

***Economic Development Assessment
for the
Waccamaw Siouan Tribe***

July 2003

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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 Waccamaw Siouan Tribe or the NCIEDI.

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This assessment represents an objective inventory of the assets and opportunities of the Waccamaw Siouan Tribe 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 Waccamaw Siouan-run organizations, Waccamaw Siouan business owners and citizens, and the communities in which the Waccamaw Siouan 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 present population of the Waccamaw Siouan Indian Tribe is located predominantly in southeast North Carolina in the counties of Bladen and Columbus, in the communities of St. James, Buckhead, and Council. The first written mention of the Waccamaw-Siouan Tribe appeared in the historical records of 1712 when a special effort was made to persuade them, along with the Cape Fear Indians, to join James Moore's expedition against the Tuscarora. The Wacon Indians, the Siouan tribe that Lawson placed a few miles to the south of the lower or hostile Tuscarora, ceased to exist by the name Wacon but they moved southward as a group and became the Waccamaw Indians. Tribal names were often changed or altered, especially by the whites in their spellings, and the Waccamaw appeared first in historical records at about the same time the Wacon name disappeared.

The Waccamaw, then known as the Wacommassus, were located one hundred miles northeast of Charleston, South Carolina. In 1749, a war broke out between the Waccamaw and the State of South Carolina. Twenty-nine years later, in May 1778, provisions were made by the Council of South Carolina to render them protection. It is believed that after the Waccamaw and South Carolina War, the Waccamaw sought refuge in the swamplands of North Carolina.

The present home of the Waccamaw Siouan is situated on the edge of the Green Swamp about 37 miles from Wilmington, North Carolina, seven miles from Lake Waccamaw and four miles north of Bolton, North Carolina.

Since its earliest recorded exploration by William Bartram and a group of Waccamaw Indians in 1735, there have been many stories told concerning the legendary origin of the Waccamaw Lake. Most of them can be refuted as flights of fancy of early white settlers. The Indian legend of the creation of Lake Waccamaw in Southeastern North Carolina is that countless years ago a huge meteor appeared in the sky

1. Excerpts from Fact Sheet written by Henry E. Campbell, Jr.

toward the southwest. It flamed in the atmosphere to a brilliance of many suns as it sped earthward. As suddenly as it appeared, it struck, and burned itself deep in the alluvial mire. The waters of the surrounding swamps and rivers flowed into the crater and cooled it, creating a gem blue, in a setting of verdant green. The legend of the Falling Star was lost forever to the sight of man in the primitive swamps.

Lawson and Lederer, early explorers of the Carolina, mentioned the existence of the Waccamaw whom they reported were part of the Eastern Sioux Nation but never visited their forbidden swampland refuge. Though, the language is now lost, certain conclusions can be drawn from the knowledge of the Catawba language.

A game played by the Catawba Indian Children is spelled Wap-ka'-hare. This almost unpronounceable name is translated as "ball knock." To hear an Indian say it, it sounds "Wahumwar." It is reasonable to believe that Waccamaw is an English translation of a part of the phrase that told of the ball of fire that knocked into the earth and created the lake. The natural conclusion, substantiated by these theories, is that the Waccamaw Indians are the "*People of the Falling Star.*"

Governing Structure

The modern day Waccamaw Siouan Tribal Council, Inc. is the representative of the tribe. The tribe is governed by the tribal council, consisting of six members and the Tribal Chief, elected by the tribal membership with staggered terms of one to three years. The current tribal chief is Priscilla Jacobs, with this position being handed down rather than being an elected position. The tribe also has an Elders Review Committee and 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 employs a tribal administrator to handle the day-to-day operations of the tribe of an annual budget of approximately \$1 million. 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. Ten support staff persons work under the supervision of the administrator. 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 Waccamaw Siouan Tribe has been recognized by the state of North Carolina since 1971 and incorporated as a 501(c)3 organization in 1977. The Lumbee Legal Services, Inc. has represented the Waccamaw Siouan Tribe on its administration process for Federal Recognition. A substantial amount of research has been conducted to write the tribe's petition for federal acknowledgement to the U.S. Government.

Demographics

Currently the majority of the population of the Waccamaw Siouan Indian tribe is located in the counties of Bladen and Columbus, North Carolina in the three communities of Buckhead, Council and St. James. According to the 2000 Census, the total Indian population in Columbus and Bladen Counties is 2,343 (1,697 and 646, respectively). This only represents 2.7 percent of the total combined population. Current tribal enrollment only reflects 1,245 members, but the tribal administrator indicates they have the potential to increase to 2,600 members.

Between 1980 and 2000, the two-county area experienced a small overall population increase of 6.7 percent compared with a 37 percent rate of growth for North Carolina overall. The growth in the two counties was mostly in the Indian and Hispanic populations, 61 percent and 295 percent, respectively. There was a 7 percent increase in the black population and a 0.6 percent decrease in the white population. Table 1 provides population and percent share for Indian, Hispanic, black, and white population groups.

TABLE 1
Population Numbers and Percentage Shares of Population Groups
Columbus and Bladen Counties (1980–2000)

Year			American Indian		Hispanic		Black		White	
	Columbus	Bladen	Columbus	Bladen	Columbus	Bladen	Columbus	Bladen	Columbus	Bladen
2000	54,749	32,278	1,697	646	1,270	1,198	16,917	12,233	34,382	18,043
1990	49,587	28,663	1,370	464	242	150	15,181	11,199	32,897	16,926
1980	51,037	30,491	1,148	308	463	161	15,394	11,792	34,443	18,290
2000	100%	100%	3.1%	2.0%	2.3%	3.7%	30.9%	37.9%	62.8%	55.9%
1990	100%	100%	2.8%	1.6%	0.5%	0.5%	30.6%	39.1%	66.3%	59.1%
1980	100%	100%	2.2%	1.0%	0.9%	0.5%	30.2%	38.7%	67.5%	60.0%

Source: U.S. Census Bureau

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

Waccamaw Tribal Council Mission

The mission of the Waccamaw Siouan Tribal Council (WSTC) is to identify and address the educational, health and social needs of Waccamaw Siouans and to provide various programs and services to further promote the growth and development of the Waccamaw Siouans in cultural and economic pursuits.

Current Priority Programs

- Housing assistance and development for low and moderate income families
- Operation of Waccamaw Siouan Day Care Center (licensed for 34 children)
- Economic development
- Cultural rediscovery

- Annual pow-wow in October
- Tribal enrollment maintenance
- Crisis Intervention
- Referrals to Social Services and other agencies

Programs offered for Waccamaw Siouans by the North Carolina Commission on Indian Affairs (NCCIA) include:

- Workforce development (Workforce Investment Act, or WIA)
- Educational talent search
- U.S. Department of Housing and Urban Development (HUD) Section 8 housing assistance
- Community services, which provides volunteer transportation and in-home aide services for senior citizens and physically challenged persons
- Low Income Energy Assistance Program (LIEAP)
- Community Action Partnership Program (CAPP)

Plans for Economic Development

The Waccamaw Siouan Tribal Council is looking at the feasibility of several long-term projects:

- Increasing resources to become more self-sufficient (reliance currently on a few grants).
- Examining potential tribal enterprises such as a construction business and a tribal museum.
- Establishing a mentoring program.
- Establishing various workshops for tribal members
- Obtaining Federal Recognition

History of Indian Economic Development Activity

Occupations of Tribal Members

According to focus group participants, the primary occupations of the tribal members who work outside the Waccamaw Siouan community would include, but are not limited to, positions in the construction trades such as masons, plumbers, welders, carpenters, pipe fitters, painters, electricians, also factory workers, farmers, nurses, potters, loggers, teachers, landscapers, truckers, counselors, doctors, artists, hairdressers and auto body repairmen. According to the Tribal Council, approximately 40 percent of tribal members own small businesses.

Tribal Member Businesses

Most Waccamaw Siouan businesses are microenterprises and sole proprietorships, mostly in the construction arena. Some examples of businesses attempted by tribal members include building contractors and various construction-related enterprises, auto body shops, hairdressing, home improvement, and craft shops. As in the local

economy overall, farming employment among Indians has decreased, with only small number in any large-scale farming.

Areas of weakness or barriers to success for small businesses as cited by business owners and tribal leaders include: finding good employees (for more than three days/week); high employee turnover rate; employees' unwillingness to start at entry level or learn a trade on Saturday for free; inability to separate business and personal relationships; wanting short-cut or quick-fix solutions; poor business management skills; lack of adequate financing; lack of appropriate educational skills (sometimes not even high school education); high rates for workers compensation and liability insurance; and the lack of faith by potential workers in small Indian businesses as business owners.

Other challenges for entrepreneurs include: frustration with the volume of paperwork that has to be completed; the need not only for pre-application assistance from small business centers but later-stage assistance as well; limited assistance provided from N.C. Small Business and Technology Development Centers (SBTDC) or the N.C. Community College System's network of Small Business Centers (SBC); an inactive N.C. Indian Business Association; and not knowing where to go for help.

The business owners cited key factors in their business success to include the fact that people are still buying houses and wrecking cars, which creates work for them! Also cited were factors such as the quality of work, willingness to work hard, never quitting, honesty, on-the-job experience, good value-for-dollar, consistency, good reputation, and "focus on controlling own business, not what competition does." Other specifics included bidding costs accurately enough to establish a profit (knowing own overhead, etc.), having a contract document when performing work, willingness to start at the bottom, knowing where to go for help and when to ask for help, putting God into your life, holding head up high and being proud, being receptive and open-minded, seeing new situations as an opportunity, treating computer skills as a must, and remembering that if you are doing a construction job, "every home that you work on is somebody's castle."

Tribal Enterprises

- The tribe's annual Waccamaw Siouan Pow-wow was instituted in 1966 and is held annually in October. Arts and crafts are inherent to the Waccamaw Siouans and are showcased in expositions and other activities include dancing, drumming competitions. To fund the pow-wow, the tribe sells ads and seeks donations and also attendees are charged an entry fee. In 1980s the tribe received an Administration for Native Americans (ANA) economic development grant to set up a catfish farming demonstration project for growing catfish in outdoor ponds. This was a successful demonstration and a few farmers still have ponds. The original demonstration ponds were set up on individual tribal member's land. After proving that this was a successful project, the individual tribal members took over the ponds and they still operate them on a small scale.

- In 1996 President Bill Clinton signed the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). The law allocated money from the Department of Housing and Urban Development to Indian tribes or Tribally Designated Entities to provide safe, sanitary housing for low to moderate income tribal members. The Tribe received its direct funding in 1999. These funds were used to assist low to moderate income families with housing rehabilitation by rehabilitating owner-occupied dwellings, providing down payment or closing cost assistance as well as providing counseling and loan preparation.
- The tribe took over ownership of a childcare center in Columbus County in 1991 and it is self-supporting.
- Gift shop in Bolton but it closed after the grant ran out.

Partnering and Resource Pooling

The tribal council is presently partnering with Southeastern Community College (SCC) to provide adult education and various continuing education classes (basic computer skills, Spanish and Adult High School Diploma) on site in a building owned by SCC and put on property owned by WSTC around 1985. WSTC has been discussing the possibility of an arrangement with Bladen Community College to provide trades training if they can build a new facility on property behind the current Administrative Offices.

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

Bladen County has 875 square miles in land area, and in 1997 the percentage of land in farms was 22.9 percent or 128,231 acres of land. Columbus County has 937 square miles in land area, and in 1997 the percentage of land in farms was 28.3 percent or 169,945 acres of land. The county seats of Columbus and Bladen County are Whiteville and Elizabethtown, respectively. There are no major municipalities in either county. Both counties are located an hour and a half from the Raleigh-Durham area and are less than an hour away from North Carolina beaches. Their available land and strategic locations are certainly advantages for businesses locating in Bladen and Columbus Counties.

Most tribes consider land to be a major asset, especially given the losses they experienced over the years. The Waccamaw Siouan Tribe owns approximately five acres in Buckhead, the site of its Administrative Offices and Day Care Center, six acres in St. James for housing development, and has acquired 25 acres behind its Administrative Offices.

Infrastructure

A major advantage for business development is that most necessary infrastructure is in place in both Bladen and Columbus County with both having several industrial parks available. Columbus County has 375 acres total land available in sites (0.06 per-

cent of total land) whereas Bladen County has 698.42 acres total land (0.27 percent of total land). Both Columbus and Bladen County each have two industrial sites certified by the N.C. Department of Commerce that are ready for a business to locate there.

Bladen and Columbus County have a variety of suitable industrial locations with needed infrastructure including roads, water, sewer, natural gas, and high-speed Internet access. Rail access is available and there is an excellent transportation infrastructure with convenient access to I-40 and I-95. According to the e-NC Initiative, the proportion of households with high-speed Internet access in Columbus and Bladen Counties is 49.33 percent and 72.76 percent, respectively, compared to a state average of 75 percent.

Columbus County Transportation provides subscription and demand-response transportation services for residents of Columbus County. Hours of operation are 6 a.m. to 6 p.m., Monday through Friday. Bladen Area Rural Transportation System, or BARTS, provides subscription and dial-a-ride transportation for residents of Bladen County. Hours of operation are 5:30 a.m. to 5:30 p.m., Monday through Friday. General public fare is 50 cents per 10-mile trip. Currently there are no general public routes.

The Waccamaw and Lumber Rivers run through Columbus County and Lake Waccamaw and Lake Tabor are located there as well. Columbus County is home of the Lake Waccamaw State Park, and Bladen Lakes State Forest is located in Bladen County. Bladen has a number of rivers within its borders to include the Cape Fear River, South River and Colly Creek and other water areas include Moore's Lake, Bakers Lake, Singletary Lake, Horeshoe Lake, Bay Tree Lake and White Lake.

Buildings

The Waccamaw Siouan Tribe owns three buildings on a five-acre tract in Buck Head. One building houses the tribe's Administrative Offices, affording a central, physical location for the tribe. The administrative building is available to tribal leaders and members for meetings, trainings, social activities, and recreational events. In 1977 the tribe constructed a day care center in Columbus County and there is also a concession stand located on the site. There is a fourth building owned by Southeastern Community College but located on property owned by the Waccamaw Siouans. Also at this site is a softball field and basketball court, which is the location of the annual powwow. The tribe has acquired an additional 25 acres behind its present location, which would house new Administrative Offices and a training facility (it is in need of a well and septic system).

Housing

The 2000 Census reflects that there were 12,873 households in Bladen County and 21,305 in Columbus County. The home ownership rate for Bladen and Columbus County is 77.8 percent and 76.4 percent respectively. 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. The Waccamaw Siouan Tribal Council provides hous-

ing repairs, renovations and limited down-payment and financing assistance for a few homes but in no way meets all of the demand.

Human Capital

Income and Poverty Challenges

The 1999 median household income for both Bladen and Columbus County (\$26,877 and \$26,805, respectively) lag the state average of \$39,184. The Bladen County per capita personal income was \$21,494 and for Columbus County was \$21,640. Bladen's per capita income grew by 30.5 percent between 1990 and 2000 (adjusted for inflation), whereas the per capita income for Columbus County grew by 24.3 percent during the same time period. The percentage of persons below the poverty level was 21.0 percent and 22.7 percent, in Bladen and Columbus, respectively, compared to the state level of 12.3 percent.

Leadership

The Waccamaw Siouan Tribe is a relatively small tribe. Tribal staff and Tribal Council members serve at the state level on the NCCIA Board, N.C. Indian Cultural Center (NCICC), N.C. Indian Housing Authority and N.C. Indian Economic Development Initiative. The current Tribal Chief is Priscilla Jacobs. Locally, there are Waccamaw Siouans serving on local county commissions or town council boards and tribal members are affiliated with other boards throughout the county. The WSTC is not a member of any chambers of commerce. Interviewees indicated the need for management training for tribal leaders, particularly those responsible for the planning and implementation of tribal enterprises.

ED Committees or staff with Economic Development Focus

There is no staff dedicated primarily to economic development and there is not an economic development committee of the Tribal Council.

Key Employers and Entrepreneurs

Table 2 lists the 10 largest employers overall in Bladen and Columbus Counties. Largest employers of Waccamaw Siouans are mainly construction companies for men and factories for women. From 1997 through 2001, Bladen County had business/industry closings or layoffs affecting 538 people. During the same period, Columbus County had business/industry closings or layoffs affecting 2,098 people. Bladen and Columbus County industries most affected by closings included apparel and other finished products made from fabrics and similar materials, textile mill products, furniture and fixtures and wholesale trade-durable goods.

In Columbus County, the new business start-up rate was 9.3 percent and the failure rate was 7.4 percent. In Bladen County, the new business start-up rate was 8.6 percent and the failure rate was 7.5 percent. These compare with the 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 Columbus County to-

taled \$24 million, resulting in 222 jobs and expansion of businesses totaled \$130.7 million, creating 424 jobs. In Bladen County, new business investment totaled \$3 million, resulting in 50 jobs and expansion of businesses totaled \$71.5 million, resulting in 716 jobs. Patents issued from 1990–1999 were 15 and 4, Columbus and Bladen, respectively. Both Columbus and Bladen County were ranked in the Tier 2 level for the N.C. Department of Commerce’s incentives for businesses.

TABLE 2
Largest Private-Sector Employers in Columbus and Bladen Counties

<u>Columbus</u>	<u>Bladen</u>
Columbus County Hospital	Smithfield Packing Company, Inc.
Georgia Pacific Corp.	Youngblood Staffing
BB & T	Danaher Controls
Food Lion LLC	Harriett & Henderson Yarns, Inc.
National Spinning Co., LLC	Mossberg Sanitation, Inc.
Wal-Mart Associates, Inc.	Murphy-Brown, LLC
Coastal Temporary Services, Inc.	MJ Soffe
Community Innovations	Interior Wood Specialties
Priority Home Care Agency	Sunhealth Speciality Services, Inc.
International Paper Company	Wal-Mart Associates, Inc.

Source: N.C. Employment Security Commission

Workforce Attributes and Existing Skills

The total labor force average for 2001 was 22,230 (Columbus) and 20,020 (Bladen). The average unemployment rate for 2001 was 9.5 percent and 7.4 percent, Columbus and Bladen, respectively, compared to the state average of 5.5 percent. The unemployment rate for August 2002 was 10.1 percent (Columbus) and 7.3 percent (Bladen). Neither county is in a metropolitan statistical area (MSA) and the federally designated economic area for Columbus County and Fayetteville for Bladen County.

Table 3 provides a distribution of employment by sector for each county. The greatest percentages of jobs in Bladen County are in manufacturing, government, and trade; in Columbus County the largest percentages are in services, trade, government and manufacturing.

TABLE 3
Employment by Sector, Columbus and Bladen Counties, Second Quarter, 2001

Employment Sector	Percent Share of Labor Force in	
	Bladen	Columbus
Construction	2.2	4.2
Manufacturing	49.7	18.6
Services	11.7	26.0
Trade	12.4	22.0
Fin., Ins. & Real Estate	1.1	4.5
Government	16.8	20.8

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

Of the Bladen County population age 25 and older (21,409) in 2000, the distribution of educational attainment was 33.8 percent high school graduates, 6.3 percent with associate degrees, 8.2 percent with bachelors degrees and 3.1 percent with graduate degrees. Thus 70.6 percent of Bladen County adults have completed high school and 11.3 percent have a bachelors degree or higher. Of the Columbus County population age 25 and older (35,921) in 2000, 33.7 percent have a high school diploma as their highest educational attainment, 6.7 percent have associate degrees, 6.8 percent have bachelor's degrees and 3.3 percent have graduate degrees. This represents 68.6 percent of the Columbus County adult population with at least a high school degree and 10.1 percent with a bachelors degree or higher. This compares with state educational attainment averages of 78.1 percent high school graduates and 22.5 percent with bachelor's degrees.

Per the 2000 census, the mean travel time to work for workers age 16 and older in Bladen County was 26.9 minutes and in Columbus County it was 27.1 minutes. The members of the Waccamaw Siouan focus group indicated that a high percentage of tribal members currently commute 50 or more miles to other areas in order to work, as there are limited jobs available in their counties. Workers in the construction field travel as far as Raleigh, Wilmington and Charlotte to find clients.

Brain drain is a major problem and tribal leaders are searching for ways to lure people back. Young people are leaving the rural areas due to the lack of available jobs or jobs that pay a good wage. In the past, some have ventured away to learn a trade and came back but this is no longer common practice. Tribal members need more workforce development opportunities, particularly related to computer technology and Internet use. Although both types of classes are offered at Bladen and Southeastern Community Colleges, many people are reluctant to spend the time and money to attend classes.

Education/Workforce Development Institutions

Bladen County has one public school system, Bladen County Schools. There is also Bladen Community College located in Dublin, which provides literacy education, continuing education, vocational and technical education, as well as specific training for business and industry. Columbus County has one public school system and one city school system and is home to Southeastern Carolina Community College.

Bladen and Columbus Counties are both within an hour commute to a number of other public and private universities to include Fayetteville State University, Methodist College, UNC Pembroke, and UNC Wilmington. These two counties are approximately two hours from universities in the Raleigh-Chapel Hill area to include N.C. State and UNC Chapel Hill.

Each county also has a JobLink Career Center and/or 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 Columbus County was \$6,582 and for Bladen County it was \$5,884. In dollars, Columbus County received \$360,369 in federal funds, and grants to Bladen County totaled \$189,936.

Sources and Amounts of Program Funds

The Waccamaw Siouan Tribal Council currently administers the following grants/resources:

TABLE 4
Grants and Resources

<u>Program Name</u>	<u>Funding</u>	<u>Amount</u>
Housing Programs	HUD	\$400,000
Waccamaw Siouan Day Care	Private Pay and DSS subsidy (self-supporting)	\$90,000
Pow-wow	Donations, entrance fees and sell ads in programs	\$12,000
Tribal Enrollment Maintenance	ANA	\$70,000
Senior Aide Program	NCCIA	Amt. Unknown to WSTC
Workforce Development	NCCIA	Amt. Unknown to WSTC
Crisis Intervention Program	Subcontract with NCCIA	\$20,000
Culture Program (dance classes)	Native Arts Outreach Partnership/United Tribes	\$5,000

Non-Profits and Foundations

WSTC does not receive any foundation grants currently.

Scholarships

Southeastern Community College through a contractual arrangement with Cape Fear Council of Governments administers the Workforce Investment Act (WIA) Program and can provide assistance with tuition, books, etc.

Utilities with Economic Development funds

There are no funds available from the local electric membership cooperative. Progress Energy has resources available at times.

Local banks

The following financial institutions are located in Whiteville in Columbus County: BB&T, Cape Fear Farm Credit, Centura Bank, Cooperative Bank, Equity One, and First Citizens Bank. Waccamaw Bank, a locally owned bank is in Whiteville and there is also a State Employees Credit Union.

TABLE 5
Assets and Services of Local Community Bank

<u>Financial Institution</u>	<u>Established</u>	<u>Assets</u>	<u>Services</u>
Waccamaw Bank	9/2/1997	\$167,773,000	wide range of commercial services including business and real estate loans and lines of credits

Located in Whiteville, Waccamaw Bank is the only community bank headquartered in Brunswick and Columbus Counties.

Social Capital

Institutions

Churches are an important part of the Waccamaw Siouan local community. The main churches include New Hope Baptist Church, Mt. Sinai Holiness Church, and St. James Baptist Church.

Technology-based Resources

The tribe 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. There are a few computers available for use in the computer classroom provided by Southeastern Community College and two computers are available for public access. The tribe does not currently have a web site and did not participate in the e-Communities Initiative of the Rural Internet Access Authority but hope to get involved with the local efforts to increase digital literacy.

Small Business Resources

The focus group identified the following as resources they were aware of or used:

- Small Business Centers at Bladen and Southeastern Community Colleges
- U.S. Small Business Administration (SBA)
- N.C. Indian Business Association
- Web sites
- Learning from other Indians — parents, personal friends, networks, mentors

While a number of resources were identified, interviewees identified some concerns with the resources. SBCs are not useful except during early stages; SBA can be helpful but you need to know who to talk with; N.C. Indian Business Association

helpful in the past but is currently inactive; many web sites available, but entrepreneurs do not know where to go.

Local and State Policy-Making

Some tribal members expressed frustration that discrimination still exists when dealing with county, state and federal agencies and they would like strategies to be developed to overcome this stigma.

Community Resources and Other Networks

There are two community colleges in the immediate area: Southeastern Community College and Bladen Community College. UNC Pembroke and UNC Wilmington are close by. Whiteville has a Chamber of Commerce (WSTC not member currently)

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 our recommendations for the tribe in developing general practices and specific strategies for improving the economic situation of members of the Waccamaw Siouan Tribe.

Conclusions

- The majority of the tribe is situated in Bladen and Columbus Counties, which have experienced small population growth compared to most of the state. An area of growth is in the Hispanic population, which actually exceeded the number of American Indians in Bladen and Columbus Counties (2000 Census reflected 2,468 Hispanics and 2,343 American Indians).
- The tribe is small in number and rural in location, similar in some ways to the Coharie and the Meherrin tribes.
- There are a number of small, entrepreneurial businesses owned by Waccamaw Siouan tribal members, with a large percentage in the construction field but most work is performed 100 or more miles away from their home base.
- According to the Tribal Council, economic development has been a major focus but they have been unsuccessful in their attempts to receive startup funding.

Key Assets

- The Tribe owns five acres in Buckhead with its administrative offices, a childcare center and pow-wow facilities being situated there and has just recently purchased an additional 25 acres behind its present administrative offices.
- The Tribe owns six acres in St. James for housing development.

- Strong partnership with Southeastern Community College, which has a classroom building at the Tribe's administrative site and provides continuing education and adult education classes.
- Has a local community college in Bladen and Columbus Counties.
- Even though tribe is small in numbers, they are a proud and hard working group.
- There are several entrepreneurs within the tribe who are interested in networking with each other.

Key Challenges

- With 1,245 members, the tribal size is small (only 1.4 percent of total population of Bladen and Columbus Counties) and it has little voice in local politics and boards.
- The tribe lacks needed visibility in the community and is not well represented on elected or non-elected boards.
- The majority of the tribe's resources are federal grants with a major focus on housing assistance.
- Given the high unemployment rate in both counties, there are limited employment and business opportunities compared to other areas in the state.
- Potential small businesses lack the collateral to start businesses and do not possess the needed business management skills.
- The educational skills and work ethic of potential workers presents a problem even for small business owners. Of particular concern are the younger employees.
- Tribal members are lacking in technology skills.
- Tribal members need to identify strategies to retain young people in their community as they are leaving and not returning.
- The tribe does not have staff committed solely to economic development nor a committee focused on economic development efforts.

Recommendations

Table 6 reflects the preferred ranking of economic development strategies for the Waccamaw Siouan Tribe as recorded in our focus group interviews (and may not represent the views of the tribe as a whole).

TABLE 6
Preferred Economic Development Strategies for Waccamaw Siouan Tribe

20	Assistance to Existing Businesses
8	Workforce Training to Enter Mainstream Jobs
3	Entrepreneurship/Business Start-up Mentoring, Financing, Training
2	Recruiting new business
2	Selling or optioning land to county or college
2	Tribal Enterprises
2	Infrastructure Development
2	Partnerships with non-Indian Community, County, Federal Agencies, State, Private Sector
1	Tourism
0	Agricultural or other cooperatives
0	Mineral Rights, etc.

General Recommendations of UNC Team

- Increase the tribe's visibility and presence in the community by becoming more proactive in getting elected or appointed to boards and forging stronger alliances with local governments.
- Develop or update existing strategic plan with a focus on not only providing services in the short-term but the long-term as well. The Waccamaw Siouan Tribe might want to consider establishing a network with other rural tribes, for example, to provide assistance to small businesses, conduct outreach about realistic employment opportunities to youth, or develop joint marketing strategies for Indian-made crafts.
- Create an economic development committee or designate staff or shared staff to concentrate on economic development recommendations.
- Forge stronger partnerships with Bladen and Southeastern Community Colleges and their Small Business Centers.

Specific Projects, Activities and Resources

1. Create strategies for continual education improvement of tribal members, particularly the youth.

- In partnership with community colleges/JobLink Career Centers, to encourage educational development, host a Workforce Development or Education Fair and provide workforce training/career information by exposing individuals, particularly youth and their parents, to employment options and advantages of various trades;
- Seek strategies to encourage tribal members to consider health services careers as it is a high-demand occupation in the area;
- Provide program opportunities for youth (trades training, character building, conflict resolution workshops, placement of youth in appropriate businesses for job shadowing or work experience);
- Seek strategies with the local e-Community Initiative to become designated as an e-Community Public Access site or to obtain free digital literacy/Internet

training onsite (funded through Rural Internet Access Authority at Southeastern Community College); and

- Seek stronger partnerships with Bladen and Southeastern Community Colleges to provide needed educational offerings.

Resources:

- Bladen JobLink Career Center (Mmccallum@bladen.cc.nc.us or 910/862-2164)
- Columbus JobLink Career Center (ttriplett@mail.southeast.cc.nc.us or 910/642-7141, Ext. 318)
- Bladen Community College (www.bladen.cc.nc.us) 910/862-2164
- Southeastern Community College (www.southeastern.cc.nc.us) 910/642-7141
- Rural Internet Access Authority (e-NC Initiative) (www.e-nc.org)
- 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. SCC 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.

2. Provide assistance to new and existing small businesses.

- Establish an Indian Business Mentoring Network to capitalize on the experiences of successful business owners — starting by reconvening the business owners from the focus group and seeing if they want to start a more regular schedule of networking meetings;
- Consider establishing a one-stop “business resource center” housed at the tribal offices and staffed part-time by outside experts (e.g., SBC, SBTDC, Service Corps of Retired Executives);
- Develop a tribal web site and include a database of skills, trades — tribe can help with promotion, directory on Indian businesses and links to SBA, etc. (create portfolios for each new and existing business that could be placed on the web site);
- Provide workshops for tribal businesses such as shopping for a banker or insurance provider, and others based on need.
- Participate actively in NCIEDI’s statewide initiatives for small business support, which may include directory and/or mentoring

Resources:

- Lumbee Business Resource Center (www.lumbeetribe.com)
- Small Business & Technology Development Centers (SBTDC) (www.sbtdc.org)
- U.S. Small Business Administration (www.sba.gov)
- SCORE (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)
- Other tribal websites to include Lumbee Tribe (www.lumbeetribe.com) and LRDA (www.lumbee.org); Eastern Band of the Cherokees (www.Cherokee-nc.com); Florida Seminole Tribe (www.seminoletribe.com); Mashantucket Pequots in Connecticut (www.foxwoods.com)

3. *Establish an Economic Development Committee or designated staff to focus on economic development activities.*

- Seek strategies for artists to market their wares jointly, e.g. via tribal web site;
- Committee or staff should identify other strategies for tribal enterprises and then complete a feasibility study or business plan (with financial projections and market analysis) before making investments;
- Work with Small Business Center at SCC or BCC to do a business plan to examine the feasibility of establishing a tribal museum;
- Examine assistance opportunities for farm operations; and
- Consider joining local chamber of commerce.

4. *Improve the visibility of the Waccamaw Siouan Tribe and develop additional partnerships.*

- Become proactive in seeking election to boards and appointments to non-elected boards;
- Forge stronger alliances with local governments between Indian leaders for economic development planning so Waccamaw Siouan voice is heard;
- Meet with economic developers in each county to ensure tribal involvement in any strategic planning efforts that may occur;
- Invite local elected officials to participate in joint planning (have them attend board meetings and tribal members attend their board meetings);
- Invite elected officials and others to attend annual pow-wow;
- Strengthen internal and external public relations by submitting regular news features to local newspapers; creating a monthly newsletter and annual report and distribute to tribal membership and selected external audience.

