$20,000	12 months	—	10	300
Social And Economic Digital Divide Strategies	To Allow LRDA To Continue To Expand Its Role In Alleviating "Digital Divide" Problems Internally And Externally For Robeson County.	\$153,275	12 months	3	—	500
Rural Economic Development Construction Program	To Allow LRDA To Form A Small Construction Company And Build Six Families A Home Over A Two Year Period	\$50,000	3 years	1	5	10
Community Food And Nutrition Services Program	To Allow LRDA To Establish A SHARE Food Program Targeted To Low Income Elderly	\$50,000	12 months	1	1	1,000
Youth In Early Leadership Development (Yield)	To Involve Youth In The Headstart Program As Role Models/Mentors Etc. For Children In The Centers	\$15,000	12 months	0	0	36 children 10 youth
Fatherhood Leadership Initiative In Parenting	To Increase Fathers Roles In The Educational Development Of Their Children In Headstart	\$25,000	12 months	0	1	36
Early Start Children's Education Development	Will Allow LRDA To Offer Educational Services To Pre-Headstart Age Children To Prepare Them For Headstart And Beyond	\$966,518	Multi year	14	—	38
Computer Learning For Children (Wings for Ages 3-6)	Smart Start Funded This Children's (3-6) Computer Learning Program For Headstart At Rennert Only	\$13,500	12 months	0	0	155

Table 6 continues next page

TABLE 6 *continued*
Lumbee Regional Development Association (LRDA),
Office Of Planning And Grants Development, Fiscal Year 2002-2003

Program Title	Program Purpose	Grant Amount	Program Duration	Full Time Jobs	Part Time Jobs	Total Participants for Grant
Day-Care Centers Health Study: Smart Start	For LRDA To Study How To Improve The Health Of Children In Day-Care By Studying How Germs Might/May Be Spread In The Course Of Days Activities	\$10,000	12 months	0	0	18
More At Four Program (State Funded)	Allows LRDA To Provide Focused Services To Four-Year Olds In Tudor Court And Rex Rennert Day-Cares. State Pays To LRDA \$350 Per Month For Each Child In "More At Four" Activities	\$120,000	12 months	4	0	36
OCS Business Development Program	To identify 15 potential business ideals and select one to submit to OCS in 2003	\$75,000	12 months	1	—	15
TOTAL		\$1,585,543		26	18	2,254

Interviewees suggested that the Tribe might want to focus on seeking grants other than just federal grants earmarked for American Indians, such as those from the private sector, foundations, or non-profits.

Non-Profits and Foundations

There are many local non-profits to include Center for Community Action, Robeson Church and Community Center, Robeson Partnership for Children, Consumer Credit Counseling Service, Communities in Schools, Child Care Directions, COMtech., etc.

The Z. Smith Reynolds Foundation awarded the Lumbee Tribe \$30,000 for Tribal Council, staff and tribal member training in organizational development and strategic planning.

Scholarships

Vision Quest Lumbee Tribal Scholarship Program is available through the Lumbee Tribal Council, which awarded \$7,200 in scholarships in 2003. Other scholarships are available from UNC Pembroke and Robeson Community College. Additional training resources are available through Lumber River Council of Governments' Workforce Investment Act (WIA) and Youth Opportunity Programs and LRDA's WIA Program.

Utilities with ED funds

Lumbee Electric Membership Corp. has a number of revolving loan programs as part of its commitment to rural business development (Intermediary Relending Program,

N.C. Electric Membership Cooperative Loan Program, USDA Rural Economic Development Loan Program, CFC Machinery & Equipment Loan Program).

Local Banks

Lumbee Guaranty Bank, which opened in 1971, is a growing minority-owned bank with nine branch offices and its headquarters in Pembroke. It is the first Indian-owned bank in the United States. In addition, in the Pembroke area there is First Bank and a State Employees Credit Union. In surrounding Robeson County, other financial institutions include Centura, BB&T, First Bank, First South, People Bank, Progressive State Bank and Farm Credit.

Interviewees indicate the Lumbees want to connect better to military contracting but have been unsuccessful. Focus group attendees feel that there are unfair lending practices and some businesspersons have difficulty in collateralizing assets. Financial institutions indicate that prospective businesses lack a business plan. Sometimes a person has collateral such as a home but is reluctant to use it as collateral or equity. Financial institutions indicate problems with business startups that lack business management skills. Some business operators work on a “cash from the pocket” philosophy that makes it hard to tell if they are realizing a profit, and they are reluctant to tell a bank what they are making. These issues are not unique to the Lumbee but do suggest some need for initiatives that help bridge these gaps between what lenders need to know to provide credit and what businesspersons are willing to provide.

TABLE 7
Assets and Services of Local Banks

<u>Financial Institution</u>	<u>Established</u>	<u>Assets</u>	<u>Services</u>
Lumbee Guaranty Bank	12/22/71	\$152,814,000	lines of credit, fixed and variable rate commercial loans, real estate, construction, equipment and vehicle financing, SBA loans
Progressive State Bank	9/1/78	\$59,895,000	small business loans, lines of credit, real estate, construction, and some equipment loans
Omni National Bank	3/8/76	\$169,693,000	real estate, construction, and equipment loans, SBA and USDA loan guaranty programs

Source: Federal Deposit Insurance Corporation

Venture Capital

Advancement Inc., a nonprofit in Lumberton, has received over a number of years, funding through the U.S. Department of Agriculture’s Intermediary Relending Program to provide funds for business facilities and community service projects in rural areas. This includes assistance with innovative projects, land purchase, building construction or repair, equipment purchase, working capital and feasibility studies.

Social Capital

Institutions

Interviewees indicated that AGC Dodge Association of General Contractors in Fayetteville could be helpful to Lumbees — difficult to join because of cost (\$750/company to join). Establish “networks” with SBA and Society of Engineers.

Churches are an important component of Lumbee culture and heritage. The Burnt Swamp Association is located in Pembroke and is made up of 60 churches. The Rockingham District Native American Cooperative Ministries consists of 14 churches. Ashpole Center United Methodist Church — founded in 1860 is the oldest Methodist church in the Lumbee community. Prospect United Methodist Church is the largest Native American Church in the nation. The Lumber River Holiness Methodist Conference consists of nine churches and the Native American Interfaith Ministry is made up of five churches.

Technology-based Resources

The Lumbee Tribal Council has created a computer database for organizing the genealogical enrollment information and historical research on ancestor tribes collected as part of its Federal Recognition project. Also, there are six computers available for public access at the Lumbee Business Resource Center.

LRDA has a technology lab with eight computers in its central administrative building in Pembroke. The building also has a state-of-the-art T-1 line for maximum technology capabilities.

LRDA and the Lumbee Tribal Council both have very good websites with URLs as follows: www.lumbee.org and www.lumbeetribe.com, respectively.

Small Business Resources

Business owners in the focus group identified the following as resources they were aware of or used:

- Small Business Center at Robeson Community College
- SBTDC at UNCP — but not currently staffed
- N.C. Rural Center’s Capital Access Program
- Self-Help Credit Union
- Some local banks
- UNCP’s Regional Center for Economic, Community & Professional Development (referenced Management Development Certificate Program)
- DOT Advisory Council for minority business enterprises (MBEs)
- Congressman Mike McIntyre has forum for small businesses (minority focus on military contracting and federal set-asides)
- Lumbee River Electric Membership Corporation
- Learning from other Indians — parents, personal friends, networks, mentors

Local and State Policy-Making

Several Lumbees interviewed suggested the need to develop clout with marketing to UNCP and Community College System, for example, to affect what they teach and train (high-tech farming, technology for trades people). They would also like to see more trade courses offered in high schools. A subsidized rate situation for loans could be considered. It was suggested that resources are needed to help complete the paperwork related to SBA, “something like Lumbee Legal Services, Inc.” Many Lumbee tribal members still feel that discrimination exists when dealing with agencies at all levels, county, state, and federal, particularly those administering defense contracting, small business loans, workforce training, and social service programs. Many members give up rather than “fight the system” because of their pride and their lack of trust of others.

Economic Development Programs/Activities

Both the Lumbee Tribal Council and the LRDA have their own economic development related initiatives. Now the challenge is to coordinate these for the greatest advantage to the Lumbee citizens and their communities.

Community Resources and Other Networks

The Lumbee Tribal Council is a member of the Pembroke Chamber of Commerce. LRDA has been a long-standing member of the Lumberton Area Chamber of Commerce and the Pembroke Chamber of Commerce. LRDA is the 3rd largest employer in Pembroke behind UNC Pembroke and Fleetwood Homes. LRDA sponsors the second largest attended event, Lumbee Homecoming (cultural tourism), next only to the week-long Robeson County Fair.

SECTION 3

Most Promising Opportunities for Economic Development

This final section of the report summarizes key conclusions of the UNC study team, as well as the main assets and challenges of the tribe for economic development purposes. It concludes with a list of recommendations for the tribe in developing general practices and specific strategies for improving the economic situation of members of the Lumbee Tribe.

Conclusions

- The Lumbee Tribe is a very visible tribe due to its size of over 53,000 members. It is the largest tribe East of the Mississippi River and 9th largest in the U.S., having a tremendous presence in the immediate communities as well as the state.
- The population in Robeson County, where the majority of Lumbees reside, is a tri-racial population with the Lumbees representing the majority of the population. The Lumbee Tribe population has increased 34.5 percent from 1980 to 2000 in the counties of Hoke, Robeson, Scotland, and Cumberland.
- The Lumbee Tribe was federally recognized in 1956, but without the benefits that normally accompany federal recognition. Legislation was introduced in 2003 in the House and Senate to “fully recognize” the Lumbee Tribe providing them with associated benefits which they feel will help them from an economic development standpoint.
- The Lumbee Tribe has a self-governance form of government.
- The Lumbee Tribal Council has made tremendous progress since 2001, having begun with no employees and \$33,000 to 25 employees and a budget of over \$10 million currently.
- The Lumbee Regional Development Association was the interim voice of the Lumbees since 1986 and continues to provide services and programs to assist the Lumbee population, having applied for and received over \$1.5 million in grant resources this year.

Key Assets

- Large membership of the tribe itself (over 53,000 members).
- Tribal members in key positions in local and county government as well as educational boards.
- Educational institutions in county to provide assistance (Robeson Community College and the University of North Carolina at Pembroke).
- An extensive list of successful businesspersons to tap for sharing their successes or to serve as mentors.
- Lumbee Tribal Council has an economic development committee already established and a staff person committed to economic and community development. LRDA also has staff committed to economic development and planning efforts.
- The Lumbee Tribal Council has been successful in receiving grants to complete a strategic plan, to examine strategies to establish a CDFI and to establish a Business Resource Center. It also receives \$8 million for housing assistance.
- LRDA owns a 13,000 sq. ft. administrative facility on a 15-acre tract, three childcare centers, three Head Start buildings, and an additional acre of land with an office building.

Key Challenges

- Due to a relatively new role as a Tribal Council governance structure, expertise gaps exist among board members and staff particularly in management and business skills training.
- Need to foster positive partnering relationships and resource pooling with the non-Indian community as well as with other Indian groups and organizations.
- A high percentage of individuals in Robeson County are below the poverty level.
- Robeson and surrounding counties have had double-digit unemployment for years due to the loss of jobs in the manufacturing field, particularly in textiles. Newly created positions have mostly been in the services or retail industry in jobs that are typically lower paying and in many cases without benefits.
- The educational level among Lumbees is relatively low and they have a higher high school dropout rate than other races in Robeson County. It is a problem with the younger population but also with an older population that has been dislocated due to plant closures.
- Information technology skills are very low or nonexistent.
- Small entrepreneurs are in need of assistance in completing federal requirements for federal contracting, business plan development and seeking start-up capital.
- The Tribal Council is under-capitalized currently with reliance on federal grants mostly for housing assistance.

General Recommendations

Table 8 reflects the preferred ranking of economic development strategies for the Lumbee Tribe as recorded in our focus group interviews (and may not represent the views of the tribe as a whole).

TABLE 8
Preferred Economic Development Strategies for the Lumbee Tribe

10	Assistance to existing businesses
6	Entrepreneurship / Business start-up mentoring, financing, training
6	Tribal Enterprises
5	Workforce training to enter mainstream jobs
3	Agricultural or other cooperatives
3	Need to work together to market in critical mass
2	Partnerships with non-Indians in community, county, federal agencies, state, private sector.
2	Partnerships with Ford, GM, Boeing, Lockheed Martin, IBM, Xerox, Wal-Mart Dist. Center, and other local companies.
2	Establish a track record of business performance
0	Recruiting new businesses
0	Selling or optioning land to county, etc.
0	Mineral rights, etc.
0	Infrastructure Development
0	Tourism

General Recommendations of the UNC Team

- Seek strategies to ensure tribal members receive needed educational opportunities.
- Foster a stronger relationship between the Tribal Council and the LRDA around economic development initiatives and grant seeking, to avoid service duplication as well as to improve the competitiveness of grant requests. In the current economy, nearly all funders in the federal government and in foundations emphasize the importance of partnerships and good leveraging of local resources in evaluating proposals. Receiving separate grant requests from what appear to be overlapping or competing organizations often jeopardizes the funding for all parties.
- Complete a strategic plan to include both short-term and long-term goals, inclusive of training for board and staff. In order to fulfill its new mission, the Lumbee Tribal Council needs to move to a level of positive performance with a comprehensive, integrated strategic plan that includes organizational capacity-building, development of strategic new partnerships, and phased-in, customized services for American Indian entrepreneurs, unemployed and displaced workers, the elderly and youth populations.
- Include the completion of the needs assessment for economic development through the grant received from ANA as part of the overall strategic plan.
- Tribal members should seek appointments to state, regional and local boards related to economic development.

Specific Projects, Activities and Resources

1. Continue the development and expansion of the Lumbee Resource Business Center for economic development activities.

- Complete the needs assessment for economic development through the ANA grant and include this as part of the Tribal Council's overall strategic plan;
- Provide assistance with SBA and 8A regulations and application process (pre-application and post-application);
- Provide assistance to entrepreneurs seeking up-front capital;
- Implement a marketing campaign to encourage Indians to buy from Indians as well as promoting other locals to buy from local Indians;
- Examine possibilities for tourism businesses to capitalize on the Lumber River and/or the N.C. Indian Cultural Center;
- Examine unique niche markets for crafts and agricultural products and examine the export market through discussions with N.C. Department of Commerce and N.C. Department of Agriculture;
- Formalize a for-profit corporation to allow for development of tribal enterprises such as a planned housing community, business incubator, credit union or other feasible options;
- Establish a business mentor network utilizing the many successful talented business owners in the community; and
- Due to scarce resources, examine partnerships with other entities to provide shared services to ensure continuation of the Business Resource Center (e.g., UNCP Regional Center for Economic, Community and Professional Development, RCC's Small Business Center, SBTDC, Rural Center, Self-Help Credit Union, SCORE)

Resources:

- The NCIEDI intends to make assistance to Indian business owners a priority area for future statewide initiatives.
- Small Business & Technology Development Centers (SBTDC) (www.sbtdc.org)
- U.S. Small Business Administration (www.sba.gov)
- Service Corps of Retired Executives (www.score.org)
- N.C. Community College System's Small Business Center Network (www.ncccs.cc.nc.us/Business_and_Industry/sbcnmainpage.htm)
- America's Small Business Development Center (www.asbdc.org)

- 2. *The Lumbee Tribal Council needs to develop a comprehensive, integrated strategic plan to include short-term and long-term goals in order to fulfill its new mission and move to a level of positive performance. It should include:***
- Organizational capacity building to include training for board and staff;
 - Development of strategic new partnerships;
 - Phased-in, customized services for entrepreneurs, unemployed and displaced workers, the elderly and youth populations; and
 - Development of a comprehensive marketing plan of available services to better inform Lumbees of services and accomplishments but also to make the general public more aware of activities.
- 3. *Develop relationships and resource pooling with non-Indian community and other Indian groups and organizations.***
- Provide training for entrepreneurs in ways to partner and pool resources so they have an understanding that legal documents can be developed to protect themselves;
 - Develop marketing strategies such that efforts can be impacted by mass consolidation for lobbying and attending necessary meetings to represent the interest of the Lumbees;
 - Take the initiative to consolidate efforts in trying to secure military contracts;
 - Do joint planning with other boards such as LRDA, Town of Pembroke and the County Commissioners in particular. Invite them to attend Tribal Council Board meetings and tribal members should attend other local board meetings.
- Resources:
- Handmade in America is a crafts marketing co-op in western N.C. that is widely regarded as a successful model of business development for artisans. See www.handmadeinamerica.org and also the writeup about this project in the appendix of best practices in UNC's full report to NCIEDI. There are several North Carolina tribes interested in this type of effort so it may become a NCIEDI initiative in the future.
 - The Eastern Band of Cherokee Indians (www.Cherokee-nc.com) have developed one of the higher quality stores for Indian crafts in the U.S.
 - Mashantucket Pequots in Connecticut (www.foxwoods.com). This tribe now has a large casino, but long before that a history of developing profitable tribal enterprises of various kinds.
- 4. *Incorporate strategies to encourage educational attainment at all levels.***
- Initiate discussions with Robeson Community College and UNCP to influence needed training offerings for Lumbees;
 - For development of youth, meet with staff of LRDOG's Youth Opportunity Program, LRDA's WIA Program, and UNCP Regional Center's YouthStart

Program to ensure referrals of youth to participate in these comprehensive programs;

- Consider jointly hosting a Career Fair to further inform members of educational requirements for employment opportunities;
- Provide consumer education classes to stress importance of maintaining a checking and savings account and establishing a credit history;
- Encourage participation in digital literacy/Internet training classes offered by UNCP's Regional Center through their Digital Literacy Grant funded by the Rural Internet Access Authority; and
- Seek classes for tribal business members in the areas of project estimating, simple accounting (like Quick Books), workers compensation and other areas identified through assessing the needs of members.

Resources:

- There are several sites that offer free or very inexpensive computer and computer literacy/Internet training such as Internet Learning Tutor at www.superpages.com/ilt or Global Learning, owned by Goodwill Community Foundation at www.GCFlearnFree.org, as well as all of the community colleges. UNCP's Regional Center has a digital literacy/Internet training grant and can provide free classes. See also www.E-nc.org for general information about other digital literacy initiatives.
- There is a new organization called Futures for Kids based in Raleigh that was established to help high-school students from across the U.S. understand and make more informed career choices. Perhaps this group is a partner for a career fair in North Carolina. See www.futuresforkids.org.