



Creating Community-Determined Rural Policies:

How Native Women Transform Challenges into Impactful Social Entrepreneurship

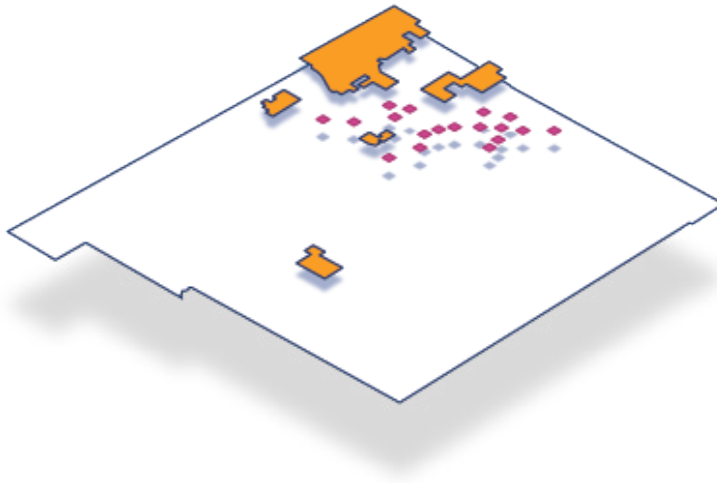


B | Governance Studies
at BROOKINGS

**Makada Henry-Nickie
Regina Seo**

NEW MEXICO

PUEBLOS AND RESERVATIONS



195,166¹

Total New Mexico Native American population

32%²

Native American poverty rate

\$36,295³

Native American median household income

596⁴

Native-owned employer businesses

2,300⁵

Native-owned nonemployer businesses

EXECUTIVE SUMMARY

Conversations about rural inclusion and revitalization have become cluttered with novel ideas aimed at uplifting communities of color.



While experiments in equity are plentiful, few have tangibly altered the stoic realities of their intended beneficiaries. At the core of this limited success is a willful reluctance to truly understand the context that regulates life and uneven opportunities across space and cultures. Rural minority communities unenviably reside at the intersection of good intentions and understudied identities, forced into an amalgamated monolith. Before equity and inclusion palliatives can enhance rural minority well-being, policymakers must define the meaning of two loaded terms: *diversity* and *inclusion*.

Recognizing how Indigenous groups are marginalized in mainstream socio-political and economic discourse marks the first step in this direction. This premise particularly holds for Indigenous women; their identities are repeatedly shaped by vague ideas about agency and organizational power, leading to cycles of minimization and erasure. The experiences of Native women, who are cultural guardians and economic anchors in rural communities, have been reduced to ritualistic relics or devalued. Outsiders unable to relate to Native American value systems see these women's work as lacking substance and form. Dismissing their formidable contributions to economic development and community preservation has created missed opportunities to strategically close wealth gaps and to improve the health outcomes of economically vulnerable women. Enabling community wealth and health preserves primary sources of Native American cultural prosperity.

Throughout this case study, we highlight the innovative work of enterprising Native women who have leveraged their heritage to inspire paradigm shifts in maternal health, social entrepreneurship and financial inclusion. Together, these strategies have enhanced their rural communities' economic security and well-being. Rurality and sovereign living people occupying reservation spaces typically conjure images of desolation and scarcity. However, the Indigenous women-led organizations featured in this case study dismantle deficit frames by emphasizing the political resourcefulness and creative abilities of these rural minority communities. We argue that promoting Native women-led entrepreneurship is a core component of the rural policy toolbox. Non-Native stakeholders must see themselves as a pillar of rural America's revitalization and invest equitably in Native women-led enterprises.

This case study draws on mixed-method research combining rigorous empirical and ethnographic methods, including in-depth interviews with Native women entrepreneurs and advocates. The case study begins with a brief assessment of the economic landscape in Native American communities, framing the role of entrepreneurship in response to structural inequality. Next, the case study explores examples of Native women-led initiatives based in New Mexico that showcase entrepreneurship's diversity, caliber, and capacity to promote economic development. Finally, we close with a call to action for community development financial institutions to appreciate their unique roles as investors. We further recommend that they cross-pollinate in community development crucial to strengthening Indigenous rural communities.



Native women entrepreneurs are critical community anchors; roughly 2 out of 3 are primary breadwinners in their households. Entrepreneurship is vital for Native women's economic security.

Native Women Lead saw an opportunity. We know what we need. We know what the barriers are. We have solutions. We trust our people innately because we work with Native women. We are Native women. We know the stereotypes aren't true. So, we decided to build and took a stance to close our own racial wealth gap. We knew we had to work within the system but at the same time, challenge it and try to change it.

Jamie Goshay
Co-Founder
Native Women Lead





Native Women Lead was founded by Indigenous women to force systemic changes in community development finance by crowdsourcing resources, ideas, and advocacy frameworks.



THE ECONOMY OF PUEBLOS AND RESERVATIONS IN NEW MEXICO

Much has been said about the complexity of defining rural areas and the policy gaps created by brute force attempts to demarcate rural communities.



Little research has dealt with the impacts of these tensions on Native Americans. The Census Bureau's enumeration report revealed disturbing undercounts for minority groups, suggesting the agency struggled to capture difficult-to-reach groups in rural areas. For instance, Native peoples living on reservations faced the highest undercount rate of 5.64%. The contemporaneous effects of Native people's colonial past are not only apparent in census undercounts but also painfully evident in their political underrepresentation at the local, state, and federal government levels, as well as in the interest group environment. Thus, Native people's multi-layered invisibility accumulates, and their inequitable access to resources multiplies over time and space.⁶

Most of us still think of tribal lands as our home even if we're not living there. This fundamental understanding [must] shift the conversation about [growth] in rural, urban, tribal geographies.

Vanessa Roanhorse
CEO
Roanhorse Consulting, LLC

Native Americans are more likely than any other race or ethnic group to live in rural America. According to the 2020 Census, approximately 21.5% of Native Americans reside in rural areas versus 18.4% of white Americans, 9.9% of Black Americans, and 6.7% of Hispanic or Latino Americans. Additionally, the U.S. Department of Housing and Urban Development found that a third of Native Americans lived on reservations, and another 26% lived in places surrounding tribal lands.⁷ The First Nations Development Institute (FNDI) disputes the accuracy of these proportions; instead, they argue that 54% of Indigenous people live in rural and small-town areas, while 68% either reside in sovereign governed areas or live near these tribal homelands.⁸ Native Americans' relationship to space and opportunity only complicates rural determinations: these individuals move seamlessly across tribal, urban, and rural spaces. Even those who do not live on tribal lands are likely to identify with these lands as their spiritual home. FNDI contends that misunderstanding these nuanced spatialized relationships makes Native American communities "twice invisible." This added layer of obscurity limits federal dollars and philanthropic funding to these areas.

FNDI's argument accords with an emerging movement calling for philanthropic funders to decolonize funding strategies that limit programmatic efforts in Native American communities to redress generational cycles of disinvestment.⁹ According to a 2011 Foundation Center funder survey, Native American-supporting organizations—not to be confused with Native-led entities—received 0.3% of annual grant-giving support in 2009. Furthermore, funders elected to funnel 45% of their Native-directed support to educational or arts and culture activities. Applications addressing reproductive health, mental health, and community development beneficiaries received 0.7%, 0.5%, and 5.5%, respectively.¹⁰ NextCity, a progressive social justice magazine, posed a provocative question to the global philanthropic ecosystem that remains unanswered: Are these the most pressing problems these communities would address if they had the resources and power to select issues and initiatives themselves?¹¹ Here we take the liberty to extend this

Despite the political agency of New Mexico's Native American institutions, the communities continue to grapple with tenacious poverty and enormous health inequities.

challenge to federal and state actors. The experiences of the Native women detailed later suggest that this dated allocation schema persists and is grossly misaligned with views on their communities' needs. If beneficent gatekeepers take NextCity's proposition seriously, there is a real opportunity to change the way Indigenous ideas about economic progress are valued and funded.

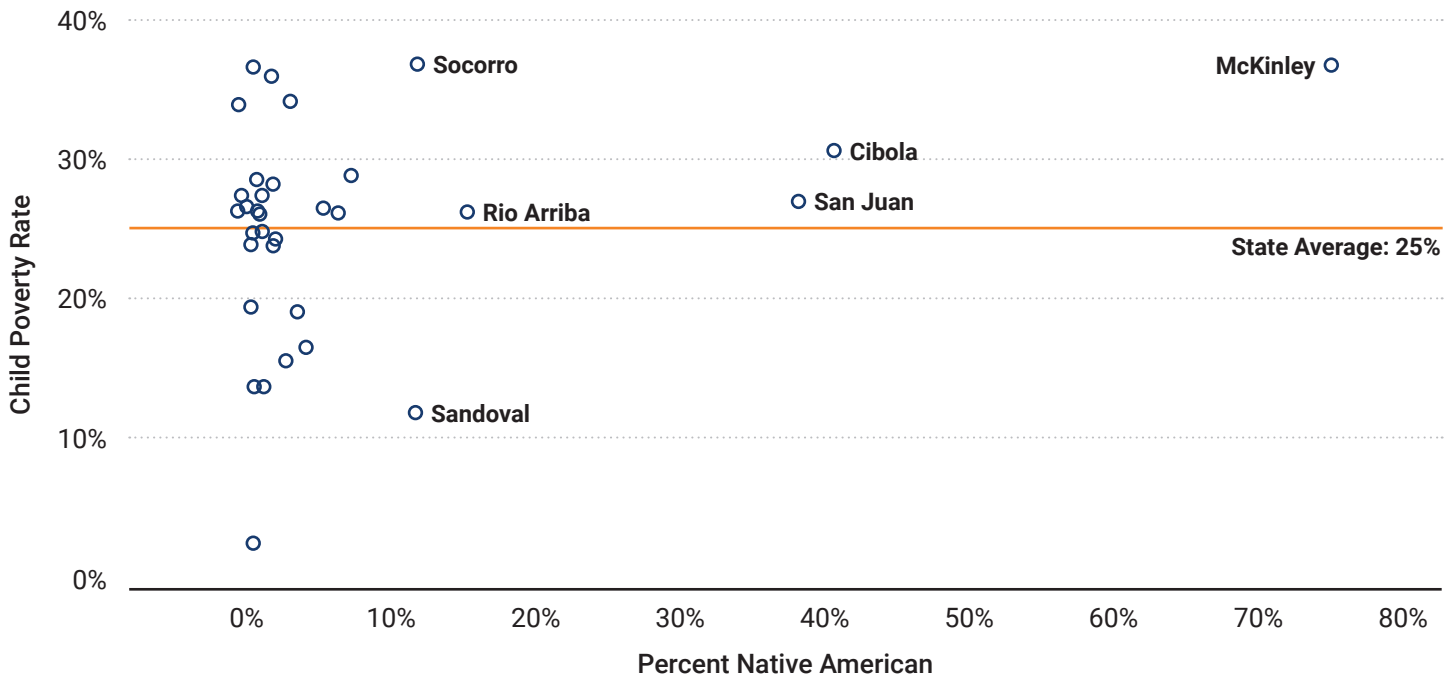
We focus on New Mexico because the experiences of its Indigenous women reflect the political interplay between tribal-regulated economic development strategies, the federal government, and state executive agencies. New Mexico is home to the country's second-highest share of Native Americans after Alaska, with approximately 209,700 Indigenous residents (or 10% of the total population). Twenty-three tribal nations exist in the state: 19 Pueblo, three Apache, and the Navajo Nation. New Mexico's political constituencies reflect its Native American representation. For instance, the Department of Indian Affairs is in the governor's office, which has politically empowered the agency to shape policies affecting its people. New Mexico's Native political constituency presses urgent Native American concerns to the fore in real-time. For example, in Spring 2022, Governor Lujan Grisham signed two critical bills into law: SB-39 and HB-132. Among other things, SB-39 guarantees preferential access for Native-owned businesses operating on tribal lands to the state's procurement portfolio.¹² Meanwhile, HB-132 capped the interest rate on small-dollar loans at 36%, a move that essentially guts the state's predatory loan industry and makes small-dollar credit safer for consumers.¹³ Although SB-39 and HB-132 do not target Native women specifically, their benefits will undoubtedly flow through these women's lives and families.

Despite the political agency of New Mexico's Native American institutions, the communities continue to grapple with tenacious poverty and enormous health inequities. Poverty endures in areas with the highest Native populations; as examples, the poverty and unemployment rates in McKinley, Cibola, and San Juan consistently exceed the statewide average (see Figure 1).

FIGURE 1

Child Poverty Rates by Native American Population

New Mexico counties with higher % of Native American Residents have higher poverty rates among households with children 5-17.



Source: Small Area Income and Poverty Estimates (SAIPE) and American Community Survey 2016-2020

Poverty rates are high across all age groups and genders in New Mexico's Native communities. Native women experience greater poverty than men, especially among children and working-age individuals. As of 2020, the majority (69%) of working-age Native women earned an annual income below the poverty line, compared with 28% of Native men.¹⁴ Economic vulnerability is also not the sole concern: Indigenous women are subject to a hazardous violence epidemic. More than 4 in 5 Native women have experienced violence, including homicides, violent sexual assaults, and intimate partner violence.¹⁵ Depraved federal indifference to this devastating humanitarian crisis—cemented by *Oliphant v. Suquamish Indian Tribe*—diminished tribal authorities' ability to prosecute non-Native perpetrators; an alarming 96% of Native women identified their attackers as non-Indian. President Biden reauthorized the Violence Against Women Act of 2013 (VAWA) which expanded tribal jurisdictional authority to criminally prosecute non-Indian offenders and funded domestic violence research on Indigenous women.¹⁶ Research helps, especially since so little we know about the etiology of violence against Native women. Some research has identified poverty, receipt of government assistance, and unemployment as

**What will it matter
if you have an
economic driver or
money in the bank if
you're not healthy?
If you're not healthy,
how can you be part
of an economy to
grow and take care of
your family and your
community?**


Olivia Roanhorse
Principal
Roanhorse Consulting, LLC

reliable predictors of Native women's exposure to instances of violence.¹⁷ However, these studies are largely silent on effective interventions that reduce Indigenous women's exposure to violence or help them reestablish independent identities after victimization. For far too many Native women, poverty, violence, or invisibility bookend their life chapters. These same women are essential to the economic vitality of their families and by extension their communities. Roughly 2 out of 3 Native women, the majority of whom are single mothers, are breadwinners for the households they anchor.¹⁸ Too few studies ask pertinent questions about the jobs Native women hold or the force-multiplying strategies they draw on to support their households. In many instances, they care and provide for multiple generations at a time. It is vital that we examine Native women's resourcefulness to better understand the generative frameworks they use to create economic outcomes that sustain their well-being. Providing for the economic safety of Native women is paramount to their physical, emotional, financial, and spiritual well-being. We list these dimensions because they represent a broader characterization of these women's identities as breadwinners, healers, and cultural protectors.

Understanding how Native people conceptualize their relationship to spiritual, cultural, and material wealth is essential to unlocking strategies to create wealth or close wealth gaps for Native communities. Ideas of prosperity are inextricably tied to the collective well-being of Native communities. That is not to say that individually-held financial wealth has no value in this Native ethos; instead, linked fates determine individual needs. Healthy communities feature skilled workers reporting to company worksites and boosting productivity, healthy women birthing thriving babies, children flourishing in healthy spaces, and high-quality food chains that value nutritious Indigenous foods. Therefore, extracting individual outcomes disconnected from elders, children, the community, or ancestors through the health of tribal lands finds little traction in Native American culture.

In the following discussion, we highlight the work of a collective of Native women who, through entrepreneurship, have crafted strategies to respond to generational poverty and systemic joblessness that has ravaged their communities and predisposed them to economic violence. These enterprising women wield entrepreneurship to construct an economic development practice that provides economic safety, self-empowerment, and the ability to care for and preserve the well-being of their rural communities.






I think one of the bigger questions for all of us is what happens when you—in your creation and your brilliance to bring people together to create programs to create opportunities—can't even walk away with some sort of wealth asset from that investment of your time, your wisdom, your thought-working relationships.



Roanhorse Consulting, led by Native twin sisters Vanessa and Olivia Roanhorse, provides technical assistance, networking, and advocacy to build Native women's capacity to establish and maintain impactful businesses.

REIMAGINING ECONOMIC DEVELOPMENT: ROANHORSE CONSULTING

Power-building organizations like Roanhorse Consulting weave transformative social networks with the political capacity to reconfigure community finance rules that perpetuate systems of disadvantage in Native American communities.



Recognizing the need to dismantle the innate inequality in community finance that handicaps Native women founders, CEO Vanessa Roanhorse founded Roanhorse Consulting to strengthen Indigenous women's capacity to build and maintain businesses.

The assumption that you can create a product that can solve every community's issues [is flawed]. What may work in the northern Navajo Nation is not going to work in Deming, NM...[These policies need to] address locality, culture, environment, and power imbalances that determine who makes decisions.

Vanessa Roanhorse
CEO/Founder
Roanhorse Consulting, LLC

Joined later by her twin sister, Olivia Roanhorse, the principals strive to conceive an alternative to the existing community development paradigm. They believe their approach counters an entrenched industrial complex that works against Native women's leadership. Roanhorse's principals reckon that status quo economic development strategies take on a veneer of mass production because they fail to explicitly account for the semantics of place and its impact on marginalized people. In their view, conventional community development approaches force ineffectual *off-the-shelf* development strategies onto communities. According to Vanessa Roanhorse, "the assumption that you can create a product that can solve every community's issues [is flawed]. What may work in the northern Navajo Nation is not going to work in Deming, NM. [These policies] cannot be easily replicated. [They don't] address locality, culture, environment, power imbalances that determine who gets to make decisions about where investments go." Deploying place-based strategies set in this framework without adequate attention to how communities differ produces lackluster results. Heterogenous assets and challenges determine whether Native women thrive or fail.

Roanhorse's preferred charter is worth noting. Choosing the for-profit charter was a prime decision point for Vanessa Roanhorse. After years of performing mission-driven frontline work, Vanessa found herself overworked and underpaid. She could not create wealth from the intellectual capital she created as a cultural ambassador who had translated political resourcefulness and lived experiences into fundable policy agendas. Worse, these agendas rarely worked for her community. The Roanhorses have harnessed the flexibility of their privately-owned consulting practice to respond to emerging issues impacting rural Native communities, particularly problems that arise at the intersection of public health and economic security. Sharing growth lessons while advising their client base has enabled the founders to simultaneously build tangible financial wealth and own the policy capital they create. They have since devised an active advocacy space to host conversations about emergent issues influencing Native women's lives or limiting access to opportunity.

If we think about who's at the frontlines—it's women of color. The for-profit entity has given us a level of freedom to be in charge, to have a point of view to say what we want, and to make decisions.

Vanessa Roanhorse
CEO/Founder
Roanhorse Consulting, LLC

Roanhorse has worked to build a robust constituency of clients and community partners vested in building capacity within Native American communities. Through power-brokering, Roanhorse transforms the invisible and informal work of Native women into investable entities. For instance, the firm regularly shepherds Native women entrepreneurs through the maze of various capital pitches, helping them broker investor pricing or repayment terms. Their agile practice can pivot to grassroots mode to develop less mature business concepts and position them for loans or patient equity investments. In the company's early days, Vanessa Roanhorse responded to a random Facebook post from a Native woman attempting to crowdsource resources to start a clinical midwifery practice. Ms. Roanhorse's assistance manifested as grant writing services that helped the emerging entrepreneur unlock resources she could not access on her own. Today, that birthing center serves the maternal health needs of families in New Mexico's rural Navajo communities. We explore the birthing center's work later. For now, we focus on Roanhorse's key message: Native women-led businesses are worthy of investment. Native women founders can create quality businesses capable of generating returns on investment with a cognizable value that Western financiers can relate to, even though their origin and purpose serve higher-order societal principles.

Entrepreneurship is not simply about earning profit for Roanhorse or the community of Native women the organization supports and works alongside. It provides a safety net and mechanism through which marginalized women, traumatized by predatory lending practices, can leverage cultural instincts to restore agency and create businesses that respond to personally salient issues.¹⁹ Roanhorse is focused on widening the aperture so that resources flow into an ecosystem that enables Native women-led collectives to launch viable businesses. These women must

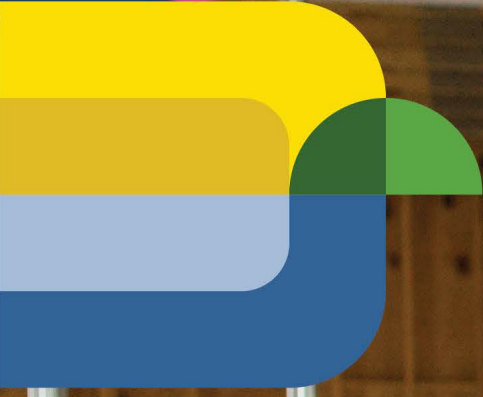
seize a fair share of financial capital to generate wealth and invest in the well-being of their children, elders, and the continuation of their heritage. More importantly, Roanhorse forcefully rejects non-Native normative systems that cannot appreciate Native women-led small businesses without challenging their identity as Indigenous people. Instead, the Roanhorse sisters, together with community partners, created a culturally unified framework that legitimately values Native women's businesses, particularly those that emerge in response to significant community gaps: food insecurity, maternal reproductive health, or economic resource networks, but fail to conform to orthodox lending metrics.

Anecdotes help contextualize mission-driven work in ways statistics cannot, but emotional narratives rarely convince skeptics about the legitimacy of Roanhorse's theory of change. The true magic of Roanhorse's cooperative approach to its community power-building work resonates in the founding of Native Women Lead (NWL): a powerhouse collaborative founded by eight Indigenous women, including Vanessa Roanhorse, who combined their expertise to force systemic changes in community development finance. NWL's platform was born from a natural experiment that provided hard data on Native women's entrepreneurial capacity. In the few short years since its founding in 2017, NWL has raised millions of dollars and created innovative revolving loan funds. Between 2020 and 2021, NWL's Matriarch Loan Funds deployed \$300,000 in capital to nurture the quality and viability of 55 Native women-led businesses—99% of whom have repaid their loans.²⁰ Through this platform, Roanhorse and NWL organize to address a central question: How can financial institutions improve the experience of Native women-led businesses?

Native Women Lead saw an opportunity. We have our community here. We know what we need. We know what the challenges are. We know what the barriers are. We have solutions. We trust our people innately because we work with Native women. We *are* Native women. We know the stereotypes aren't true.

Jamie Goshay
Co-Founder
Native Women Lead





Tina Archuleta started Italy, a restorative food company, to provide her Pueblo community with healthy, convenient food service options.



CHANGING THE CHARACTER OF CREDIT: NATIVE WOMEN LEAD

Envisioning a safe space for Native women entrepreneurs, NWL provides a platform to crowdsource resources, ideas, and advocacy frameworks to cultivate Indigenous women's capacity.



The collaborative is focused on reversing Native women's pathologizing experiences with financial institutions that devalue their efforts and, in doing so, perpetuate the trauma of poverty and money that makes these women fear debt and non-Native financial institutions. Because Native Americans often lack access to traditional lending, predatory lenders frequently target their communities with high-cost, small-dollar loans, and dubious repayment schedules.²¹ The federal government's relentless exploitation of Indigenous communities fomented deep-seated distrust of non-Native institutions among Indigenous peoples, particularly Indigenous women, who have endured cruel pathological experiments on their bodies. Abusive federal

policies are further compounded by the discrimination Native women face in labor and financial markets. Indeed, Indigenous women earn substantially less than their white male counterparts, face higher unemployment rates, experience domestic violence-related employment absences, and disproportionately rely on pawnshop and tax refund loans.^{22,23,24,25}

Native women's multilayered trauma is partly rooted in exposure to toxic last-resort credit such as payday loans, pawn shops, and title loans that ensnare Native communities. For the large contingent of Native Americans working off-reservation, the collateral consequences are high because tribal regulations do not protect them from wage garnishment or vehicle repossession for payment delinquency.²⁶ High-cost, small-dollar loans, barely adequate to fill paycheck gaps, are ill-suited to financing small business owners' needs. Even the Small Business Administration's (SBA) lending programs fail in this regard; majority-Native zip codes received just 0.5% of SBA 504 loan funds in the last decade.²⁷ NWL's co-founders, having experienced invisibility in the financial ecosystem themselves, organized to create a suite of financial products that challenge prevailing stereotypes about Native women entrepreneurs. NWL's credit pipeline makes capital accessible to Native women throughout the entrepreneurship journey, from pre-startup to establishment.

To close this racial wealth gap, NWL began re-engineering the architecture of community-based small business lending. In NWL's view, the conventional underwriting framework in mainstream finance—the five Cs of capital: character, capacity, capital, collateral, and conditions—is detrimental to Native people in multiple ways. Principally, it throttles credit within Native American communities for personal and small business needs. Underwriters typically evaluate borrowers' character through credit scores. According to the traditional framework, lower credit scores bespeak irresponsibility and untrustworthiness. Valentina Dimitrova-Grajzl and her co-authors confirmed that Native Americans have systematically lower scores or are more likely to have thin credit files.²⁸ It is unsurprising that weak credit histories correspond to higher loan denials or lower credit limits for Native people, repeatedly implicating the quality of their character.²⁹ The same scholars confirmed that Native Americans with adequate credit scores experienced lending discrimination in approved credit limits. They found that living on- or off-reservation did not matter—Native people were systemically treated differently. Reversing the disparate impact of FICO scores requires financial institutions to supply Native American communities with equity-aware credit products integrated with established credit mechanisms that can transform signals about Native Americans' character.

We took a stance to close our own racial wealth gap [even] if that means incorporating the tools that exist in the system [even though they have] been very extractive and exploitative. We [knew] we had to work within the system but at the same time, challenge it and try to change it.”

Jamie Goshay
Co-Founder
Native Women Lead

NWL’s financial services ecosystem features a cascade of loan products and culturally-relevant technical assistance to support the entrepreneurial efforts of Native women-led businesses. The Matriarch Fund is a wraparound capital strategy NWL developed to serve the distinctive needs of nascent and thriving founders. The umbrella fund features micro-loans ranging between \$2,000 and \$5,000; middle-scale loans up to \$50,000; and larger loans between \$50,000 and \$250,000 targeted at established businesses. Ethics underpins NWL’s capital strategies. During the pandemic, NWL launched its Response Fund to provide loans to subsidize the carrying costs of business ownership. While establishment rent and utilities and other standard operating costs were eligible uses, the Response Fund explicitly acknowledged that because Native business owners are also primary breadwinners, their personal economic needs for housing, food, or paying for funeral costs would be part of the proposition as well.

However, the co-founder collaborative felt uncomfortable saddling families coping with COVID-19. The Fund’s conception was at odds with the founders’ guiding principle regarding the intricate links between community wealth and health. In Jamie Goshay’s eyes, adding debt to the balance sheets of struggling households amid a crushing crisis was immoral: “We did not feel good about giving our community debt as people were dying. And those people were trying to survive and trying to feed their families. It just felt morally wrong.” Response Fund inspired a novel repayment strategy incorporating loan forgiveness, standard loan repayment, and healthy credit reporting to protect Native women’s character signals from credit score harm. NWL received a grant from the NDN Collective which they used to establish a shared repayment regime with borrowers: When borrowers paid off 50% of the loan principal, an automatic loan payoff would be funded by NWL’s grant reserves. Then, because NWL reports payment histories and loan payoffs to credit bureaus, their

My business is located in Albuquerque in the 19 Pueblos District owned by the Pueblos in the middle of the city...With my business being on tribal land, the taxes are going to tribal communities in rural places.

Tina Archuleta
CEO
Itality

applicants' credit reports would reflect positive payment trends and a healthy payoff instead of a loan write-off. One person who benefitted enormously from NWL's blended loan program is Tina Archuleta. Ms. Archuleta founded Itality, New Mexico's first Pueblo-owned food service company. Ms. Archuleta received a \$5,000 blended loan-grant award to support the growth of her food service business.

Itality is a direct response to a failed food economy in Native American communities—one that is detached from basic food norms, such as accessible supermarkets that consistently supply high-quality, affordable foods. Federal food programs also devalue the nutritional value of indigenous foods abundant in rural Native American environments. Ms. Archuleta's first-hand experience with the health effects of low-quality foods that dominate convenience stores and gas stations motivated her to disrupt unhealthy food patterns. Convenience stores outnumber supermarkets in the Navajo Nation and are more likely to offer low-nutrition foods.³⁰ She intends to insert Itality's healthy foods at accessible entry points in the food value chain, shaping her rural community's food landscape. Like NWL's founders, Ms. Archuleta found value in exploiting existing structures to create shelf space for her healthy food service in her community's entrenched food hubs: gas stations and convenience stores.

Itality's potential to deliver social impact and improve the food ecology in Ms. Archuleta's community has not protected her from multidimensional barriers. For instance, in addition to NWL's assistance, Itality assumed a mix of loans from different lending partners which Ms. Archuleta paid responsibly throughout the pandemic until her bankcard was closed without her knowledge. Notwithstanding the prevailing consensus that COVID-19 has disrupted financial well-being

During the pandemic, we wanted to support Native women's self-care in our communities and businesses...NWL used some of its state funding to purchase items from 12 Native- and women-owned businesses to promote, support, and provide direct investment... The response was incredible. We had so many women who appreciate[ed] being cared for.

Alicia Ortega
Director of Strategy and Growth
Native Women Lead

and that people with loans in forbearance should be spared the negative effects of reporting non-payments on their credit files, the ripple effects were immediate for Ms. Archuleta. She missed a payment, and a negative entry marred her credit report. The bank dismissed her request for assistance. Fortunately, through the social capital she developed through NWL, she resolved the accidental late payment and corresponding derogatory mark on her credit report. NWL's integrated suite of products responded to Itality's need for a supportive platform to promote brand visibility and provide technical assistance on tribal legal issues. NWL guided Ms. Archuleta through the maze of negotiations and helped mediate fair terms with sophisticated investors. Ultimately, NWL created a scalable capital stack to meet the working capital needs of Itality and other emerging Native women-owned companies.

In Itality's next phase, Ms. Archuleta is confident she can return to NWL for her future capital needs—whether for direct loans or technical assistance to unlock grant funds.

The success of this transformative experiment has inspired NWL to explore ways to make loan forgiveness permanent in their product suite. NWL's loan repayment structure is truly remarkable and could inspire a genre of ethically designed financial products centered on the capacities of vulnerable groups while maintaining responsible, consistent payment patterns. NWL, through these financial practices, is changing the paradigm of data collection using an Indigenous values evaluation framework. Olivia Roanhorse points out that this framework can help to heal the traumatic experiences with predatorial lending that make Native women instinctively fear debt: "One of the questions we ask is 'Did you feel cared for by this loan?'" Olivia's research uncovered an overwhelmingly positive response from Native women entrepreneurs: "I felt seen for the first time by a financial institution. I felt the promise of thinking about what a fair and inclusive loan could look like for me and my family. I was able to ensure my family was able to [meet our] day-to-day needs."

Ideally, organizations should invest in Native women through grants [or] through giving [and] philanthropy. That's what we really want. And, if we can't have that, then I just want a chance to pay you back.

Tina Archuleta
CEO
Itality

Perhaps NWL's work could open avenues in the financial inclusion dialogue, pushing financial institutions to move beyond alternative data. These institutions can contemplate the roles of payment structures in closing the racial wealth gap for people of color and design products to meet these communities' pressing needs. This potential to shift the conversation has driven NWL and Roanhorse to collaborate with like-minded institutions such as Nusenda Credit Union, New Mexico Community Capital, Common Future, UpEffect, Community Credit Lab, and others who share their values and sense of urgency around the need for novel, ethically-designed products inspired by the lived experiences of communities of color.

I've been a labor and delivery nurse for 17 years. In my experience, Native women weren't getting [adequate] representation or support in hospital settings. A lot of data was coming out about maternal mortality rates being high, but there wasn't any specific research around what our issues were regarding access to care or experiences of childbirth.

Nicolle Gonzales
CEO/Founder
Changing Women Initiative



Changing Women Initiative is a community-based birthing practice serving the holistic and spiritual maternal health care needs of Native women in rural New Mexico.

SAFEGUARDING WOMEN'S MATERNAL HEALTH: CHANGING WOMEN INITIATIVE

New Mexico's Native women have moved the boundaries of entrepreneurship and translated their lived barriers into alternative pathways to economic security.



One nonprofit entrepreneur, nurse-midwife Nicolle Gonzales, is no exception. Ms. Gonzales founded Changing Women Initiative (CWI) in 2015 in response to her financial independence needs and the lack of culturally concordant birthing care for Native women. CWI, initially seeded through grants, crowdsourced funding, and sweat equity, has blossomed into a thriving community-based maternal care practice that provides holistic patient care. The Albuquerque practice is a care hub for pregnant Native women living in remote rural areas of New Mexico. Many of CWI's patients work precarious jobs at gas stations, convenience stores, and casinos; they are often primary care providers for extended family members and, at the same time, they are victims of violence themselves. Chronic exposure to environmental or psychosocial

Even though women come to me for care, in our clinic, we go out to communities about three and a half hours from where I live to provide care. We take care of people whether they have health insurance or not.

Nicolle Gonzales
CEO/Founder
Changing Women Initiative

stressors contributes to pregnancy complications with grave implications for mothers' well-being. Reversing the effects of these circumstances requires an ecology-based approach to maternal health care centered on patient welfare. Narrowing gaps in health care coverage is one such welfare-enhancing strategy, but doggedly pursuing this aim does little to address the host of etiological factors shaping adverse birth outcomes for women of color. CWI's reproductive care model goes beyond stated maternal mortality statistics to address systemic stressors underpinning the higher risk of pregnancy-related deaths among Native women—who are twice as likely as white women to die in childbirth.³¹

Meeting New Mexico's rural Native women where they are is core to CWI's mission to empower them through their reproductive journeys. For Ms. Gonzales, packaging access to safe ceremonial birth spaces, birthing rights advocacy, and treatment for anxiety and depression alongside doula support and lactation counseling is vital to safeguarding Native women's maternal health. Together with her staff, Ms. Gonzales frequently travels the vast geographic expanse of New Mexico's remote northwest region to bring mobile maternal care services to vulnerable women excluded from the conventional care continuum. CWI sets a high premium on Native women's self-determination in the foods they consume and the maternal care on which they rely. CWI's patients are regaining control over their food environments through the organization's network of community farmers. In return, CWI's farmer collaborative has extracted roughly \$80,000 in contract capital to sustain a vibrant web of small-scale grow operations. Through a regularly scheduled food box delivery, CWI connects birthing women to high-quality food without subjecting them to the poverty-badging process of proving deservingness to welfare entitlements. Its midwives educate birthing mothers about their right to pain medication and raise awareness about implicit provider biases that unfairly target poor women lacking access to prenatal care for involuntary drug testing and other forms of unconsented care.³²

There are a lot of policies that do not support Native American women in our communities. There are harmful policies that come down from Washington that [infringe] on women's birthing rights. That's why Changing Women Initiative was created.

Nicolle Gonzales
CEO/Founder
Changing Women Initiative

CWI is a critical bridge between rural Native women and safe, dignified maternal care. Ms. Gonzales now has her sights on expanding services to cover sex workers and women experiencing homelessness or human trafficking exploitation. Securing a permanent facility and developing custom software to integrate records management across clinic-based assessments, home births, and site visits to remote rural communities without internet connectivity are vital elements of the organization's growth blueprint. Moreover, health care delivery across jurisdictional boundaries complicates service delivery for community-based organizations like CWI, torn between demand for reproductive care on reservation lands and cross-border state licensing mandates. Here again, we note New Mexico's policy environment as a key determinant of women's reproductive health and bodily autonomy in the *Dobbs v. Jackson's Women's Health* era. Gov. Lujan Grisham moved swiftly following the Supreme Court's extreme decision to erase women's sacred liberties to affirm New Mexico's unequivocal commitment to upholding women's rights to reproductive autonomy.³³ This punctuation is not an interpretation of Native women's views on *Roe v. Wade*, which are complex and guided by sacred principles. Instead, we underscore the point that Gov. Lujan Grisham's executive order safeguards the reproductive sovereignty of New Mexico's Native women, who overwhelmingly believe that they deserve to make decisions without government interference.³⁴ For the moment, New Mexico's care providers may worry less about political interference, but their concerns about high-cost regulatory mandates that limit access to quality reproductive care linger. For CWI, legal ambiguities and out-of-pocket licensing costs are urgent. Retaining dual-state occupational licensure is costly for nurse-midwives and other specialized practitioners legally required to maintain continuing education credits and obtain Drug Enforcement Agency narcotic prescription licenses. Between deliveries and service calls, the small CWI team aggressively competes for sparse grant funds to cover administrative overhead and substantial gaps between Medicaid remuneration and unreimbursed costs for life-saving medications to reduce postpartum hemorrhaging.

Despite the flexibility of philanthropic funding, relying on these limited resources and counterproductive application protocols constrains CWI's ability to equitably serve Native women's reproductive health care needs. Access to a scalable capital-building program is central to CWI's ability to expand operations and increase mobile service coverage in New Mexico's remote rural areas. However, capital supports for nonprofit entrepreneurs are in short supply; for CWI and other Native-owned organizations, the lack of cognizable collateral compounds their barriers to capital. In a recent report, The Century Foundation (TCF) argued that the reauthorized State Small Business Credit Initiative (SSCBI) offered valuable equitable lending lessons. SSCBI 2.0 laid the foundation for capital strategies such as revenue-based financing, first loss capital, deeply subordinated debt, and forgivable loans. The program also provided mission-based lenders with multiple options to increase loan flows to manufacturers of color.³⁵ We argue that similar considerations should be made for a collateral-constrained CWI that needs to raise \$7 million to bring the conceptual drawings of its permanent birthing center to life. CWI has outgrown NWL's capital capacity. Its critical maternal care services demand that foundational intermediaries of entrepreneurial capital reference TCF's recommendations to extend cash collateral lending and loan participation programs to high-impact Native-led organizations that serve the needs of rural communities regardless of their charter.

We're Native women. I don't know what more [traditional financial lenders] need from us. I should be living every dream I have. I should have land. I should have access. It's very hurtful. It's hurtful to see other people get money, other people succeed, other people have opportunities—and you don't.

Tina Archuleta
CEO
Itality





Native Women Lead partnered with Native women-owned small businesses to develop Fair Trade, an environmentally conscious subscription service, to support women's self-care needs during the pandemic.



IDENTIFYING NEW AREAS FOR SOCIAL ENTERPRISES AND SUPPORT FROM THE FEDERAL GOVERNMENT

Although not all Native tribes are rural, tribal land is a significant part of rural America that must be integrated into discussions of rural policies.



Native women-led organizations are enacting paradigmatic changes. They have translated their lived experiences with poverty and invisibility into advocacy models, policy designs, and financial products that reflect cultural views on community well-being. These values form the nucleus of Native women's business practices. For Ms. Archuleta and Ms. Gonzales, sourcing high-quality scalable capital has played an integral role in serving clients and patients. It is impossible to develop inclusive rural policies without acknowledging the localities and economies of Indigenous communities.

Policymakers responding to the needs of Native women must address this central questions: How can we ensure that rural Native women have an opportunity to thrive? Access to entrepreneurship, while not a panacea, provides a promising pathway to cultivating Native women's economic security. It allows them to create jobs and accumulate generational wealth. Supporting Native women-led businesses provides a pathway to reconciliation by erasing the layers of invisibility. Thus, financial institutions have an opportunity to create enduring impacts for Native Americans' breadwinners by partnering with credible Native-led organizations and leveraging them as conduits to accessible capital. The capital needs of Native women-controlled businesses vary considerably, thus it is crucial that lenders value micro-loan needs through a lens of equity instead of profitability. In particular, on-reservation businesses need collateral support programs to overcome legal and low personal wealth barriers. Others need priority access to private and public procurement pipelines to overcome their economic isolation and reach globalized e-commerce markets beyond the physical reservation border. (Weak broadband infrastructure on tribal lands remains an insurmountable barrier for Native Americans who over-rely on smartphones to bridge a multi-layered digital divide spanning access, quality, cost, and reliability).³⁶ Still, others urgently need access to first-loss loan participation programs, deeply subordinated debt, and to be appraised under cash flow underwriting frameworks. In this new paradigm, philanthropy can level the playing field by becoming a capital leverage mechanism instead of colonized cash contributions.

Understanding what's possible only emerges when institutions work to create a clear community identity that enables Native-owned institutions. Building such an identity will not succeed if constructed in a vacuum or without deep thoughtful partnerships with Native women leaders. To restore trust and heal Native women's trauma, vested stakeholders must center the voices of women who can translate research and data into policy responses that are grounded in the lived experience of Native women. Only by cultivating policies and partnerships centered on Native women leaders who understand their needs and values, can Native women entrepreneurs close their wealth gaps and author their self-determined success.

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