

AKIPTAN

NATIVE AGRICULTURE MARKET STUDY REPORT

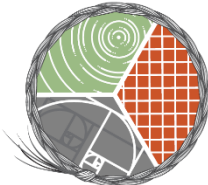
DECEMBER 2022



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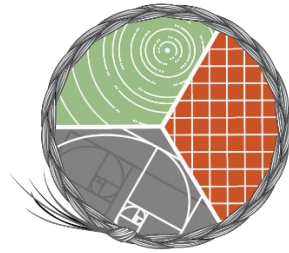
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CONSULTING, LLC

ACKNOWLEDGEMENTS

Akiptan would like to thank Sweet Grass Consulting, LLC for their diligent work and commitment to this project. We would also like to thank the Intertribal Agriculture Council, Indigenous Food and Agriculture Initiative, Indian Land Tenure Foundation, and the Native American Agriculture Fund for being on our advisory committee. Our shared commitment to Native agriculture is what drives our work. We know that this work is best done together.



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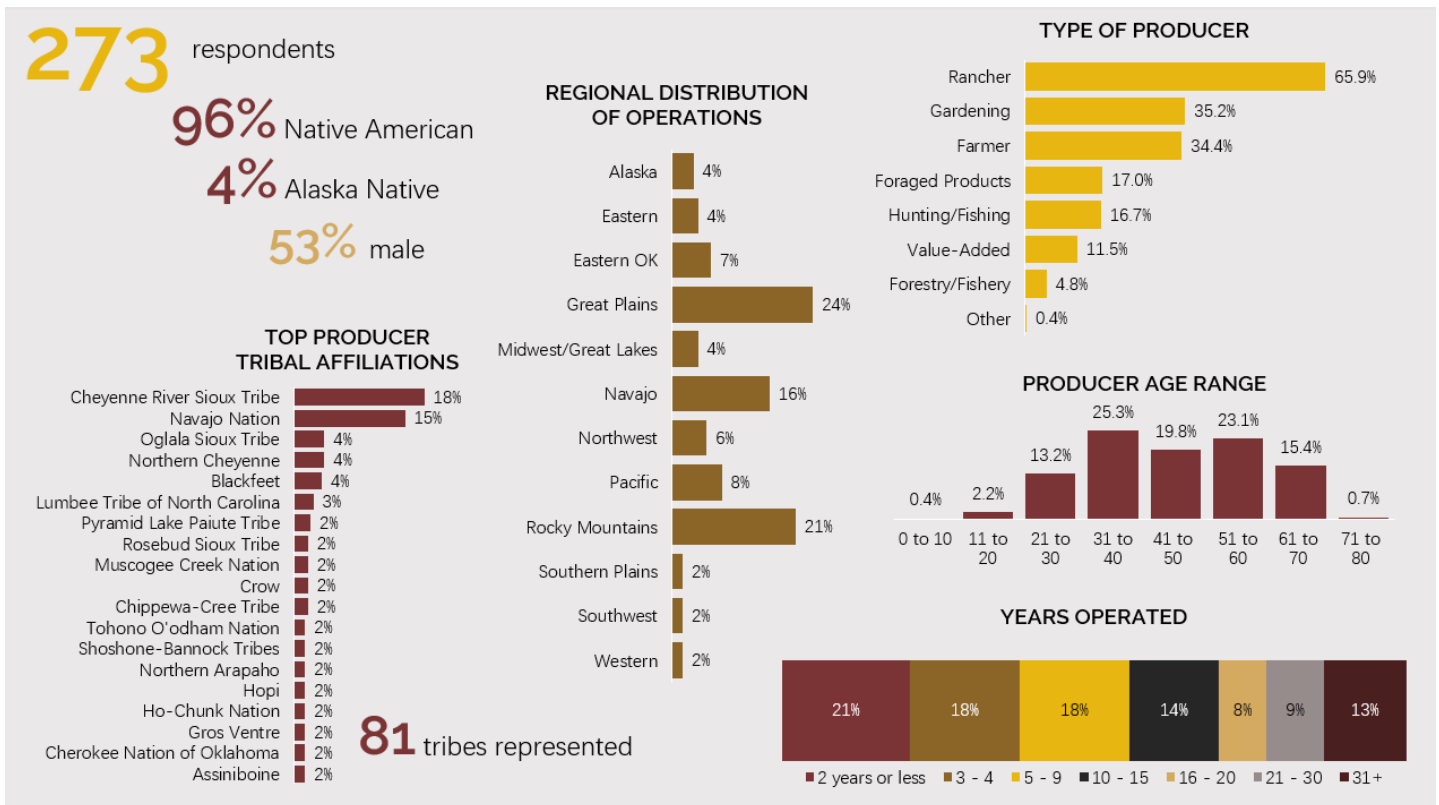


EXECUTIVE SUMMARY

Akiptan, a Native CDFI (Community Development Financial Institution) located in Eagle Butte, South Dakota, received funding through the Native American Agriculture Fund (NAAF) to conduct a national market study on Native agriculture. Through various data collection tools and methods, this market study was produced assessing the current needs and barriers that exist for Native producers across the U.S. The purpose of this market study is to determine what the unmet financing need is for Native producers amongst other barriers that, if addressed, would lead to greater prosperity and sustainability for Native agriculture. Input and experiences were sought and collected from all over Indian Country to give insights to the unique opportunities, challenges, and goals for Native producers in each region. This executive summary presents key data points from the following full market study.

CURRENT REALITIES OF NATIVE AGRICULTURE

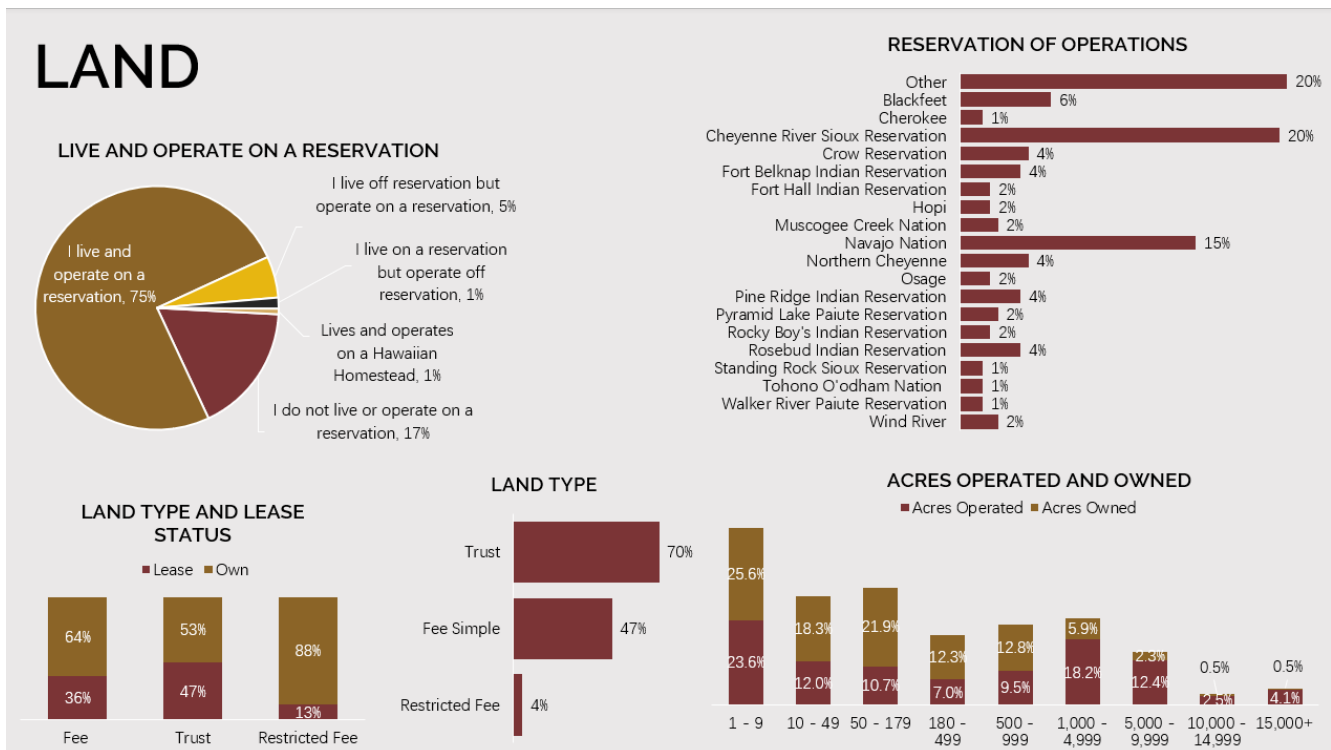
273 producers completed the Native producer survey representing 81 tribes. Overall, 65.9% of producers reported they were in ranching, 35.2% gardening, and 34.4% farming. 22% of respondents have been operating for at least 21 years. A plurality (25.3%) of producers are in their thirties, while over 19% are in their forties, 23% are in their fifties, and over 15% are in their sixties. Only 13.2% of producers are in their twenties. **Of established producers, 56% reported they did not currently have a succession plan.** Most (75%) reported themselves or their spouse/partner had a job off the farm and 46% were unsatisfied with the net income their operation earned.



LAND AND RELATED ISSUES

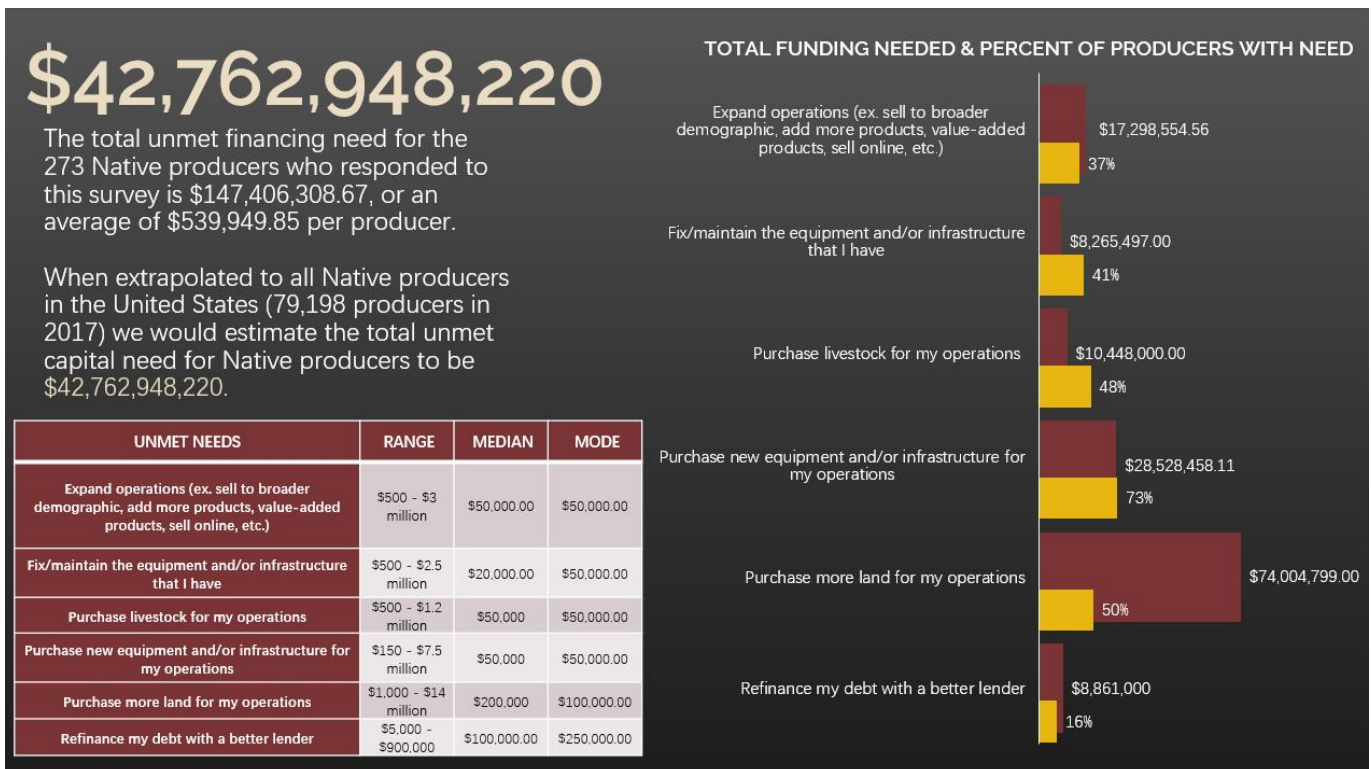
Great Plains (24%), Rocky Mountain (21%), and Navajo (16%) were the most represented BIA regions in the Native producer survey. Nearly a quarter of producers were based in South Dakota, followed by Montana, which is home to 17.9% of producers. New Mexico followed with 10.6% of producers, then Arizona with 9.2%. 75% of producers both live and operate on a reservation, while 17% neither live nor operate on a reservation. Several producers also either live on a reservation but operate off-reservation, or vice versa. Eleven producers live in Alaska Native Villages, and two producers live on a Hawaiian homestead.

20% of producers operate land that comprises more than one land type, most commonly a combination of both fee and trust land. 50% of producers operate on only trust land and 27% operate on only fee simple land. Of all land reported, 70% of producers operate on trust land, 47% fee, and 4% restricted fee. An additional layer to land is whether it is leased or owned. 67% of producers solely own or lease their land while 33% both own and lease portions of the land they occupy. 20% of producers do not own any land and 11% indicated that they don't operate any acreage. Of those who did own or operate acreage, the chart below displays the number of acres and percentage of producers who own or operate those amounts. 53.3% of producers operate less than 500 acres.

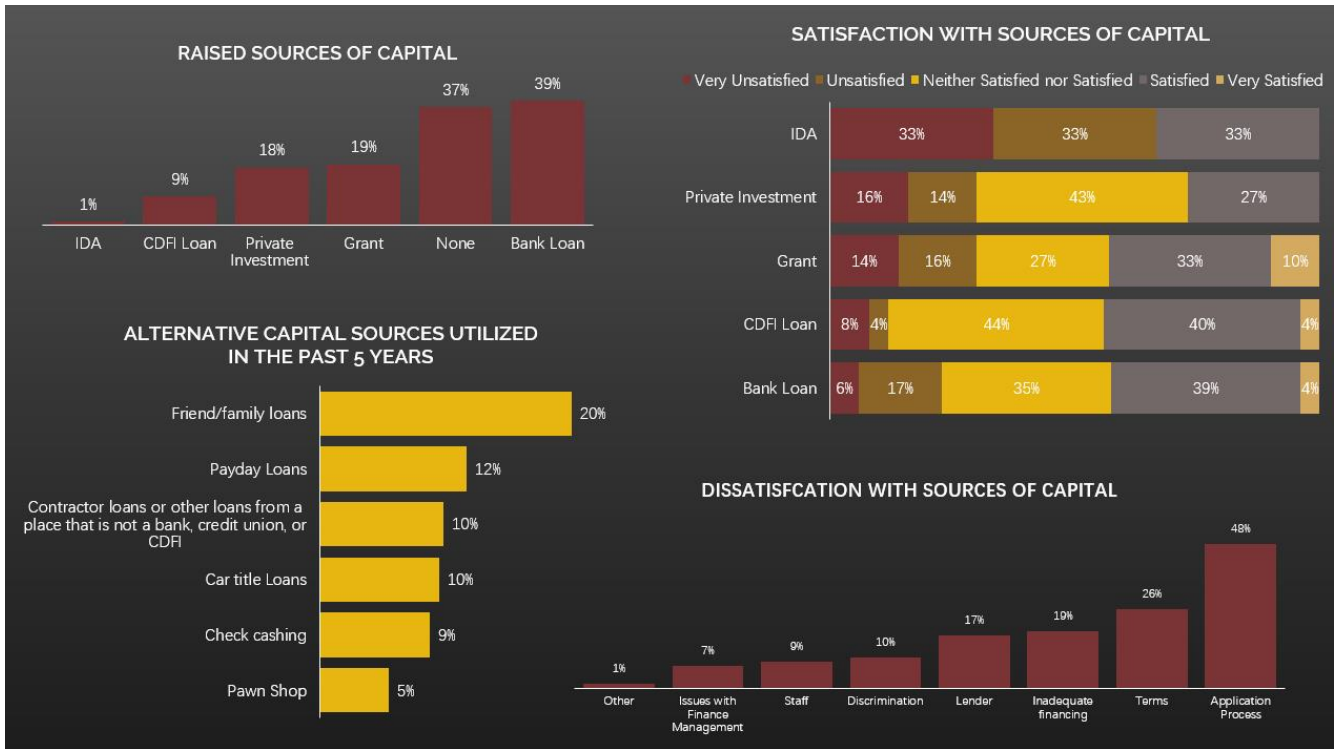


THE STATE OF FINANCIAL SERVICES IN AGRICULTURE

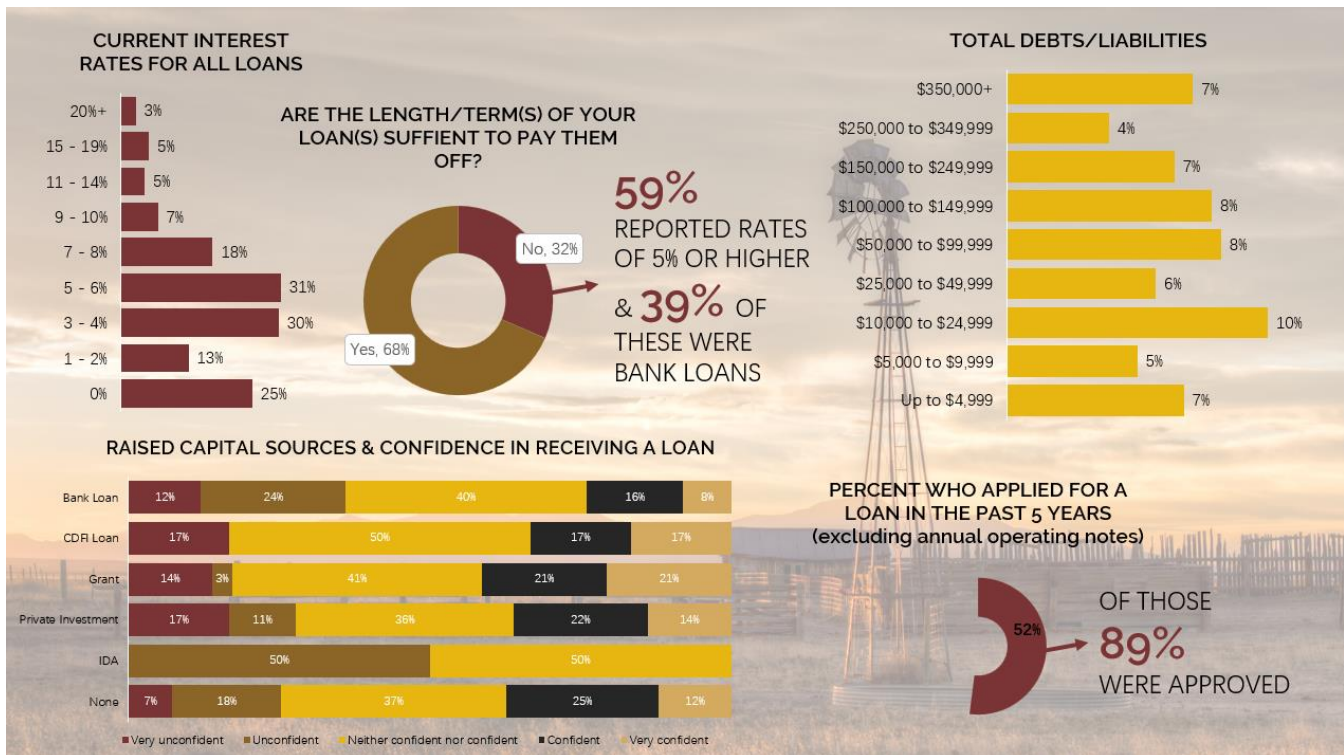
The total unmet financing need for the 273 Native producers who responded to this survey is \$147,406,308.67, or an average of \$539,949.85 per producer. When extrapolated to all Native producers in the U.S., we would estimate the total unmet capital need for Native producers to be \$42,762,948,220. Purchasing new equipment and/or infrastructure was evident for 73% of the producers with the need totaling \$28,528,458.11. **50% of producers want to purchase more land, and capital for land purchases is the largest funding gap that Native producers experience, in terms of total dollar amount needed.** However, while half of producers are not looking to purchase more land or not in need of capital to do so, 73% of producers are in need of additional capital to purchase new equipment and/or infrastructure.



Bank loans were the most common type of financing and were utilized by 39% of survey participants. Private investments and grants were also popular and were used by 18% and 19% of survey respondents, respectively. **In comparison, IDAs (1%) and CDFI loans (9%) are vastly underutilized opportunities for Native producers to take advantage of, especially given the amount of unmet need that producers currently have in various areas of their operations.** Overall, staff were the most liked aspect when accessing capital as 52% identified that as a like in the process, and the application process itself was reported by nearly half (48%) of producers as a dislike.



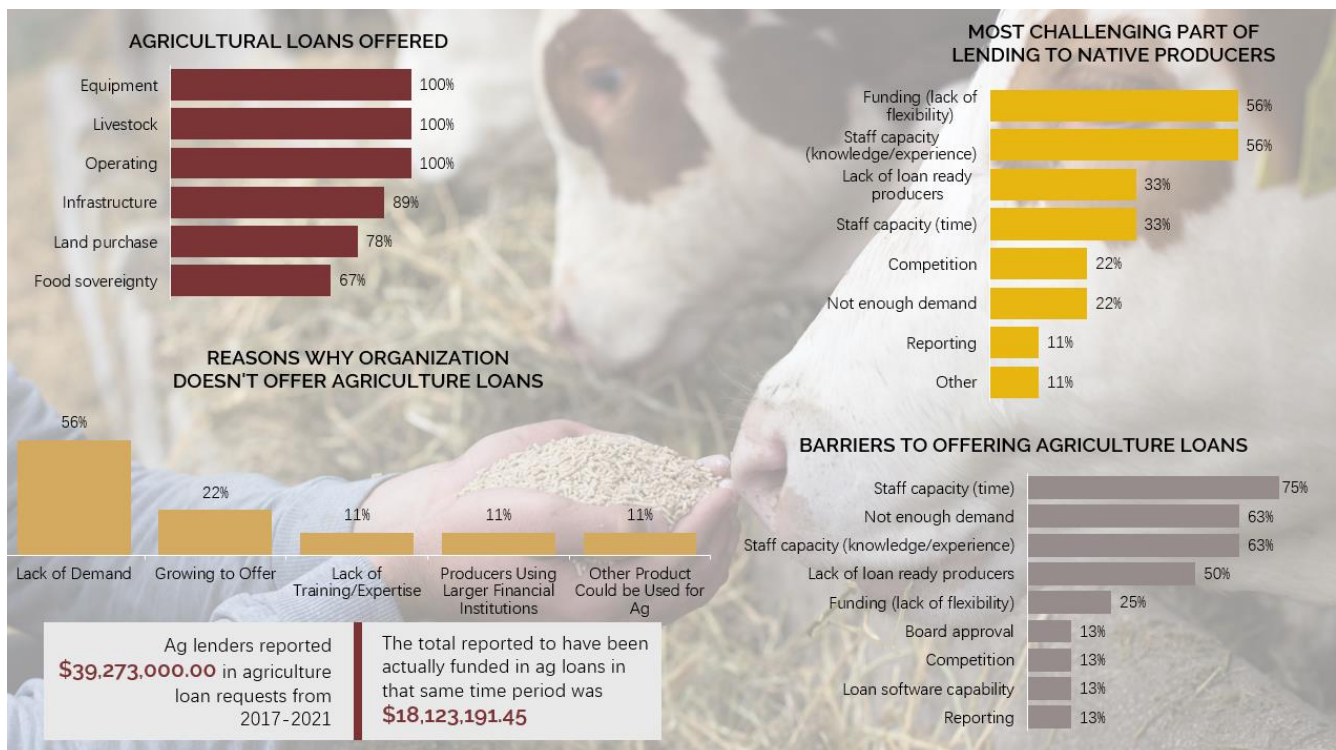
Of those producers who have experience raising capital, 26% indicated the loan terms were one of their main dislikes about the process. **38% of producers reported a 7% or higher interest rate on a loan.** 62% of producers are carrying at least some amount of debt. The most common amount of debt that producers are carrying is between \$10,000 to \$25,000.



CDFI & LENDER PERSPECTIVE

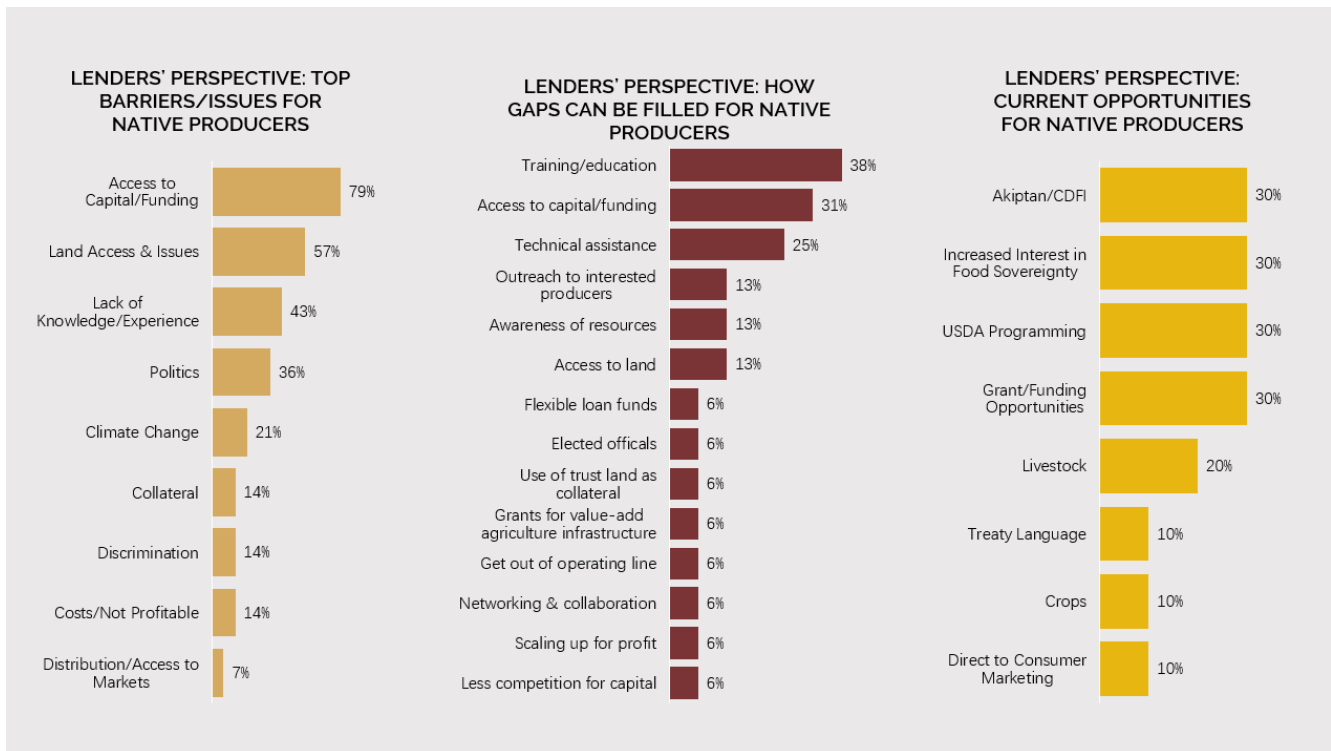
18 CDFIs/lenders completed our survey around agriculture lending. Half specified their service area to be state-specific, while 28% reported serving particular tribes and reservations, and the remaining operating in a county- or city-specific service area. **Just one lender (Akiptan) reported a national service area.** Half of those surveyed did not offer any ag-related products. 50% offered agricultural lending/loans to agricultural producers, 33% offered agriculture-related technical assistance, and 17% reported offering agricultural-related training. Over half (56%) of ag lenders reported having done leasehold mortgages. Of the 9 lenders who did offer agricultural loans but were not currently offering ag-related training or technical assistance, 17% would like to offer these services, 50% said maybe, and 33% reported they were not interested in offering trainings or technical assistance related to agriculture.

From 2017-2021, lenders reported a total of \$39,273,000.00 in ag loan requests with a median of \$1,500,000.00. In addition to the total amount requested in ag loans, these lenders were also asked to estimate totals for agriculture loan disbursement overall and in total to Native producers, to beginning producers, and to youth. The lenders reported a total of \$18,123,191.45 disbursed in agriculture loans. From the total of \$ 52,521,011.00 for all loan products, agriculture loans made up 35% of the total capital disbursed. **Based on the numbers provided, the lenders surveyed covered less than half (46%) of the demand for agriculture loans. Notably, on average, just 4% of agriculture loans were reported as going to youth.**



Over half (56%) reported funding and staff capacity (knowledge and experience) was the most challenging part of lending to Native producers, indicating a need for flexible capital as well as training opportunities for CDFI and lender staff, especially regarding getting started in agriculture lending. **When asked what capacity needs the ag lenders have that would enable them to serve more Native producers, 100% reported agriculture training for staff, indicating this as a real and tangible need for those lending in the ag space.**

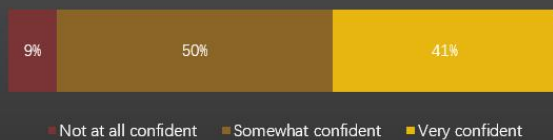
When asked about Native producer barriers or issues related to agriculture, **79% of lenders mentioned a lack of access to capital/funding.** Following that, 57% of lenders mentioned land access and issues as a major barrier, and 43% reported a general lack of knowledge/experience on the producer side indicating a need for education and training. **Training/education was the most common theme that emerged from 38% of responses, and 25% of responses specifically called out the need for technical assistance as a means to close gaps for Native producers.** Access to capital and funding was mentioned in 31% of responses.



Native producers reported what resources they would utilize to help them achieve their goals. **The top three resources were financing/funding opportunities (80%), workshops/trainings (64%), and conservation/natural resources (56%).** Over half (52%) reported technical assistance. These responses indicate a strong demand for overall development services for Native producers and are supported by the fact a lack of education and knowledge was mentioned by 43% of CDFIs and lenders as a barrier for Native producers.

DEVELOPMENT SERVICES NEEDED

PRODUCER CONFIDENCE IN ABILITY TO ACHIEVE GOALS



RESOURCES PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



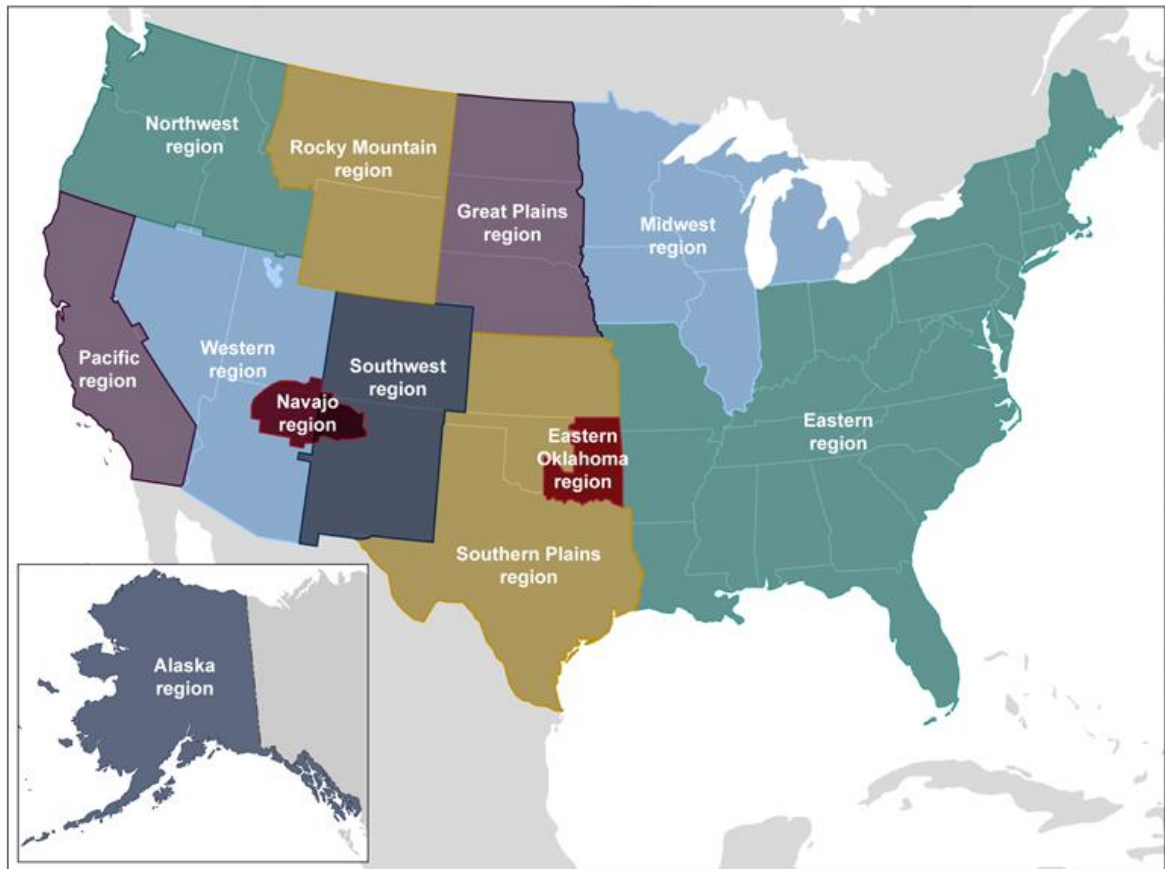
PRODUCERS WANT ADDITIONAL TRAINING ON



"I am happy for Akiptan giving me a chance"

INTRODUCTION

Akiptan, a Native CDFI (Community Development Financial Institution) located in Eagle Butte, South Dakota, received funding through the Native American Agriculture Fund (NAAF) to conduct a national market study on Native agriculture. Through various data collection tools and methods, this market study was produced assessing the current needs and barriers that exist for Native producers across the U.S. The purpose of this market study is to determine what the unmet financing need is for Native producers amongst other barriers that, if addressed, would lead to greater prosperity and sustainability for Native agriculture. Input and experiences were sought and collected from all over Indian Country to give insights to the unique opportunities, challenges, and goals for Native producers in each region. For the purposes of this study, the 12 Bureau of Indian Affairs (BIA) regions were utilized due to the convenience of comparing and contrasting our data with other readily available Native agriculture data. The 12 regions utilized can be viewed in the map below and are: Alaska, Eastern, Eastern Oklahoma, Great Plains, Midwest-Great Lakes, Navajo, Northwest, Pacific (includes Hawaii), Rocky Mountain, Southern Plains, Southwest, and Western.



¹ United States Government Accountability Office. (2015). Buy Indian Act. Pg. 4. Retrieved from <https://www.gao.gov/assets/gao-15-588.pdf>

Terms like “food sovereignty” and “Native agriculture” are used throughout this study. For the purposes of this study, we’re using the terms as listed below.

- **Food Sovereignty:** food sovereignty refers to the right of peoples to healthy and culturally appropriate food and the right to define their own food and agricultural systems.
- **Native Agriculture:** Native agriculture includes Native communities using their own lands to feed themselves, food sovereignty and local food economies, small to large scale food production, farming, ranching, fishermen, foraging, hunting, value-added, gardening, livestock transportation, processing/packaging facilities, and food hubs.

This report details the findings of the data collected and provides recommendations for Akiptan concerning next steps to address the needs and barriers of Native producers across the nation. Recommendations range from the development and addition of new services and products to leveraging new and existing partnerships for Akiptan. Recommendations are highlighted throughout the report and are included, in summary, at the report’s conclusion.

METHODS

Data was collected through a variety of methods from across the nation to inform the current reality for Native producers, lenders and CDFIs, allies, and stakeholders in agriculture. The tools and method approach utilized for this study was developed in partnership by Akiptan and Sweet Grass Consulting, LLC (Sweet Grass). Copies of all tools can be viewed in Appendix A.

ADVISORY COMMITTEE

Akiptan developed an Advisory Committee to provide feedback and guidance throughout the course of producing this market study. A total of 5 organizations were represented on the Advisory Committee. The organizations included are as follows:

- Intertribal Agriculture Council (IAC)
- Indigenous Food and Agriculture Initiative (IFAI)
- Indian Land Tenure Foundation (ILTF)
- Native American Agriculture Fund (NAAF)

The individuals from these organizations provided review and feedback on the data collection tools and processes, insights on the initial data collected, and review and feedback on the final report. The Advisory Committee was invaluable in sharing their experience and networks, providing connections, guiding the data collection tools, and overall drawing on their passion for improving Native agriculture.

LITERATURE REVIEW & ANALYSIS

An extensive literature review was conducted including 150+ documents, reports, articles, and other materials from federal and state government agencies, key partners, and organizations working in the agricultural field. This information was crucial to our understanding of the current

state of Native agriculture in the U.S. as well as in identifying gaps in services and needs for Native producers.

SURVEYS

NATIVE PRODUCER SURVEY

A Native producer survey was developed by Sweet Grass in conjunction with the Advisory Committee and delivered electronically via Formstack² and in paper. Questions were asked around demographic, producer operations, goals, opportunities and challenges, financial situation, and impacts from COVID-19. Our Advisory Committee helped circulate the survey and it was posted on social media and in social media groups. In total, 274 Native producers completed the survey as well as 19 non-Native producers with an affiliation with a reservation.

LENDER/CDFI SURVEY

To gather input from Native CDFIS and lenders, a lender/CDFI survey was distributed via Formstack. 18 organizations completed our lender/CDFI survey. We reached out to Native CDFIs and lenders across the nation, whether or not they currently offered any agricultural related products, in order to understand any barriers for those who are wanting to offer ag products but are facing particular barriers. Half of those surveyed did offer agricultural products (loans and/or developmental services), and half did not.

KEY OPINION LEADER INTERVIEWS

We conducted 15 interviews with key opinion leaders (KOL) and asked questions to better understand the unique opportunities, challenges, and goals for producers across the nation. They represented 11 organizations, nine of which are Native-owned, Native-led, or focused specifically on Native issues. Five of the interviewees were producers including ranchers and gardeners. Several KOLs requested to be identified in this study while others will be mentioned only in terms of organization. KOLs provided insights on the agricultural industry concerning underutilized or emerging opportunities and resources, needs and gaps, policy shifts, and hopes for the future of Native agriculture. Interviews were conducted with the following organizations:

- Intertribal Agriculture Council
- Four Bands Community Fund
- Oweesta Corporation
- Lakota Funds
- Native American Agriculture Fund
- Village Earth
- USDA Office of Tribal Relations
- Indigenous Food and Agriculture Initiative
- Indian Land Tenure Foundation
- Privately Owned Family Ranches

REGIONAL FOCUS GROUPS

12 virtual focus groups were held across the nation via Zoom. Utilizing the BIA regions, 1 focus group was held in each region: Alaska, Eastern, Eastern Oklahoma, Great Plains, Midwest-Great Lakes, Navajo, Northwest, Pacific, Rocky Mountain, Southern Plains, Southwest, and Western. These

² Formstack is a cloud-based solution that helps automate processes of creating digital forms and collecting data for surveys.

regions were decided upon due to the amount of existing data utilizing the BIA regions, and thus allowing for easy comparison with the data collected for this study. The focus groups took place from June-July 2022 and were open to Native producers, nonprofit representatives, IAC staff, and lenders. The purpose of the focus groups was to bring together multiple perspectives in the same space to discuss the current reality of Native agriculture within their region and what needs to happen in the industry to create sustainable and equitable change. Participants were provided \$50 for their time. The discussions were open in format with the following questions as prompts:

1. When you think of the current strengths, opportunities, and assets in the Native agriculture industry, what/who do you think of?
2. What have been the biggest barriers for Native agriculture success in your area?
3. What is needed for Native agriculture to thrive?
 - a. What people?
 - b. What places?
 - c. What things?

After answering these initial prompts, participants were asked to share what their ultimate vision was for Native agriculture in their region via the following question:

- In a perfect world, you have all the resources and time you need, what does your operation, your organization, or your community and region look like? What does Native agriculture look like in your region?

Participants were given the opportunity to share insights verbally, via Zoom chat, and through JamBoard (an online collaboration tool).



BACKGROUND & HISTORY OF NATIVE AGRICULTURE

Stewardship among relatives has been a tenant of Native philosophy long before written history. The Indigenous view of the animate and inanimate as relatives has influenced Native thoughts on land, property, economics, resource use, and agriculture—most everything—in ways that conflicted with colonial views of private property, resource extraction, and land use. Though no recorded human group has ever lived in complete symbiosis with their surroundings, Native Americans on Turtle Island lived with their surroundings as a good relative. Colonizers, many of whom were welcomed when they arrived on this continent, didn't understand this concept. This is indicated by examples such as the near extermination of buffalo only to transport beef cattle across the Atlantic to privatize and fence land to raise the animals or the near depletion of salmon fisheries among northwest rivers to provide some communities with hydro-electric power.

Despite these and many other intentionally destructive acts and policies that led to the near eradication of our people, we have adapted, emerged, and continued as prominent farmers, ranchers, caretakers, and stewards to provide healthy foods for our families, communities, and the Nation as a whole. As one author put it, in some instances, “Indians became cowboys.”³ A Lakota cattle rancher and influential leader for Akiptan, the Intertribal Agriculture Council (IAC), and now the Administrator of the USDA Farm Service Agency, Zach Ducheneaux, once stated, “beef is Indigenous.” He continued his story explaining the resilience of Native Americans with examples like adopting the horse and the bow and arrow, developing irrigation canals and trade routes, and establishing person-to-person, society-to-society, and Nation-to-Nation partnerships to thrive in new eras. Not to say these practices weren't occurring in Native communities prior to colonization, but through their resilience, Native Americans were able to further pivot and adopt to carry on their traditions and practices.

Some of our Indigenous relatives on Turtle Island have practiced agriculture since their emergence while others have not; yet still they traded within the food system. Agriculture, in our terms is much more holistic than the most common producer, farmer, and rancher mainstream labels. **For us, Native Agriculture means Native communities using their own land to feed ourselves, food sovereignty and local food economies, small to large scale food production, farming, ranching, fisher(wo)men, foraging, hunting, value-added, gardening, livestock transportation, processing/packaging facilities, food hubs, and more.**

AGRICULTURE HISTORICALLY IN THE U.S.

Though many colonial settlers benefitted from Native agriculturalists (e.g., food and shelter provisions to survive east coast winters, seeds and sets, agricultural knowledge, etc.), the predominantly capitalist and Christian notions of conquering, taming, and setting apart the wilderness prevailed. This is counter to the Indigenous notion, later adopted by western ecologists, that we are all a part of ecosystems within a larger life cycle. As settlers moved west across the

³ Iverson, P. (1994). *When Indians Became Cowboys: Native Peoples and Cattle Ranching in the American West*. Norman, OK. University of Oklahoma Press.

continent, the extraction and blatant theft of natural resources from minerals to grasses to water compounded the privatization of land and water and thus the expulsion of entire Nations from the land. Expulsion, often including the murdering of our people, including elders and children, further legalized and even mandated appropriation of resources so federal agencies could develop the most extensive agriculture system and national parks system in the world.⁴

“For all of the 19th century and much of the 20th century, U.S. agriculture was primarily based on maximizing production. As a result, the nation became the breadbasket for the world, generating large surpluses and even encouraging farmers to remove some land from production.”⁵ A few highlights from the U.S. system are as follows:

- There are 2 million U.S. farms, of which 97% are family owned.
- The 3% that are very large dominate the industry.
- Large farms rely on industrial agriculture to produce food at a very low cost.
- Around 75% of the industry’s revenue is from sales of meat and feed for the animals that produce it.⁶

In 2020, “agriculture, food, and related industries contributed \$1.005 trillion to the U.S. gross domestic product (GDP),” representing a 5% share of the overall US economy. Of this \$1.005 trillion, American farms contributed about 0.6% of the GDP. It is estimated that 1.4% of U.S. employment, or 2.6 million jobs, were provided through “direct on-farm employment.”⁷

Yet, these “advancements” and “scale” have come at a cost. Production successes depressed prices for many commodities and have kept them there, but the prices that producers receive for agricultural commodities have not kept up with increasing production costs. Narrow profit margins have driven smaller producers out of agriculture and forced larger producers to become more efficient in their operations—minimizing expenses while maximizing production.⁸ An increasing demand for clean air and water, healthy soils, humane animal treatment, and minimal chemical applications, without the proper federal incentives and legislation to mandate changes for those demands have led to higher food costs as well. **These issues were exacerbated by the global COVID-19 pandemic, which exposed the weaknesses in the global market economy as a whole and increased popularity in the buy-local, Native-raised, and environmentally friendly movements that have always been a vision of Indigenous, community-based economies.**

⁴ Spence, M.D. (1999). *Dispossessing the Wilderness: Indian Removal and the Making of National Parks*. New York, NY: Oxford University Press.

⁵ NIFA USDA. (2022). *Agricultural Systems*. Retrieved from <https://www.nifa.usda.gov/topics/agricultural-systems>

⁶ Amadeo, K. (2021). *The U.S. Agriculture Industry and How it Works: How the Food Gets to Your Table*. The Balance. Dotdash Meredith. Retrieved from <https://www.thebalancemoney.com/us-agriculture-stats-facts-history-4776144>

⁷ ERS USDA. (2022). *FAQS*. Retrieved from <https://www.ers.usda.gov/faqs/#Q12>

⁸ NIFA USDA. (2022). *Agricultural Systems*. Retrieved from <https://www.nifa.usda.gov/topics/agricultural-systems>

LAND ACCESS & BARRIERS

The strength of the U.S. agriculture system was built upon stolen Indigenous lands which enabled non-Indian farmers in search of economic opportunities access to land parcels and entrepreneurs continually commoditized Indian land via mineral extraction, railroading, and agriculture.⁹

According to the Indian Land Tenure Foundation (ITLF), the 1887 General Allotment Act (or Dawes Act), though not the first federal land theft ploy, “was designed to **assimilate American Indian people into white culture and was directly responsible for the loss of 90 million acres of Indian land. The Act required tribally-held land to be divided among individual tribal members and the remaining “surplus” lands opened to white settlement.” From 1887 to 1934, another 60 million acres of land was sold or transferred to non-Indians and the 1906 Burkes Act led to another 30 million acres of forced sales and other takings.**¹⁰

ITLF reports how the majority of agriculture lands today are leased to non-Native ranchers and often at less than fair-market value.¹¹ For example, using 2017 data, 86.33% of harvested cropland on reservations was operated by non-Natives and overall, 26.44% of operates were non-Native.¹² The income from this land ends up off the reservation rather than to the Native landowners experiencing unemployment and poor economic conditions. Two examples of this, provided by ITLF, are as follows. “On the Pine Ridge Reservation in South Dakota, there were nearly \$33 million in receipts from agricultural production in 2002, yet less than one third of that income went to members of the tribe, one of the poorest in the U.S.”¹³ “Today, just 20 people control nearly 46% of reservation lands on Pine Ridge through leasing.” It should be noted that in 2018, Turner Enterprises of Ted Turner acclaim was the largest landowner on the Pine Ridge Reservation, home to the Oglala Lakota. “On the Blackfeet Reservation in Montana, the market value of agricultural products sold in 2007 was \$19.5 million yet more than 30% of the 10,100 people on the reservation live in poverty.”¹⁴

To complicate these issues further, much of lands on reservations have fractionated heirships, sometimes hundreds of people “owning” a parcel making consensus for housing, business, or

⁹ Carlson, L. (1981). *Indians, Bureaucrats, and the Land: The Dawes Act and the Decline of Indian Farming*. Westport: Greenwood Press; Flynn, S.J. (1988). *Western Assimilationists: Charles H. Burke and the Burke Act*. MA thesis, Department of History, Texas Tech. University. Pgs. 62, 92, 94; Hall, P.S. (1991). *To Have This Land: The Nature of Indian/White Relations, South Dakota, 1888–1891*. Vermillion: University of South Dakota Press; Hurt, R.D. (1987). *Indian Agriculture in America: Prehistory to Present*. Lawrence: University of Kansas Press; Nelson, P.M. (1992). “Everything I Want is Here!”: The Dakota Farmer’s Rural Ideal, 1884–1934. *South Dakota History* 22(2):105–135. Pg. 104; Roth, B. (2009). *Understanding Attitudes, Norms and Behaviors About Market-Oriented Consumption on the Pine Ridge Reservation, South Dakota*. M.A. Thesis, Department of Anthropology, Colorado State University. Pg. 45–46.

¹⁰ Indian Land Tenure Foundation. (2022). *Issues*. Retrieved from <https://iltf.org/land-issues/issues/>

¹¹ Ibid.

¹² Native Land Information System. (2021). *Non-Natives Control Majority of Harvested Cropland on Native American Reservations*. Retrieved from <https://nativeland.info/blog/uncategorized/non-natives-control-majority-of-harvested-cropland-on-native-indian-reservations/#:~:text=Share%20this%20post%3A&text=According%20to%20the%20most,is%20operated%20by%20non%2Dnatives.>

¹³ Village Earth. (2009). *Pine Ridge Reservation Allottee Land Planning Map Book*; Indian Land Tenure Foundation. (2022). *Issues*. Retrieved from <https://iltf.org/land-issues/issues/>

¹⁴ U.S. Census. (2000). *Selected Characteristics of All Reservation Farms and of Reservation Farms Operated by American Indians or Alaska Natives in Montana*, National Agriculture Statistics Service 2007 Census of Agriculture American Indian Reservations Volume 2: Tribal Lands in Montana; Indian Land Tenure Foundation. (2022). *Issues*. Retrieved from <https://iltf.org/land-issues/issues/>

agricultural decisions difficult. Most of the land is held in trust by the federal government, making the ability to connect collateral and equity to an individual impossible in accordance with lending red tape. The federal government, acting as ‘trustee,’ has allowed energy, mining, and other extractive industries to exploit Indian nations by routinely shortchanging them on royalties from oil, gas, timber, and other purchase or lease agreements on Indian land.¹⁵

In 2021, the Native Land Information System developed the Lost Agriculture Revenue Database (L.A.R.D.) to dollarize the lost agriculture revenue from Native land cessions in the coterminous United States from 1840-2017. It accounts for inflation and is knowingly a low estimate as all data from land cessions and treaties have not been entered into the system. **Thus far, the amount of money lost by Native Nations due to land cession and other federal policies is nearly \$16.2 trillion (\$16,153,845,747,519).**¹⁶ **Despite these losses, Indigenous “agricultural households demonstrate resilience and adaptability through combining new agricultural practices with culturally consistent values and ideology.** Agriculture, a once forcibly implemented tool of assimilation, has been used [. . .] to improve reservation economics, increase the traditional social economy by feeding the elderly and other community members, revitalize the local ecology and reassert spirituality and community values.”¹⁷

FOOD SOVEREIGNTY MOVEMENTS & DECOLONIZATION

As a result of centuries of colonization and genocide, in which Native American people and culture have had to creatively protect our precious traditions, much of our traditional food knowledge and systems has been lost or diminished. As a response, today tribes are investing more and more in food sovereignty and reclaiming our traditional food systems and knowledge while reestablishing our sovereignty.

The term ‘food sovereignty’ may have a different definition depending on the community at hand. Generally, the term is defined as the ability and right for a community to determine their own food system and practices as they see fit and appropriate. First Nations Development Institute (FDNI) expanded on this definition, explaining that the foods now primarily consumed by Native communities were imposed upon them. Furthermore, they defined food sovereignty as part of their Food Sovereignty Assessment, saying:

“Food sovereignty is about unraveling that [imposed diet] and decolonizing local food systems – from consumption to production. In many ways, food

¹⁵ Indian Land Tenure Foundation. (2022). Issues. Retrieved from <https://iltf.org/land-issues/issues/>

¹⁶ Native Land Information System. (2022). Lost Agriculture from Ceded Native Lands: Data from the Lost Agriculture Revenue Database. Retrieved from <https://nativeland.info/blog/dashboard/lost-agriculture-revenue-from-ceded-native-lands/>

¹⁷ Roth, B. (2009). Understanding Attitudes, Norms and Behaviors About Market-Oriented Consumption on the Pine Ridge Reservation, South Dakota. M.A. Thesis, Department of Anthropology, Colorado State University; Brydger, M., Sherman, K.P. (2009). Community Conservation, Alternative Economy, and Holistic Landscapes: Ethnicity and Farm Household Decision-Making on the Great Plains. *The Applied Anthropologist* 29(2):19-32; Sherman K.P., Van Lanen, J., Sherman, R.T. (2010). Practical Environmentalism on the Pine Ridge Reservation. *Confronting Structural Constraints to Indigenous Stewardship. Human Ecology.* 38:507-20.

*sovereignty is a method that supports the revitalization of traditional land-management practices and upholds cultural continuity. But at its heart, food sovereignty promotes Native economic and political sovereignty and traditional food knowledge as a means to promote strong and healthy Native communities and people.*¹⁸

Simply put, tribal food sovereignty means the ability to feed yourself and your community.

The CDC reported in 2008 that 1 in 4 American Indian/Alaska Native households were food insecure and households with children were more than 2 times as likely to experience food insecurity than households of any other race.¹⁹ Aside from food insecurity, we know our people tend to be impacted by health issues and disease at a higher rate than other races. Indian Health Services reports American Indian/Alaska Natives born today have a life expectancy that is 5.5 years less than all other races and continue to die at higher rates than other Americans in chronic liver disease and cirrhosis, diabetes, chronic respiratory diseases, unintentional injuries, assault and homicide, and self-harm and suicide.²⁰ Moving into a space of producing, supplying, and consuming our own foods is a viable option to move our communities away from food insecurity and disease. Additionally, economic development opportunities exist in keeping our foods local at every stage from production to consumption. Data from the USDA Census of Agriculture for American Indian Reservations has found that while Natives operate the majority of their land, they are not reaping the same economic prosperity from it as non-Natives. In 2017 they reported Native producers controlled just 13% of the market value of agricultural products sold on their land while non-Natives controlled 87%,²¹ demonstrating an unsettling disparity. Efforts to localize food production and processing that encourage community members to participate in local food systems are becoming more and more common.

The COVID-19 pandemic made food insecurity more apparent than ever for many Native reservations and communities. As a result of the pandemic, food sovereignty became an even more important effort. Tribes were responsible for navigating the obstacles of providing food to their communities when outsourcing was difficult and not readily available and community members were losing their jobs and unable to afford to eat. By decreasing dependency upon outside food sources, food sovereignty movements can empower tribal communities to provide for their own while also teaching our people traditional knowledge and practices around food. A number of tribal communities across the nation have taken steps toward food sovereignty and decolonizing their food and diets through food sovereignty strategic plans, creating tribal food sovereignty departments, and building and providing local production and processing facilities, to

¹⁸ First Nations Development Institute. (2017). Food Sovereignty Assessments: A Tool to Grow Healthy Native Communities. Pg. 2.

¹⁹ Center for Disease Control. (2008). Traditional Foods in Native American. Pg. 4.

²⁰ Indian Health Services. (2022). Disparities. Retrieved from <https://www.ihs.gov/newsroom/factsheets/disparities/>

²¹ Native Land Information System. (2017). Agriculture on Native Lands. Retrieved from <https://nativeland.info/blog/dashboard/usda-census-of-agriculture-for-american-indian-reservations/>

name just a few. Today in the U.S., it has become clear food sovereignty is the way to move forward to create healthy and empowered communities. Understanding our history is just a first step in striving toward food sovereignty and decolonization. Just as colonization occurred over centuries, it will take time to decolonize our food systems from top to bottom.

NATIVE AGRICULTURE POLICY & ADVOCACY

Overall, the U.S. has a number of federal agencies dedicated to enacting and implementing farm and food-related policy. The largest is the United States Department of Agriculture (USDA) and its 29 sub-agencies which is often the first thought-of agency when thinking of agriculture. Other agencies include the Federal Trade Commission, the Consumer Product Safety Commission, the Environmental Protection Agency, and the departments of Labor, Housing and Urban Development, Commerce, Defense, Energy, and Homeland Security. In short, there is no one agency or entity that dictates the entirety of the agriculture industry in our nation. Furthermore, policy can impact agriculture in a variety of ways from marketing and trade to food safety to environmental and conservation efforts. While we know there are general policy and advocacy efforts for producers, there are also efforts dedicated to supporting Native producers and agriculture.

In addition to the aforementioned detrimental land related policy, such as the Dawes Act, agriculture focused policy can, and does, impact Native communities in all aspects including food systems, food sovereignty, and agriculture in general. There have been national policy efforts and landmark cases, like the Keepseagle case discussed further below, as well as smaller, local efforts to create change in agriculture for Native producers and communities. This policy and advocacy work is vital to ensuring Native producers are included in legislation and policy impacting agriculture in the U.S. The section below discusses examples of important and impactful policy and advocacy efforts related to Native agriculture.

The Farm Bill is instrumental in setting the standard for our country's agriculture and the first was passed in 1933. The National Sustainable Agriculture Coalition²² explains the Farm Bill is a package of legislation passed roughly every 5 years via an extensive process where it's proposed, debated, and ultimately passed by Congress and signed into law by the President. The Farm Bill heavily impacts and sets the stage for our nation's food and farm systems. It covers everything from programming to food access to sustainable farming practices. The latest installment of the bill was passed in 2018 and titled the Agricultural Improvement Act of 2018 and the next Farm Bill is set for 2023.²³ To address the unique needs of Native communities and ensure their voices are included, the Native Farm Bill Coalition was formed and launched in 2017. According to the Coalition, "the Native Farm Bill Coalition (NFBC) is a nationwide initiative to lift the voices of Native American producers and Tribal governments to advance a common policy agenda. It works to ensure that

²² National Sustainable Agriculture Coalition. (2018). What is the Farm Bill? Retrieved from <https://sustainableagriculture.net/our-work/campaigns/fbcampaign/what-is-the-farm-bill/>

²³ Ibid.

Indian Country's priorities are acknowledged and included in the decision-making process for the next Farm Bill, from farming and ranching to nutrition programs, rural development and forestry.²⁴ The NFBC is a joint project between the IAC, the Shakopee Mdewakanton Sioux Community, the National Congress of American Indians, and the Indigenous Food and Agriculture Initiative (IFAI). The NFBC boasts more than 170 tribes, intertribal groups, Native organizations, and non-Native allies as members, and most recently in 2022, conducted policy roundtables to hear the needs and priorities for Indian Country directly from Native producers, tribal leaders, and community members. The image to the right depicts where roundtables were hosted as of 10/24/2022.²⁵



The roundtables were also accessible virtually.

Due to the NFBC's similar previous efforts, the 2018 Farm Bill had 63 provisions that directly benefited Indian Country.²⁶ This included Tribal parity, access to funding, training and infrastructure, technical assistance and outreach, and traditional and Native produced foods provisions.²⁷ NFBC is a key advocate for Indian Country's agricultural needs and continues to be a catalyst for change. The Coalition should be viewed as a critical partner and resource for Native agriculture policy that is passed on a regular basis and can be a reliable mouthpiece for Native producers.

1

RECOMMENDATION 1

The Native Farm Bill Coalition is an important ally and partner for Native producers, so active participation and response to these partners should be prioritized for producers and partner organizations, like Akiptan CDFI.

In 1993, the American Indian Agricultural Resource Management Act (AIARM) was passed which includes three titles focused on rangeland and farmland enhancement, education in agriculture

²⁴ Native Farm Bill Coalition. (2022). About Us. Retrieved from nativefarmbill.com

²⁵ Native Farm Bill Coalition. (2022). Updated Map of Native Farm Bill Coalition Policy Roundtable. Retrieved from <https://www.nativefarmbill.com/post/updated-map-of-native-farm-bill-coalition-policy-roundtables>

²⁶ Native Farm Bill Coalition. (2022). About Us. Retrieved from nativefarmbill.com

²⁷ Native Farm Bill Coalition. (2018). Tribal Provisions in the 2018 Farm Bill. Retrieved from <https://indigenousfoodandag.com/wp-content/uploads/2020/03/NFBC-IFAI-Farm-Bill-One-Page.pdf>

management, and general provisions.²⁸ It aims to support tribes in the establishment of systems for the management and administration of their agricultural lands, build capacity and enhance educational and training opportunities, and affirm their authority to manage and regulate their agricultural lands.²⁹ Title I: Rangeland and Farmland Enhancements includes the development and implementation of a 10-year agricultural resource management and monitoring plan to achieve a tribe's agricultural goals and objectives. Several tribes and reservations, such as Blackfeet,³⁰ Umatilla,³¹ and Wind River,³² have produced and implemented Agriculture Resource Management Plans (ARMP). These ARMPs establish a vision or mission statement and outline what the needs and barriers are for the tribe and reservation. The comprehensive plans detail background information and ultimately the goals, objectives, and necessary action items to achieve their vision. In all, the AIARM Act has four purposes, stated below, and can be a powerful piece of legislation for Tribes in their journey toward food sovereignty.³³

1. To carry out the trust responsibility of the United States and promote the self-determination of Indian tribes by providing for the management of Indian agricultural lands and related renewable resources in a manner consistent with identified tribal goals and priorities for conservation, multiple use, and sustained yield.
2. To authorize the Secretary to take part in the management of Indian agricultural lands, with the participation of the beneficial owners of the land, in a manner consistent with the trust responsibility of the Secretary and with the objectives of the beneficial owners.
3. To provide for the development and management of Indian agricultural lands.
4. To increase the educational and training opportunities available to Indian people and communities in the practical, technical, and professional aspects of agriculture and land management to improve the expertise and technical abilities of Indian tribes for their members.

Perhaps the most impactful and well-known recent policy for Native agriculture has been the Keepseagle case. Filled in 1999, the case referred to discrimination against Native farmers, ranchers, and producers from the USDA's farm and ranch loan program. The case was not settled until 2011, and resulted in a historic settlement of \$760 million for Native farmers and ranchers. This required the USDA to pay \$680 million in damages and forgive up to \$80 million in outstanding loan debt while also promising to improve the farm and loan services offered to

²⁸ United States Congress. (1993). H.R. 1425 – American Indian Agricultural Resource Management Act. Retrieved from <https://www.congress.gov/bill/103rd-congress/house-bill/1425>

²⁹ Shoemaker, J. (2006). Farm and Ranch Issues in Indian Country. Pg. 14-15

³⁰ Blackfeet Nation Agricultural Resource Management Planning Team. (2019). Amskapi Piikani Agriculture Resources Management Plan. Retrieved from <https://storage.googleapis.com/wzukusers/user-244466255/documents/5d2502fedf6dcwp9xvBM/ARMP%20Final%205.13.19.pdf>

³¹ Confederated Tribes of the Umatilla Indian Reservation. (2015). Environmental Assessment, Agricultural Management Plan. Retrieved from <https://ctuir.org/media/onrmu0o4/ag-management-plan.pdf>

³² Northern Arapaho Tribe. (2018). Agricultural Resource Management Plan Wind River Reservation. Retrieved from <https://wyoextension.org/publications/html/MP138/>

³³ Cornell Law School. (1993). 25 U.S. Code § 3702 – Purposes. Retrieved from <https://www.law.cornell.edu/uscode/text/25/3702>

Native producers from the USDA.³⁴ Following the settlement, Native farmers and ranchers had six months to file a claim which resulted in more than 3,600 approved claims. After claims were approved and compensation completed, the court approved the establishment of the Native American Agriculture Fund with a mission “to fund the provision of business assistance, agricultural education, technical support, and advocacy services to Native American farmers and ranchers to support and promote their continued engagement in agriculture.”³⁵ NAAF is now the largest philanthropic organization aimed at serving Native agriculture with more than \$260 million in funding.³⁶ This case and ultimate creation of NAAF have been instrumental in providing funding and opportunity to Native producers across the nation, and are key examples of what can be accomplished for Native agriculture through policy and advocacy efforts.

The U.S. Department of the Interior heads the Land Buy-Back Program which came from funds made available via the Cobell v. Salazar Settlement Agreement. The Cobell v. Salazar lawsuit focused on the trust administration of Individual Indian Money (IIM) accounts and was settled in 2009 after 14 years of litigation and became effective in 2012. The Settlement Agreement “provided a \$1.9 billion Trust Land Consolidation Fund (Fund) to purchase fractional interests in trust or restricted land from willing sellers at fair market value.”³⁷ The purpose and goal of this program has been to consolidate the maximum number of fractional land interests through voluntary sales. The result has been increased tribal trust land to be used for conservation, stewardship, economic development, or any other use as designated by the applicable Tribal Nation. The program began purchases in December 2013 and the Fund was to be expended within a 10-year period which ended in November 2022. The table below displays an overview of fractionation across the BIA regions as of December 2018.³⁸

A REGION	FRACTIONAL INTERESTS		EQUIVALENT ACRES	
	AMOUNT	% OF TOTAL	AMOUNT	% OF TOTAL
Great Plains	782,788	31.4%	1,879,165	30.2%
Rocky Mountain	510,694	20.5%	2,027,717	32.6%
Western	334,634	13.4%	266,841	4.3%
Northwest	236,952	9.5%	649,220	10.4%
Navajo	200,540	8.0%	505,633	8.1%
Southern Plains	194,096	7.8%	489,245	7.9%
Midwest	129,107	5.2%	50,063	0.8%
Eastern Oklahoma	68,468	2.7%	288,658	4.6%
Pacific	31,117	1.2%	23,906	0.4%
Southwest	8,169	0.3%	41,003	0.7%
Total	2,496,565		6,221,453	

³⁴ Native American Agriculture Fund. (2018). Native American Agriculture Fund Launched. Retrieved from <https://nativeamericanagriculturefund.org/2018/12/05/history-of-the-case/>

³⁵ Ibid.

³⁶ Ibid.

³⁷ U.S. Department of the Interior. (2022). Land Buy-Back Program for Tribal Nations, The Program. Retrieved from <https://www.doi.gov/buybackprogram/about/>

³⁸ U.S. Department of the Interior. (2018). Land Buy-Back Program for Tribal Nations, Fractionation. Retrieved from <https://www.doi.gov/buybackprogram/fractionation>

The DOI reported in December 2018 that the Land-Buy Back Program had acquired 800,310 interests equating to a 34% reduction in total purchasable fractional interests associated with the 50 locations the Program had been implemented in since 2013.³⁹ The DOI's most recent update came July 26, 2022: "just \$7.6 million remains in the Trust Land Consolidation Fund, comprised of \$3.6 million in the land purchase portion of the Fund and \$4.0 million in the implementation portion of the Fund. Approval and payment of returned offers will be dependent on whether sufficient funds are left to honor them. The Program is collaborating with tribes to prioritize the use of the remaining funds to best meet Tribal goals."⁴⁰ Organizations like the Indian Land Tenure Foundation provided resources and support to help Native landowners understand and navigate the Program.⁴¹

While national level policy may be a bigger fight, tribes can turn their focus to a local level, when possible, to impose their own policy to uplift their local producers and community. One such example is the Navajo Nation provides a more local policy example related to pushing toward food sovereignty. In 2014, the Navajo Nation passed a law focused on improving access to fresh and healthy foods for their people. The act, titled the Healthy *Diné* Nation Act of 2014 (HDNA), was the addition of a 2% tax to unhealthy and low nutritional foods and drinks and the removal of a 6% tax on water, fruits, and vegetables. Aimed to incentivize the community to choose healthier options and diets, the revenue produced goes back into the community via community wellness projects. This is an example of policy that could be replicated for tribes and communities across the nation. It creates an incentive to eat healthier and also provides an economic opportunity for local farmers, ranchers, and producers to provide access to fresh, healthy foods locally to their community as interest increases.

Of course, many other local and national examples exist regarding policy and advocacy for Native producers and agriculture. Nonprofits and allies continue to band together and collaborate on advocacy and policy to propel tribes and Native producers towards prosperity and sovereignty in

In 2017, NACDC-Financial Services, a Native CDFI in Montana, contracted Sweet Grass Consulting, LLC to assist with the Piikani Money Campaign. The campaign was sponsored by the Blackfeet Tribe, Northwest Area Foundation, Native CDFI Network, First Interstate BancSystem Foundation, Center for Indian Country Development, Federal Reserve Bank of Minneapolis, and the Montana Financial Education Coalition. The campaign was created to address financial readiness and fraud awareness to assist Federal Land Buy Back offerees and families. Sweet Grass worked with NACDC-FS to create data collection instruments and compile four reports to measure the effectiveness of the campaign. The campaign was a success, and a model tool-kit was shared with 12 other tribal nations.

³⁹ Ibid.

⁴⁰ U.S. Department of the Interior. (2022). Buy-Back Program Sends Offer to Landowners with Fractional Interest at the Fort Belknap Indian Reservation. Retrieved from <https://www.doi.gov/buybackprogram/buy-back-program-sends-offers-landowners-fractional-interests-fort-belknap-indian-0>

⁴¹ Indian Land Tenure Foundation. (2014). Informing Indian Landowners on the Land Buy-Back Program. Retrieved from https://iltf.org/wp-content/uploads/2016/11/ILTF_BUYBACK-revised.pdf

their food systems through access to resources, access to capital, and regaining access to their land.

AGRICULTURAL LENDING

One of the major barriers for Native producers centers around access to credit and capital to support investment in Native agriculture and food sovereignty efforts. Native CDFIs and other federal sourced lenders have been working to reduce this barrier over time. Federal loan programs include USDA's FSA and RD loans. USDA-FSA offers nine loan products listed below⁴²:

1. conservation loan program
2. direct and guaranteed farm operating loans
3. direct and guaranteed farm ownership loans
4. farm storage facility loans
5. highly fractionated Indian land loan program
6. Indian tribal land acquisition loan program
7. land contract guarantee program
8. microloans program
9. youth loan program

USDA-RD offers four loan products including the [1] business and industry loan guarantee program, [2] community facilities direct loan and guaranteed programs, [3] farm labor housing direct loans, and [4] renewable energy systems and energy efficiency improvement loans.⁴³

Native CDFIs provide a key resource for producers in accessing capital, according to Oweesta Corporation's most recent "Native CDFI Financial and Lending Performance Report" from their 28 loan clients in 2020.⁴⁴ Of their 28 loan clients, 28.6% offered agriculture lending, and there were a total of 92 agriculture loans totaling \$4,087,738 for an average of \$44,431 per loan. **If Oweesta's data is projected to the industry of 70 Native CDFIs, there are approximately 20 Native CDFIs who offer agricultural lending products totaling approximately \$10.2 million in 230 loans.** The

report from Oweesta highlighted the additional detail about the agricultural lenders in their report (8 lenders) which can be viewed on the next page.

2

RECOMMENDATION 2

With new investments in food sovereignty initiatives across Indian Country, we would expect that the total number of Native CDFIs who offer agricultural lending will increase in the next several years in response and, therefore, the total being lent in Indian Country will also increase. Not only that, but the need for Akiptan not only for lending capital but also for best practices for Native agricultural lending will be in high demand.

⁴² National Congress of American Indians. (2021). Tribal Food Sovereignty and Food Production, A Resource Directory for Indian Country. Retrieved from <https://www.ncai.org/fooddirectory.pdf>

⁴³ National Congress of American Indians. (2021). Tribal Food Sovereignty and Food Production, A Resource Directory for Indian Country. Retrieved from <https://www.ncai.org/fooddirectory.pdf>

⁴⁴ Oweesta Corporation. (2021). Native CDFI Financial and Lending Performance Report. Retrieved from https://www.oweesta.org/wp-content/uploads/2021/09/side-by-side-report_vF.pdf

All Agriculture Lenders

Eight organizations are included in the data below.

Characteristics	Average	Low	High
Age of Organization (Years)	14	1	34
Number of FTE	5	1	8

Capital Structure			
Asset Size	\$6,223,470	\$388,928	\$15,377,631
Net Asset Ratio	69.3%	47.9%	85.1%
Net Asset w/o Donor Restrictions Ratio	41.0%	(14.2)% ⁴⁶	85.1%
Leverage Ratio	42.1%	15.1%	64.3%

Portfolio			
Portfolio Size	\$2,993,214	\$108,511	\$8,526,059
90+ Days Delinquency Ratio	6.3%	0.0%	28.9%
Charge-Off Ratio	0.7%	0.0%	3.0%
Loan Loss Reserve Ratio	3.9%	0.0%	10.2%

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Characteristics	Average	Low	High
Earnings			
Net Income	\$1,305,011	\$(23,481)	\$4,616,654
Earned Revenue	\$292,744	\$19,272	\$593,341
Operating Expenses	\$764,660	\$104,753	\$1,738,554
Self-Sufficiency Ratio	42.7%	18.3%	101.3%
Operating Liquidity (Months)	17.5	3.7	36.8

Fiscal Year 2020 Lending			
Number of Loans Closed	29	9	68
Amount of Loans Closed	\$906,847	\$86,669	\$2,842,166

Efficiency			
# Loans Closed / FTE	8.9	-	-
\$ Loans Closed / FTE	\$217,716	-	-
Operating Expenses / # Loans Closed	\$30,409	-	-
Operating Expenses / \$ Loans Closed	\$2	-	-

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⁴⁵ Ibid.

⁴⁶ Oweesta Corporation. (2021). Native CDFI Financial and Lending Performance Report. Retrieved from https://www.oweesta.org/wp-content/uploads/2021/09/side-by-side-report_vF.pdf

Arguably the most prominent agricultural lender for Native producers is Akiptan, a Native CDFI and the only nation-wide agricultural lender for Native producers. Akiptan was created in 2017 as a custom solution to address many of the access to capital issues Native producers experience. It grew out of the IAC as a response to the inequitable distribution of resources to Native producers by the USDA. While there are many resources available to producers through the government, including resources specifically for Native producers, those resources were either not being distributed to Native producers at all or equitably. IAC was started as an advocacy group to address these inequities especially in the USDA and BIA. The continued barriers to accessing capital include land ownership structures and fractionation, lenders' lack of experience in agriculture lending, and the perception of higher risk in agricultural lending. While most non-Native agriculture capital is accessed through USDA programs and community banks, Native producers have less access to the USDA and very few community banks are adept at lending with tribal trust land as collateral. Therefore, Akiptan, with patient capital instead of extractive capital, is specifically structured to combat these barriers. Their creative use of funding structures and sources allows them to circumvent land issues, assist producers in navigating overly complicated processes with the BIA and tribes, and focuses on flexible terms to meet the seasonal and cyclical nature of most agriculture and producer industries.

NATIVE PRODUCER DEMOGRAPHICS

It is important to understand the current demographics of Native producers in order to set the context for understanding barriers and opportunities. The latest Census of Agriculture produced by the USDA's National Agricultural Statistics Service in 2017 provides a baseline of demographics for Native American and Alaska Native producers in the U.S.⁴⁷ However, it should be noted that this census should not be viewed as the ultimate truth and representative of American Indian and Alaska Native producers due to lack of outreach to Native communities and lack of trust or interest in completing the census by Native producers. According to the 2017 data, the U.S. had 79,198 American Indian/Alaska Native producers (AIAN alone or in combination with another race) who accounted for 2.3% of the 3.4 million total producers in the nation.⁴⁸ Most of these Native producers lived in the Western and Plains states, were younger (56.6

AKIPTAN

Akiptan is the Lakota word for together, in a joint effort, cooperatively. This word leads our work in that we want to uplift Native producers everywhere to have the access to credit and developmental services needed to sustain their operations – no matter the scale or type. Our mission is the transform Native agriculture and food economies by delivering creative capital, leading paradigm changes, and enhancing producer prosperity across Indian Country.

⁴⁷ USDA, National Agricultural Statistics Service. (2017). 2017 Census of Agriculture: United States Summary and State Data.

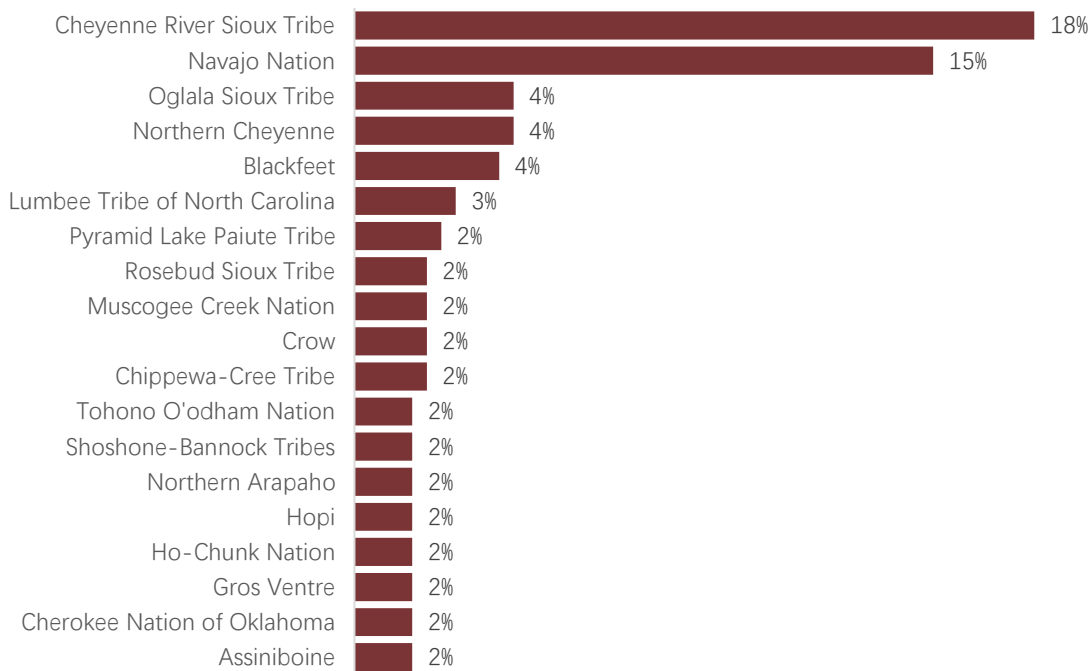
⁴⁸ USDA, National Agricultural Statistics Service. (2017). Census of Agriculture Highlights: American Indian/Alaska Native Producers. Pg. 1.

average age), and were more likely to be female than the total population of producers. With a reported 59 million acres (more than 6% of U.S. farmland), AIAN farms accounted for less than 1% of the country’s agricultural sales totaling \$3.5 billion.⁴⁹ Of the \$3.5 billion, most (60%) was from the sale of livestock and livestock products and the remaining 40% was in crop sales.⁵⁰ Aside from working their operation, 63% of Native producers also reported working at least 1 or more days off the farm indicating a need to supplement their household income with an additional job.⁵¹

We utilized similar questions from the Census of Agriculture in our Native Producer survey in order to allow for easy comparison between our data and available national data. The sections below highlight the experience of Native producers across the nation using our primary data collected through interviews, surveys, and focus groups as well as secondary data where appropriate. Additionally, Appendix B contains regional reports highlighting the data presented in this report specific to each individual region.

A total of 273 individuals who identify as American Indian, Alaska Native, or Native Hawaiian completed the producer survey. Of those individuals, 261 identify as American Indian, representing eighty-one tribes. The tribes with 2% or more respondents are shown in the chart below. A full list of tribal affiliations can be found in Appendix C.

TOP PRODUCER TRIBAL AFFILIATIONS



⁴⁹ Ibid.

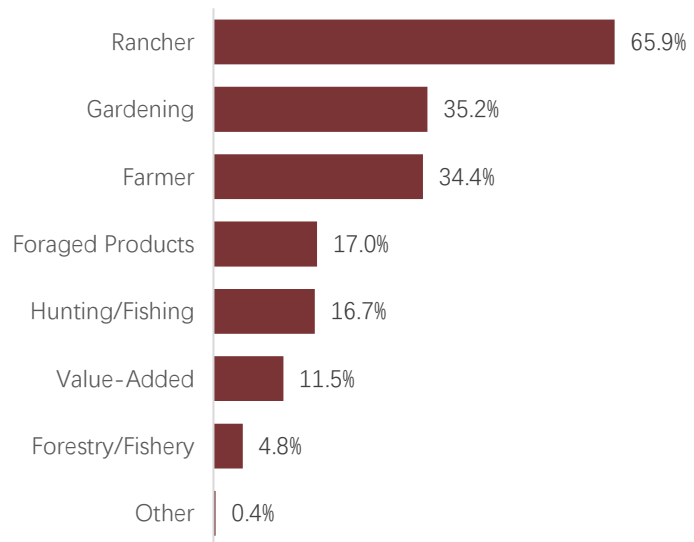
⁵⁰ Ibid. Pg. 2.

⁵¹ Ibid. Pg. 1.

Out of 273 Native respondents, 96.3% are American Indian, while 4% are Alaska Native, 1.8% are Latino/Hispanic, and 0.4% are Native Hawaiian. 10.3% identify as multiracial. 96% of those who are multiracial are biracial. 1.1% identify as African American, while 7.7% are Caucasian, and 0.4% are Asian. 48.7% of producers are female, while 49.1% are male. 0.4% of producers identify as Two-Spirit, and 1.1% are non-binary. 73% of producers are the head of their household. 6% are members of the LGBTQIA+ community. 7% of producers have a disability, and 5% are veterans.

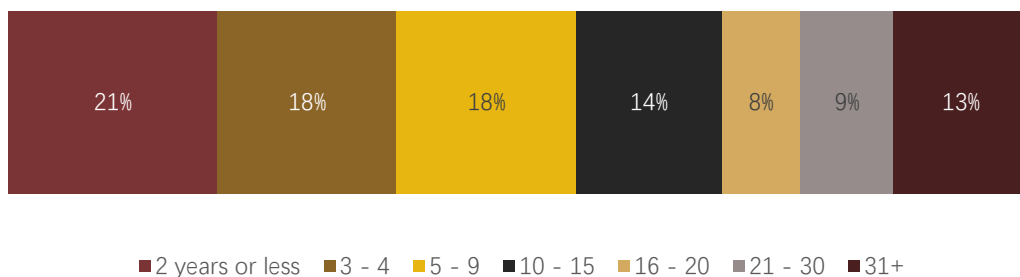
Overall, 65.9% of producers reported they were in ranching, 35.2% gardening, and 34.4% farming as can be viewed in the chart to the right. Looking at producer type further, half of producers (137 individuals) categorized themselves as a single type of producer, while the other half engaged in multiple types of food production/gathering/processing. Of the 137 producers who focus on a single type of production, 74% are ranchers, 9% are farmers, and 9% are gardeners. The remaining 8% of producers identify as foragers, hunters/fishers, value-added producers, and other types of producers, or harvest from forests and/or fisheries.

TYPE OF PRODUCER



Survey respondents had varying degrees of experience as agricultural producers. 21% had only been in business for two years or less. However, 22% of respondents have been operating for at least 21 years.

YEARS OPERATED



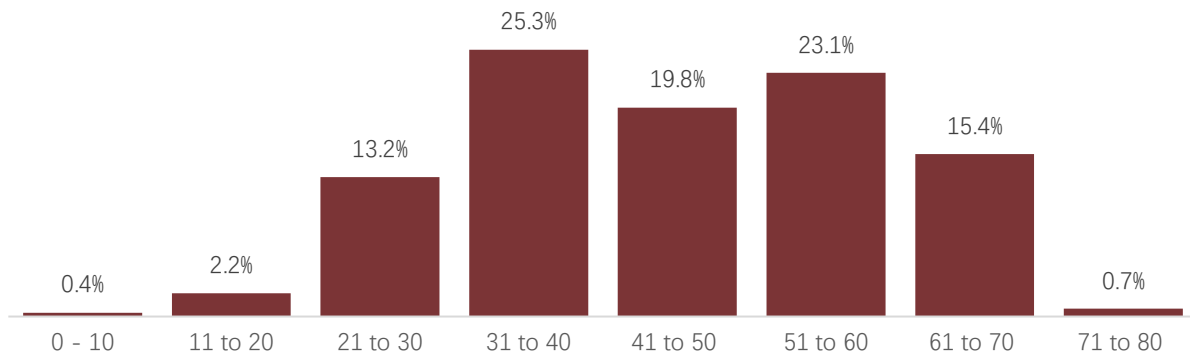
3

RECOMMENDATION 3

There is growing concern for succession planning among Native producers. The fact that nearly a quarter of our survey respondents have been in operation for 21 years and nearly 40% of producers are over the age of 50 continues to support the potential need for succession planning support with Native producers.

The age distribution of producers is shown in the chart below. A plurality (25.3%) of producers are in their thirties, while over 19% are in their forties, 23% are in their fifties, and over 15% are in their sixties. Only 13.2% of producers are in their twenties. The most recent Census of Agriculture found the most common age range for AI/AN producers to be 35-64 years old, which 59% reported and is on par with what our survey respondents shared.⁵² Survey participants did report a lower average age (45.1) versus the most recent Census of Agriculture (56.6).⁵³ 75% of respondents indicated that either they or their spouse have a job off of the farm, highlighting a crucial issue of needing to have an additional job and source of income.

PRODUCER AGE RANGE



⁵² USDA, National Agricultural Statistics Service. (2019). 2017 Census of Agriculture.

⁵³ Ibid.



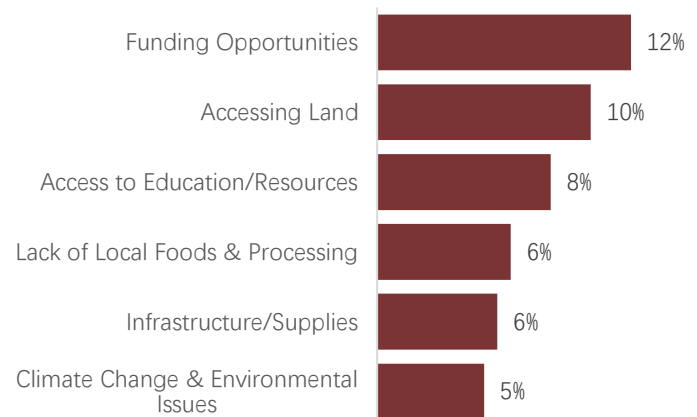
CURRENT REALITIES OF NATIVE AGRICULTURE

Issues affecting the Native agriculture sector are intertwined and can only be fully understood in connection with each other. Topics such as land (including use, access, and ownership), partnerships, funding (including federal, private lenders, and philanthropy), education, the regulatory environment, supporting the next generation of Native producers, and racism and discrimination are intricately connected and must be addressed holistically to create real change. While each of these areas needs support, focusing solely on one of the aforementioned areas is insufficient to move the needle and build a thriving Native agriculture industry. In each of the 12 regional focus groups, participants were asked to reflect on assets, strengths, and barriers for agriculture in their region. Interestingly, many of the themes identified as assets also emerged as barriers. This may be attributed to regional differences, however, many strengths mentioned had caveats attached to them making them barriers in some cases too in terms of being widely accessible and realistic opportunities for Native producers. The charts below display the top assets and barriers reported during the focus groups. The numbers represent the percentage of responses that included the asset or barrier. For example, 9% of responses around assets for Native agriculture included available land and funding opportunities. In total, focus group participants mentioned 26 unique assets and 38 barriers which can all be viewed in Appendix D.

FOCUS GROUP REGIONAL ASSETS FOR AGRICULTURE



FOCUS GROUP REGIONAL BARRIERS FOR AGRICULTURE



In the following sections, the major areas of assets and barriers will be discussed based on data received from the key opinion leaders, focus groups, producer survey, and secondary literature. The topics discussed include: [1] land and other infrastructure, [2] federal programs, [3] access to capital, [4] philanthropy, [5] policy and advocacy, [6] data sovereignty, and [7] the impact of COVID.

LAND AND RELATED ISSUES

LAND ACCESS AND USE ISSUES

Land is a major asset and area of opportunity for Native producers. Indian Country has 55 million acres of land in agricultural production according to IFAI, and ILTF shared they're working on securing another 90 million acres. 80% of this land is agricultural land within reservation boundaries but not under Native control due to historical factors such as the allotment process and land that was opened to homesteading.

For tribes with limited to no access to ancestral lands, as is the case for several California tribes, partnerships with land trusts and easement holders can facilitate a return to traditional land management practices and help with increasing access to traditional territories. There is a need to incentivize prospective partners to co-develop management agreements and support engagement of tribal practitioners on their landscapes.

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RECOMMENDATION 4

There is a need to incentivize prospective partners to co-develop management agreements and support engagement of tribal practitioners on their landscapes. Partnerships with federal agencies should also be pursued to align NRCS practices and resources with traditional land management methods.

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Available land was mentioned most often in focus group responses (9%) around regional assets in agriculture. When asked about barriers, land access and issues was the second most common response with 10% of participants mentioning it. While land might be available to Native producers, access issues arise with a lack of individual ownership, leasing obstacles particularly through BIA, and severely fractionated plots. Therefore, while there is land available to practice agriculture, there are intricate and complex barriers preventing that from happening for Native producers and tribes.

There are two core barriers when it comes to land in Indian Country. First is the level to which land parcels are fractionated and owned by several hundred to thousands of individuals. Second, the ownership status of land being held in trust by the federal government. These two issues are the core of utilizing land as an asset for business and agriculture development for Native people. In lending this translates to a lack of ability to collateralize a loan based on the federal government holding the title to that land in trust and in the small percentage of ownership per individual in fractionated land.

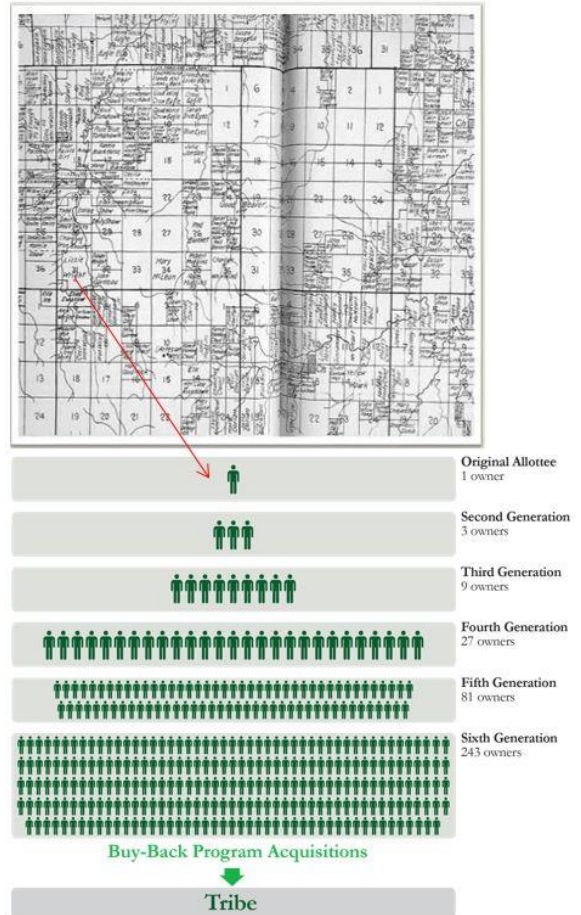
Trust Land Issue

A Native CDFI had a young client without a ranching background who wanted to invest in cattle. The client approached their local credit union to inquire about financing, and when they revealed they were located on a reservation, they were told that the credit union does not lend on the reservation. They were able to secure financing through their local Native CDFI to finance the launch of their operation.

FRACTIONATED LAND

In addition to issues with accessing and leveraging Trust land for financing, there are also challenges with fractionalization of lands in Indian country as briefly mentioned previously. The DOI has a database of land holdings where fractionated ownership can be seen. ILTF shared that due to opening of Tribal lands to homesteaders during the allotment era of the late 1800s, there are 90 million acres of land, 80% of which is agricultural and within reservation boundaries, that is currently not under Tribal control. While most of this land is owned by non-Natives, some is under Native control. But because of fractionation when land has been passed between generations, it is functionally useless for agricultural production. If there is no will, when a landowner dies the title to land is divided amongst the following generations, but the land itself isn't divided. For instance, if 160 acres goes to a landowner's four kids, those four kids own the 160 acres jointly rather than each owning forty acres, and the same is true for any of their descendants who inherit.

Issues arise because 51% of the owners must agree to take an action, which can be difficult once there are dozens, hundreds, or thousands of owners. Usually, 80% of owners must agree to it if someone wants to lease part of that land according to ILTF, despite the fact that lease payments for fractionated land are low for individual owners. As Toni Stanger-McLaughlin, Executive Director of NAAF, reported “I am one of about 200 people who owns 20 acres, and I receive about \$0.30 per year.” It is also difficult to access federal programs, including those related to conservation, when land ownership is fractionated. Some people believe it’s easier to lease the land to non-Natives rather than finding a more permanent solution. The Land Buy-Back program was created as a solution to the issue of fractionated land; tribes can’t sell Trust land, but they can trade Trust land for other Trust land. According to the Indian Land Tenure Foundation this allows them to lock up many land interests so that the title interest is 100% under a single owner. The image to the right, from the DOI,⁵⁴ displays how the program generally works. To address issues of fractionated ownership and prevent further fractionation, there is a need for technical assistance to support tribal landowners in writing wills, gifting deeds, and estate planning to help consolidate land holdings so they can be useful for production. This support can be bundled as part of loan packages.



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RECOMMENDATION 5

Tribal landowners need support and technical assistance in writing wills, gifting deeds, and estate planning to help consolidate land holdings so they can be useful for production and prevent further land fractionation.

TRUST LAND

Trust land status further complicates the conversations of land ownership, access, and use. There are long-standing misperceptions that trust land cannot be utilized as collateral for business and agricultural development. Over time, we have seen this assumption to be inaccurate as Native CDFIs and other local lenders have been able to structure loans and processes to work within

⁵⁴ U.S. Department of the Interior. (2022). Fractionation. Retrieved from <https://www.doi.gov/buybackprogram/fractionation>

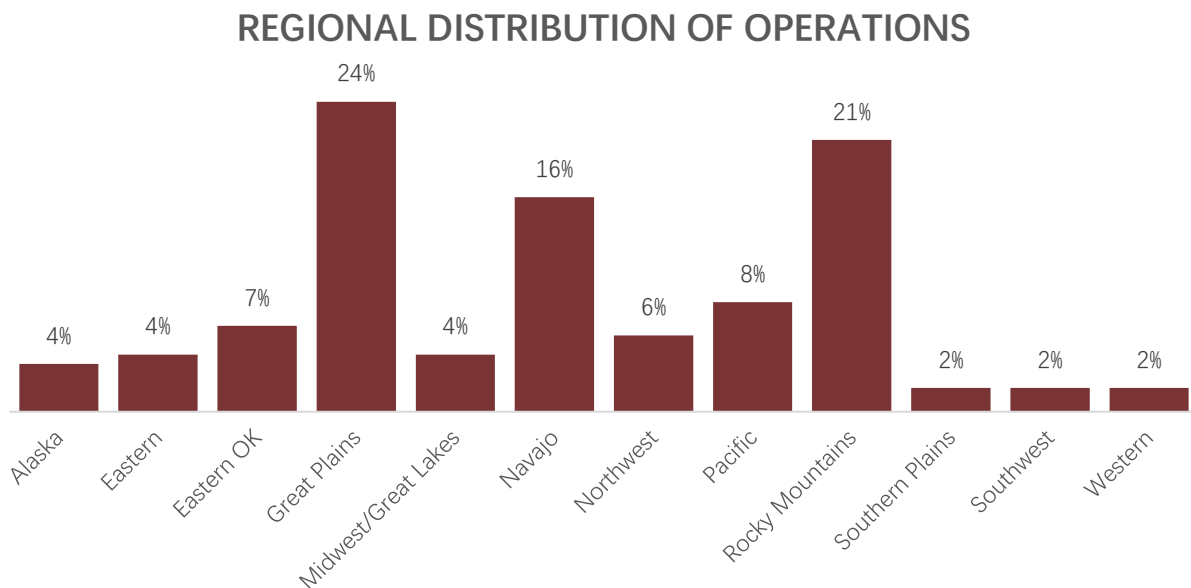
potential limits of trust land status. The perception of higher risk by mainstream lenders of trust land is still widespread and causes producers especially many problems in financing their operations. Toni Stanger-McLaughlin, Executive Director of NAAF, explained that the inability to collateralize land means that Native producers can't float in and out of rough periods by utilizing their equity in land the way other producers are able to which make it a significant barrier.

PRODUCER LAND DEMOGRAPHICS

Our survey revealed many interesting facts around producers and land demographics. This data helps to further contextualize land access and use barriers with Native producers.

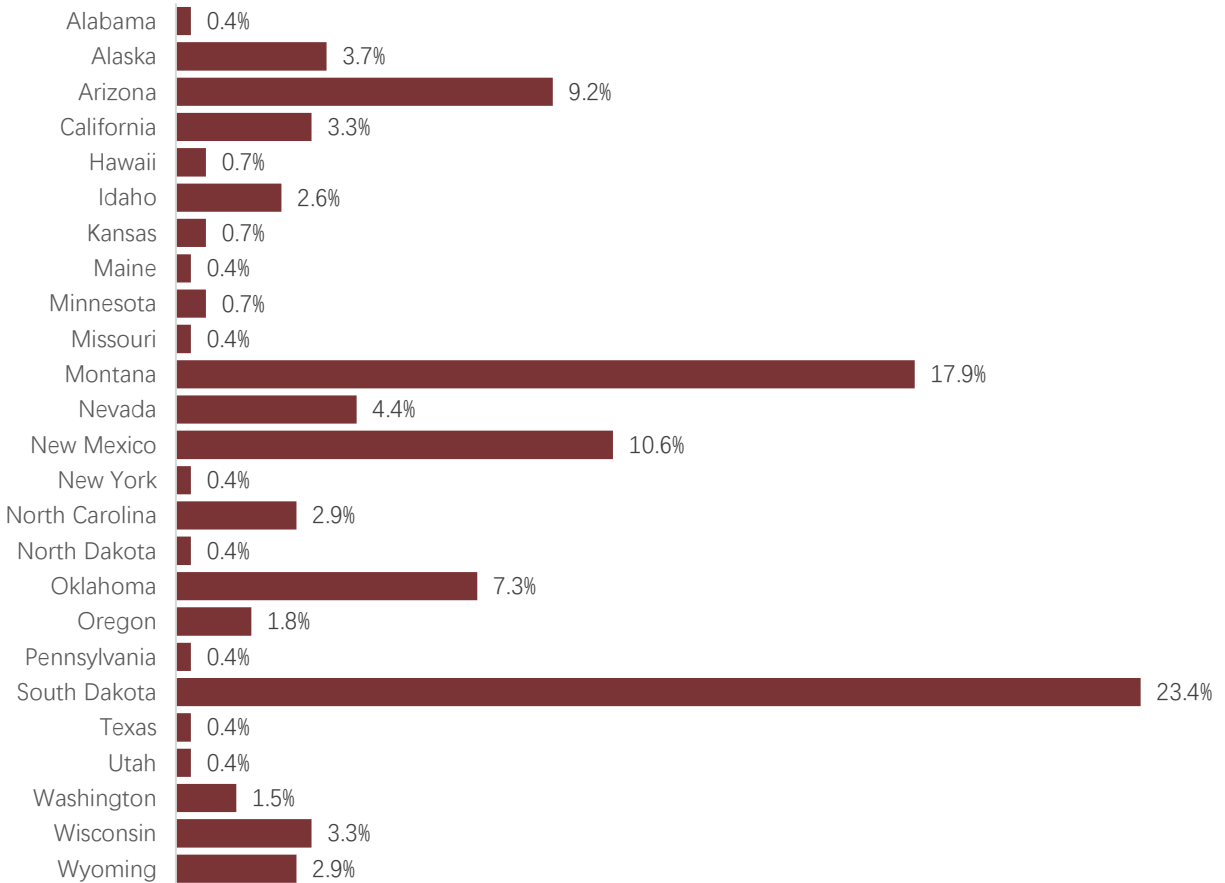
PRODUCER LOCATION

The chart below shows the distribution of survey producers by each of the twelve BIA regions. Survey respondents are primarily based in the Great Plains (24%), Rocky Mountains (21%), and Navajo Nation (16%). While these are areas that are plentiful in land, Native producers still have trouble accessing land for their operations.



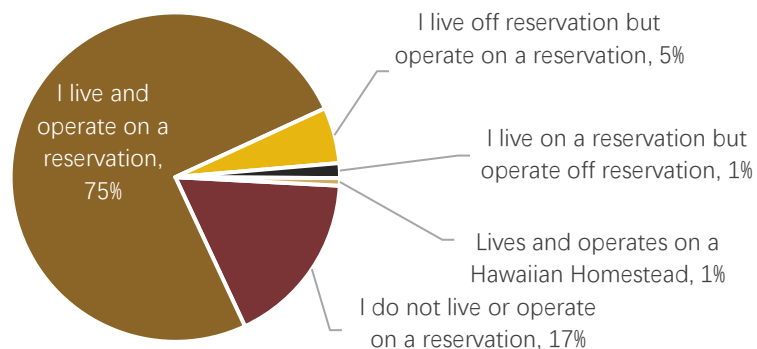
Regional distribution was further broken down by state of producer operations and is shown in the chart below. Nearly a quarter of producers are based in South Dakota, followed by Montana, which is home to 17.9% of producers. New Mexico follows with 10.6% of producers, then Arizona with 9.2%.

STATE OF OPERATION



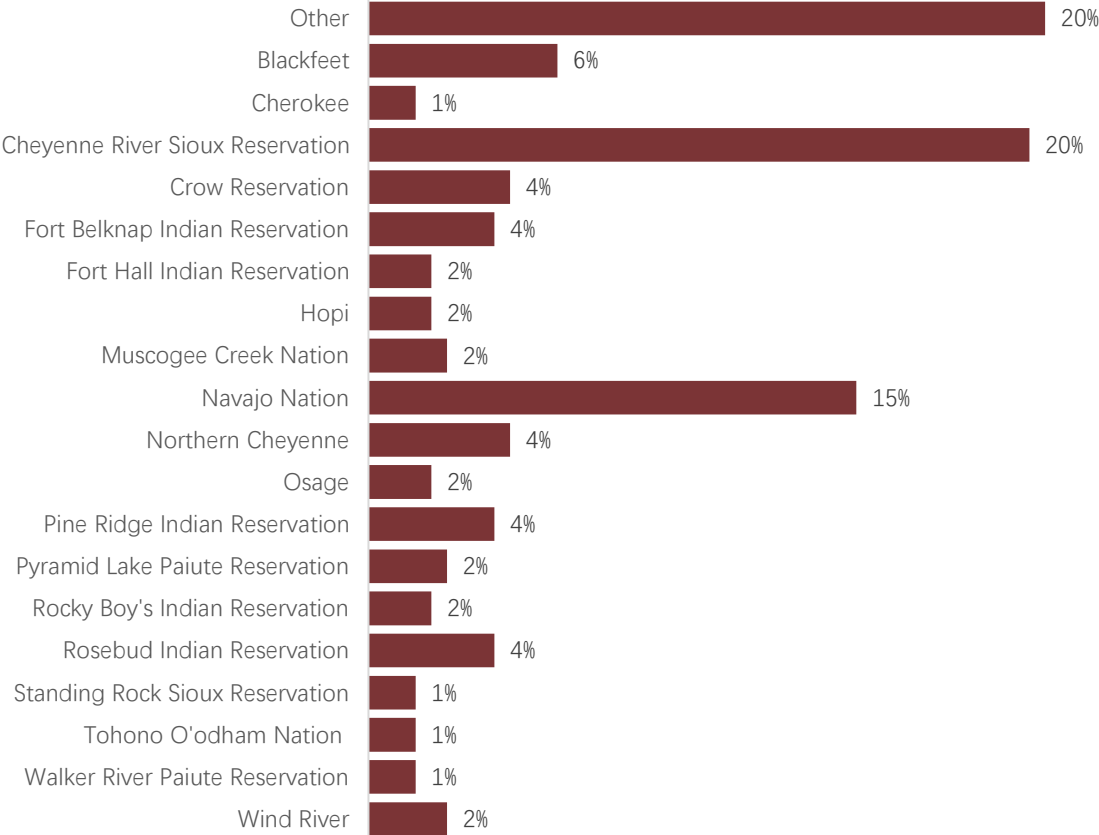
75% of producers both live and operate on a reservation, while 17% neither live nor operate on a reservation. Several producers also either live on a reservation but operate off-reservation, or vice versa. Eleven producers live in Alaska Native Villages, and two producers live on a Hawaiian homestead.

LIVE AND OPERATE ON A RESERVATION



81% of Native respondents operate on a reservation or homestead, and 95% of those respondents clarified which reservation they live on. Respondents live on fifty-three distinct reservations. The distribution for reservations that are home to more than 1% of respondents is shown in the chart below. "Other" encompasses those with less than 1% of responses.

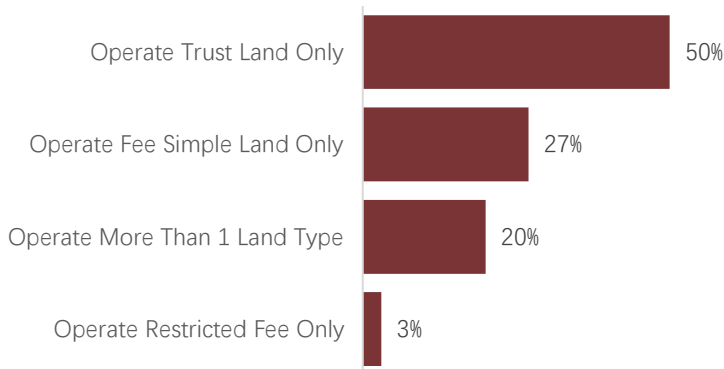
RESERVATION OF OPERATIONS



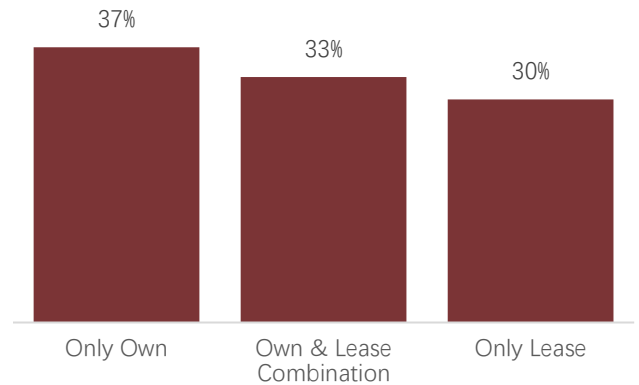
LAND TYPE, STATUS, AND RESERVATION STATUS

Across Indian Country, land is classified into various types including fee simple (individually owned and controlled), trust (title held in trust by the federal government), and restricted fee (owned by an individual or tribe but must get permission to sell from the federal government). The land classification, or land type, dictates how land can be used and also impacts collateralization and capitalization opportunities for Native producers. Producers reported all land they operate on and what their lease status was. 20% of producers operate land that comprises more than one land type, most commonly a combination of both fee and trust land. 50% of producers operate on only trust land, 27% operate on only fee simple land, and 3% on restricted fee only which can be viewed in the chart below. When looking at all land combined, regardless of if a producer operates on more than one type, 70% operate on trust land, 47% fee, and 4% restricted fee.

LAND TYPE

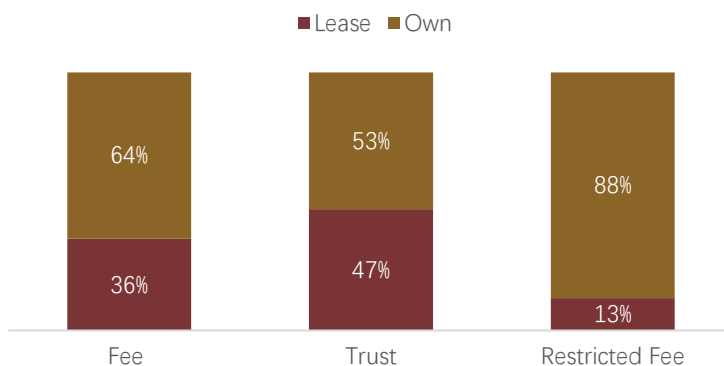


LAND STATUS



Just as some producers operated land with a combination of types, 33% both own and lease portions of the land they occupy. 67% of producers solely own or lease their land which can be viewed in the chart above. Interestingly, all land types (fee simple, trust, and restricted fee) are all more likely to be owned rather than leased. Though trust land is more equal, with 53% owning and 47% leasing.

LAND TYPE AND LEASE STATUS



Generally speaking, the majority of land located off a reservation was fee simple land (73%) and the majority of land on a reservation was trust land (76%). So, while not universal, it is fairly safe to say that land is either on-reservation, trust in status, and half and half owned versus leased, or it is off-reservation, fee-simple, and 60/40 owned versus leased.

LOAN APPLICATION, APPROVAL RATES, AND CONFIDENCE BY LAND TYPE AND STATUS

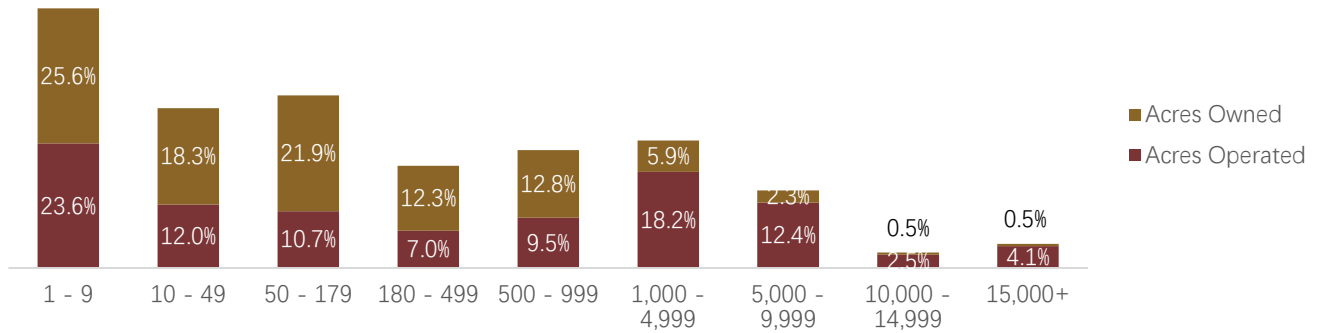
Overarchingly, 52% of producers have applied for a loan in the last five years, and 89% of those were approved. Nearly 40% of producers feel very confident or confident that they would receive a loan if they applied. These numbers do not change significantly when compared across land type (fee simple, trust, restricted fee), lease status (lease or owned), and reservation status (on- or -off-reservation).

ACREAGE OWNED AND OPERATED

The percentage of producers who own and operate various amounts of acreage is shown in the chart below. 20% of producers do not own any land and 11% indicated that they don't operate any acreage, which can likely be accounted for by the fact that some producers included in the survey (namely hunters, fishers, and foragers) may not consider their activities as "operating land." Of

those who did own or operate acreage, the chart below displays the number of acres and percentage of producers who own or operate those amounts. 53.3% of producers operate less than 500 acres.

ACRES OPERATED AND OWNED



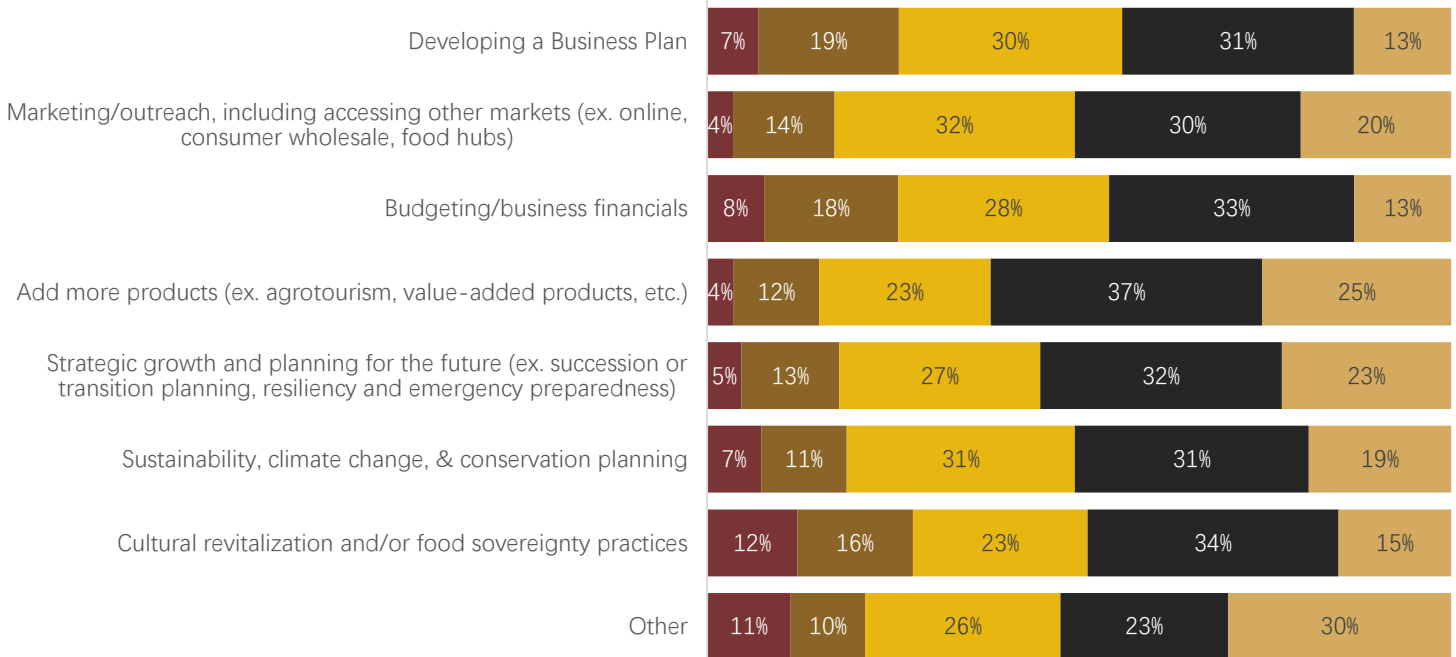
CLIMATE CHANGE

Climate change was a key issue raised by interviewees and focus group participants and is an issue across agriculture in general. There has been a rapid increase in volatile weather patterns, particularly cycles of drought. For example, California is in a 1200-year mega drought. Over the past fifteen years, hardiness zones have been updated by the USDA, and areas previously with weather conditions under zone two have warmed and are now classified as zone five according to ILTF. While most producers likely wouldn't refer to weather changes as climate change, they have noticed a difference and often credit weather events to having been predicted by the Farmers' Almanac. Land resource management and rotational grazing are gaining awareness and popularity (by necessity) among ranchers. There is a lack of accurate predictions for climate change and impacts are only going to get more severe, although livestock producers will likely fare better than other producers as it's easier to move production than it is for crop or forestry operations. **More support is needed so that ranchers can adjust their operations at the pace that is needed to keep up with climate change; most are doing what they can but lack the resources to make all needed changes.**

Only 25% of producers are very or extremely knowledgeable in matters related to sustainability, climate change, and conservation planning. Given how intricately connected these topics are with the food system, the gap in knowledge around how to adapt to produce food in a changing climate is an area where producers could use additional support.

KNOWLEDGE RANKING

■ Extremely knowledgeable ■ Very knowledgeable ■ Moderately knowledgeable ■ Somewhat knowledgeable ■ Not at all knowledgeable



While the gap in producer knowledge around climate change and sustainability planning is an area of concern, producers are interested in increasing their knowledge on these topics. **51% of Native producers would like additional training on sustainability, climate change, and conservation planning.**

There is a dire need for increased and expanded support for disaster relief which needs to be addressed by regulation. Climate change has affected regional weather patterns, creating microclimates within program jurisdiction areas so that the effects are not proportionate or evenly felt. Focus group participants also shared that growing seasons and patterns have changed and attributed the changes to climate change. **Longer term and more frequent support for disaster relief is sorely needed, as is expanding eligibility for disaster relief so that affected producers in a county may qualify even if all producers in the county aren't affected.** Producers need additional funding to address impacts and issues of lost revenue. Otherwise, they may be pushed into selling some of their breeding stock to be able to afford the rest of the herd in case of disaster, such as a drought. While these producers may not have out of pocket costs in the moment, selling stock limits their future revenue opportunities as they now don't have capital breeding stock available to keep growing their herd and will have fewer spring calves to sell.

The Klamath Tribes in California know firsthand the impacts of drought and limited water access and what can happen as a result. 2021's drought sparked issues between farmers and Klamath Tribes who were fighting to protect 2 sacred and protected fish species. The tension was a result of the U.S. Bureau of Reclamation cutting irrigation to a reported 180,000 acres of agriculture and prioritizing 2 species of suckerfish, coho, and chinook salmon. After tending to the fish, it was determined the remaining water was not enough to cover the farmers' irrigation needs. This created heated debate and some Klamath tribal members even feared for their safety, saying, "the Klamath tribes have come to expect hostility from irrigators in drought years. This summer some tribal members are removing eagle feathers from rearview mirrors to prevent vandalism to their cars."⁵⁵ In addition to adapting to limited water access, producers will also need adapted seeds that will survive in areas experiencing rapid change, as well as support with adopting climate smart practices that will drawdown carbon. Climate change education, training, and technical assistance will only be an area of need that continues to grow.

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RECOMMENDATION 6

Native producers expressed a need for additional training and technical assistance related to sustainability, climate change, and conservation planning. With the continued impacts of climate change, equipping producers with the knowledge and practices necessary to adapt and pivot is crucial which includes the need for disaster relief support.

SOIL HEALTH

In order for Native agriculture to thrive, producers can't continue to be destructive with soils. IAC's Executive Director explained that healing the soil should be a priority that will address several other issues. Regenerative, traditional practices that support soil health should be incentivized as much as possible. Soil health has major implications for the nutritional quality of food produced. According to Kelsey Scott, IAC's Director of Programs,

"There is a significant difference between producing food and producing nutritious food. And so many of the production practices that come standardized in our agricultural industry are [...] producing food that may have calories in them for your body to consume. But they also have poisons and toxins and not very much vitamin or mineral nourishment. And we have to work to address some of our soils practices through our management styles, so that we can rebuild that medium of soil that we need, so that our grasses and forbs

⁵⁵ Marshall-Chalmers, A. (2021). "There Are No Winners Here": Drought in the Klamath Basin Inflames a Decades-Old War Over Water and Fish. Retrieved from <https://insideclimatenews.org/news/16072021/drought-klamath-basin-oregon-california-agriculture-tribes-fish/>

can continue to increase in nutritional value [and] our crops and our commodity livestock will continue to increase in nutritional value... because we need more nutrition back into our food system. There's studies that are out there that represent how the amount of calories you would actually have to take in in order to meet your nutrition needs have more than doubled the course of the past 100 years, because the nutrition is so lacking in our food systems."

FEDERAL PROGRAMS

RACISM

Systemic racism and discrimination have led to a lack of funding parity for Indian Country and a lack of knowledge and nuance around tribal issues and the needs of tribal producers within federal agencies (IFAI). While federal services for Native producers have improved after the Keepseagle settlement in 2011, they are still not up to par. The dearth of resources in Indian Country has inhibited producers from accessing funding opportunities and federal programs. Compounding the lack of funding dedicated to Indian Country is the issue of discrimination against individual producers by staff in local county and federal program offices, such as FSA, NRCS, and BIA. Even where there are non-discriminatory policies in place, implementation and provision of services are still an issue (IFAI). Staff in local offices may not like working on tribal land and provide inaccurate or incomplete information to tribal producers, whether purposefully due to racism, or due to their own ignorance and lack of complete information.

Functional accountability measures need to be in place to hold federal agency offices and staff responsible for their actions, or lack thereof, when dealing with Native producers. IAC's Executive Director, Kari Jo Lawrence, shared her knowledge of the NRCS having a civil rights compliance review. It is conducted every five years in each state to address occurrences and issues of discrimination. This is important since discrimination and racism are often reasons for program underutilization. Additionally, FSA has an Integrity and Accountability Handbook⁵⁶ and the USDA releases their "Our Performance" reports⁵⁷ highlighting goals, evidence of meeting goals, measurement, and learning moments to improve their programs overall.

FEDERAL AGENCIES

Federal agencies do not adequately meet the Trust obligations that the federal government has to tribes. The lack of funding parity for Indian Country from the federal government leads to insufficient staffing at federal agencies, particularly at the BIA. Insufficient staffing and a general lack of funding at for federal agencies that serve Indian Country prevents individuals and tribes from accessing federal land management programs, particularly when said programs require

⁵⁶ USDA, FSA. (2021). Integrity and Accountability in FSA Programs. Retrieved from https://www.fsa.usda.gov/Internet/FSA_File/1-ia_r00_a01.pdf

⁵⁷ USDA. (2022). Our Performance, Performance Improvement and Evidence Building at USDA. Retrieved from <https://www.usda.gov/our-agency/about-usda/performance>

collaboration with the USDA. Multiple interviewees reported a need for streamlining at the federal agency level to make federal programs accessible to Native producers.

For example, there are some USDA programs that require collaboration and approval from local BIA offices, especially for access to credit, eligibility for disaster relief, and conservation programs. The BIA must sign off on enrollment in government programs, but the lack of staff to serve tribal producers can create long delays in receiving those approvals. One example of this lack of collaboration between federal programs was recounted by IFAI. A Farm Service Agency County staff member submitted paperwork for an applicant to enroll in a program in September 2019 to BIA to be signed off on, but the loan was not approved until 2021. A participant from the Northwest region shared the need for accountability measures for all federal and state offices for instances such as these. In particular, offices and staff need to be held accountable for occurrences of extensive untimeliness that prevent or delay Native producers from accessing opportunities. Focus group participants were unsure of who, if anyone, is to hold these offices accountable and if any measures are in place.

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RECOMMENDATION 7

Advocacy for state, federal offices, and staff to be held accountable for any wrongdoing including racism and discrimination, misinformation, and perpetuating exasperated waits and turnaround on applications.

There is also a dramatic disconnect between BIA's lease terms and how they handle agricultural leasing in Indian Country and USDA's programmatic requirements. This disconnect has led to massive underutilization of funding and opportunities that are available to Indian Country. Focus group participants from four regions (Alaska, Northwest, Rocky Mountains, and Pacific) echoed the issues with BIA leases, sharing their frustration over barriers to accessing flexible leases, and unreliable financing. Tribes need to provide greater support for their members in learning about, obtaining, and retaining leases.

LACK OF ACCESS TO PROGRAMS

In addition to adequate funding for federal agencies to support Native producers, increased funding is also needed to provide technical assistance to Native producers so that they can access federal programs. The USDA has recently made a lot of new resources and programs available for the first time, and it can be challenging for people to keep up with the opportunities.

Opportunities are also not always tailored to best support Native producers, and they oftentimes need TA to help them access opportunities.

In general, USDA programs are underutilized in Indian Country, an issue that was echoed by representatives from the USDA, Native CDFIs, Native producers, and nonprofits. More specifically, USDA's emerging programs that focus on value-added components such as processing and marketing are most underutilized. Underutilized NRCS opportunities, according to a private bison rancher, include EQIP funding for cross fencing and tanks as a private bison rancher shared.

Agricultural Resource Management Plans are also an underutilized tool that supports tribal sovereignty by helping tribes address their land use challenges. However, KOLs shared the federal government has never adequately provided funding to Native nations to implement them.

One factor contributing to underutilization of federal programs is that the BIA, USDA, and local field office staff for programs like the NRCS may lack understanding of the possibilities available through various

federal programs and unintentionally gatekeep opportunities for Native (and non-Native) producers. Kari Jo Lawrence, of IAC, recounted an experience from her previous role working with the NRCS in South Dakota. A non-Native soil conservationist she worked with in her local office went to his hometown in another part of the state and wanted to help his dad enroll in NRCS's Conservation Stewardship Program. When they approached their local office and presented the practices they wanted to implement on their land, the district conservationist told them that they didn't do that at that office.

Other reasons resources may be underutilized are that producers who have experienced problems with the government in the past may not want to participate in a government program. Focus group participants shared frustrations with BIA and USDA, as well as federal and state offices. Tribal governments can step in to help take advantage of these types of programs, as they have a key role to play in ensuring their regulatory environment is supportive of Native producers. However, tribal governments are frequently disconnected from tribal producers, unfamiliar with the agricultural industry, and have priorities that differ from those of tribal producers. It can be difficult to bring tribal representatives up to speed about the various USDA and BIA programs that can support Native producers, and it can also be challenging to get tribal governments to leverage funding and provide support through those two federal agencies. The IFAI helps address this gap between tribal governments and federal agencies and provides accurate information about rights and available programs.

While garnering support from tribal governments for Native agriculture can be challenging, there are instances where Native nations have successfully utilized federal funding to help build their local agricultural economy. Ho-Chunk Inc. has successfully taken advantage of USDA opportunities to launch farmers' markets, tribally owned farms, and other production. The Osage Nation successfully used COVID funds to build and open a meat processing plant. These tribal Nations can be looked to as blueprints for what's possible with USDA programming. **Tribe-to-tribe and peer-to-peer knowledge sharing and technical assistance, where it is not already happening, would**

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RECOMMENDATION 8

There is a need for training and capacity building for federal and state entities to understand what deployment of their various programs looks like to ensure they are not unintentionally preventing producers from accessing opportunities.

open the door for immense collaboration and knowledge sharing, which would only benefit Indian Country agriculture.

THE STATE OF FINANCIAL SERVICES IN NATIVE AGRICULTURE

Focus groups identified funding opportunities as both an asset and barrier for the Native agriculture industry. Funding opportunities were mentioned in 9% of responses around assets in agriculture, and access to funding was the top barrier mentioned in 12% of responses. While funding opportunities do exist, they are not always easily and readily accessible for Native producers. Funding access barriers included support in accessing (technical assistance), knowledge of what's available, long applications and confusing paperwork, and the need to jump through many hoops to receive financial support. Closely tied to these barriers is access to education and general resources, which 8% of focus group responses mentioned as an obstacle in Native agriculture.

In general, there is a skewed understanding of what constitutes risk in Indian Country from those outside of it who only have experience with conventional western agriculture, and an inability to understand different types of agricultural systems. A lack of innovation on the part of commercial lenders to develop financial tools that account for the differences in Trust versus fee land has created systemic discrimination against Native producers on tribal land, perpetuates extractive lending cycles, and prevents equitable access to credit. While many private lenders access guaranteed loans through USDA FSA programs, they do not make that funding available to tribal producers.

Native producers are frequently unable to secure loans to support cash flow, business growth, or diversification, and instead must rely on year-to-year operating notes according to both Kari Jo Lawrence and Kelsey Scott of IAC. The private cattle rancher interviewed also mentioned that for most of the forty years they had been operating, they relied on year-to-year operating notes that had to be paid off each fall and were unable to secure longer term loans. In general, there is a lack of patient capital in Indian agriculture, which is particularly prohibitive to first generation producers who are entirely reliant on banks to support the launch of their operation and don't have family support in terms of land or infrastructure.

The lack of equitable credit leads to predatory lending in Native communities, which is also a barrier for Native producers. Kelsey Scott of IAC relayed an instance of a seventy-two-year-old Native producer who, after decades of being subjected to inequitable credit terms and access, does not have a credit score due to only banking at a local bank that doesn't report to the credit bureaus. This borrower relies on annual notes at eight to nine percent interest to finance their operation, while a similar producer who is not Native would have an excellent credit score and receive three to four percent notes with terms of five to six years.

The unwillingness on the part of private/commercial lenders to engage with tribal entities extends beyond individual producers and to intertribal organizations as well. ILTF operates a CDFI that

lends to tribes for land purchases. For a long time, they faced difficulty in securing funds to lend, and only closed two to three loans per year at approximately \$3 million each. Overtime, they developed relationships and partnerships with some regional banks, who offered favorable interest rates and were able to double their portfolio size. However, larger banks either refused to support them at all or provided limited funding. Regional partnerships among multiple entities like these can be essential to the success of Indian agriculture, but the ILTF experience also highlights the funding issues that are prevalent in the mainstream finance industry.

Representatives from IFAI, IAC, and USDA OTR explained that there are some private lenders who are interested in lending to Native producers but need additional support in understanding how their production and risk models differ from that of conventional agriculture that takes place on non-Trust land. However, there are also some USDA agencies that almost willfully refuse to understand how tribes do business, and don't understand the difference between the balance sheet of a tribal producer and how that may look very different from any other producers. For the past thirty-five years, IAC has been raising awareness that this is an issue in the U.S. Congress and USDA, but there is still a long way to go in supporting tribal producers.

UNMET PRODUCER NEED & PRODUCER ACCESS TO CAPITAL

UNMET NEED

There is a major unmet need for capital for Native producers as informed by KOLs, surveys, focus groups, and secondary research and data. The producer survey revealed much of this unmet need and allowed for the need to be quantified. **The total unmet financing need for the 273 Native producers who responded to this survey is \$147,406,308.67, or an average of \$539,949.85 per producer. When extrapolated to all Native producers in the United States (79,198 producers in 2017⁵⁸), we would estimate the total unmet capital need for Native producers to be \$42,762,948,220.** Additionally, a similar survey run by IAC in 2022, which surveyed 461 Native producers across the country, documented that 44% of the producers do not have reliable access to financing for their operation.⁵⁹

\$42,762,948,220

UNMET NEED

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RECOMMENDATION 9

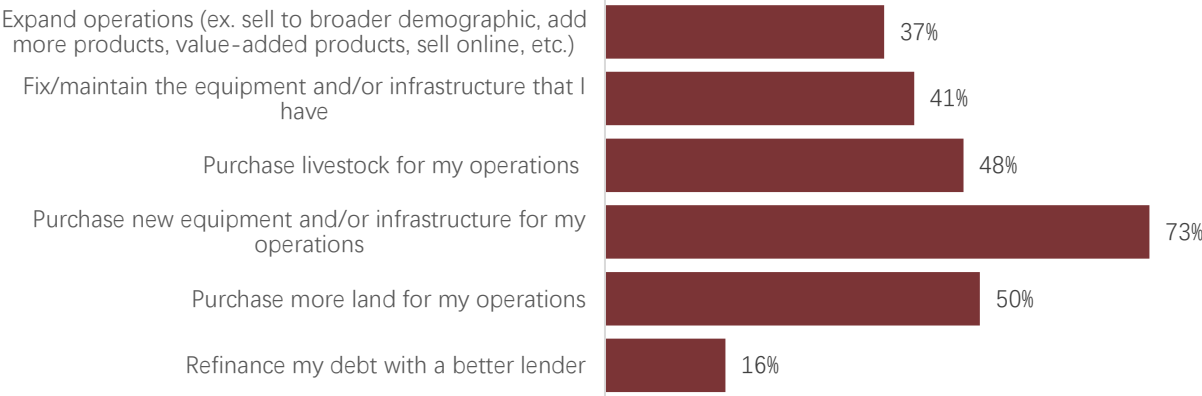
Future loan products should be tailored to unmet producer needs which include purchasing new equipment and infrastructure, purchasing land, and purchasing livestock for their operation.

⁵⁸ USDA. (2017). Census of Agriculture Highlights: American Indian/Alaska Native Producers.

⁵⁹ Intertribal Agriculture Council. (2022). 2022 IAC Tribal Producer Survey.

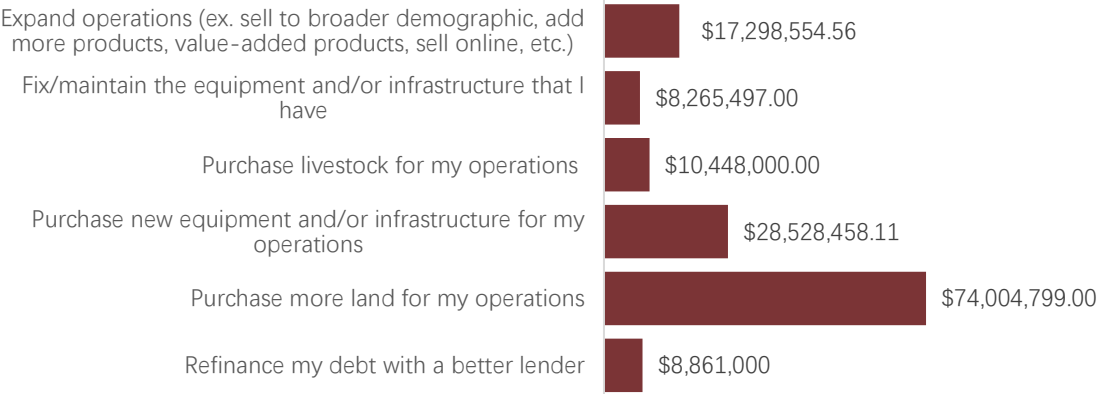
The chart below shows the percentage of producers whose needs are unmet in each of the listed categories. Purchasing new equipment and/or infrastructure was evident for 73% of the producers, and 50% indicated purchasing more land for their operation as an unmet need.

UNMET PRODUCER NEED



The total amount of funding needed per category are shown in the charts below. Producers require, on average, \$182,090.05 to expand their operations, \$78,719.02 to fix and maintain the equipment and/or infrastructure they already have, \$84,943.09 to purchase livestock, \$150,149.78 to purchase new equipment and/or infrastructure, \$201,386.36 to refinance their debt with a better lender, and \$592,038.39 to purchase more land.

TOTAL FUNDING NEEDED



50% of producers want to purchase more land, and capital for land purchases is the largest funding gap that Native producers experience, in terms of total dollar amount needed.

However, while half of producers are not looking to purchase more land or not in need of capital to do so, 73% of producers are in need of additional capital to purchase new equipment and/or infrastructure. 48% of producers also require greater capitalization to purchase livestock. Refinancing debt was the lowest priority for Native producers as a whole, with only 16% of survey respondents indicating refinancing as a need.

The range, median, and mode of unmet funding needs for each category is shown in the table below.

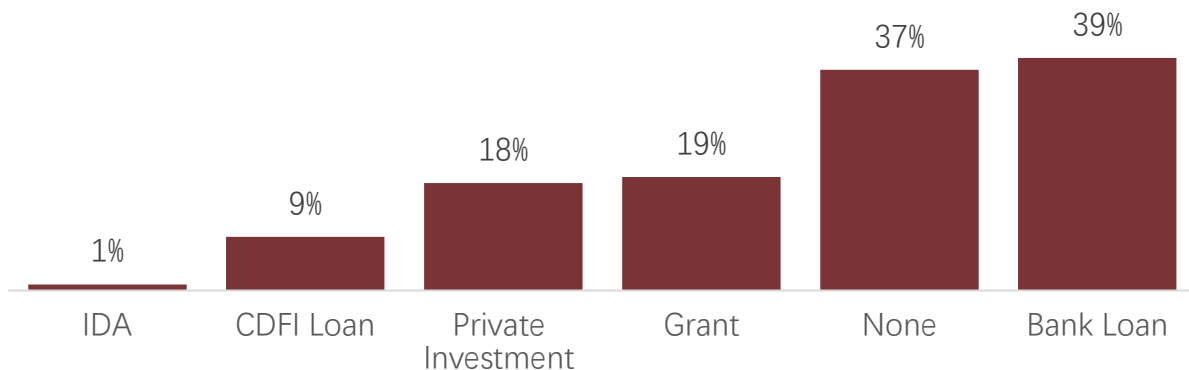
UNMET NEEDS	RANGE	MEDIAN	MODE
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	\$500 - \$3 million	\$50,000.00	\$50,000.00
Fix/maintain the equipment and/or infrastructure that I have	\$500 - \$2.5 million	\$20,000.00	\$50,000.00
Purchase livestock for my operations	\$500 - \$1.2 million	\$50,000	\$50,000.00
Purchase new equipment and/or infrastructure for my operations	\$150 - \$7.5 million	\$50,000	\$50,000.00
Purchase more land for my operations	\$1,000 - \$14 million	\$200,000	\$100,000.00
Refinance my debt with a better lender	\$5,000 - \$900,000	\$100,000.00	\$250,000.00

TYPES OF CAPITAL

52% of producers applied for a loan in the past five years (outside of their annual operating note). Of those who had applied for a loan in the past five years, 89% were approved.

Sources of capital that producers have raised for their operations include bank loans, CDFI loans, grants, IDAs, and private investments. Bank loans were the most common type of financing and were utilized by 39% of survey participants. Private investments and grants were also popular and were used by 18% and 19% of survey respondents, respectively.

RAISED SOURCES OF CAPITAL



In comparison, IDAs and CDFI loans are vastly underutilized opportunities for Native producers to take advantage of, especially given the amount of unmet need that producers currently have in various areas of their operations.

Individual Development Accounts (IDAs) are the most underutilized capital source as just 1% of Native producers reported using. IDAs have potential in the agriculture industry. Some organizations and institutions, like the University of Vermont's Center for Sustainable Agriculture, have previously implemented IDA programs. UVM's program was aimed at youth in which participants had to save money for one year toward a business asset purchase. They were paired with a mentor, attended specific workshops relevant to their operation, received financial literacy training directly from established farmers and experts, and developed a business plan.⁶⁰ At the end of the program, the participants' saved amount was matched at a rate of 2:1 with the potential to save a total of \$1,500.

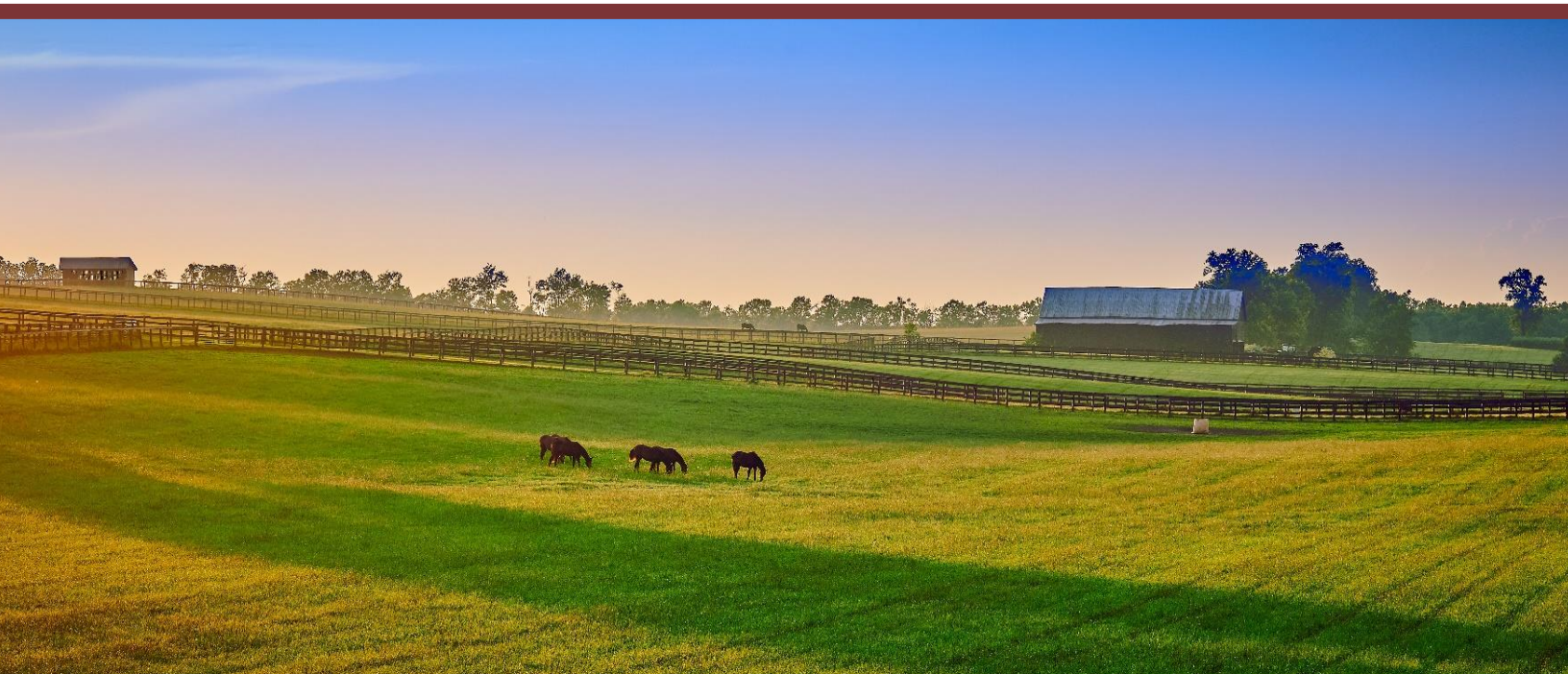
CDFIs are capable of offering similar products and programs, dedicated to both youth and adults, through the use of IDAs, if they are able to successfully

fundraise to do so which can present its own obstacles. For youth in particular, this type of program provides foundational education around financial literacy and business planning.

10

RECOMMENDATION 10

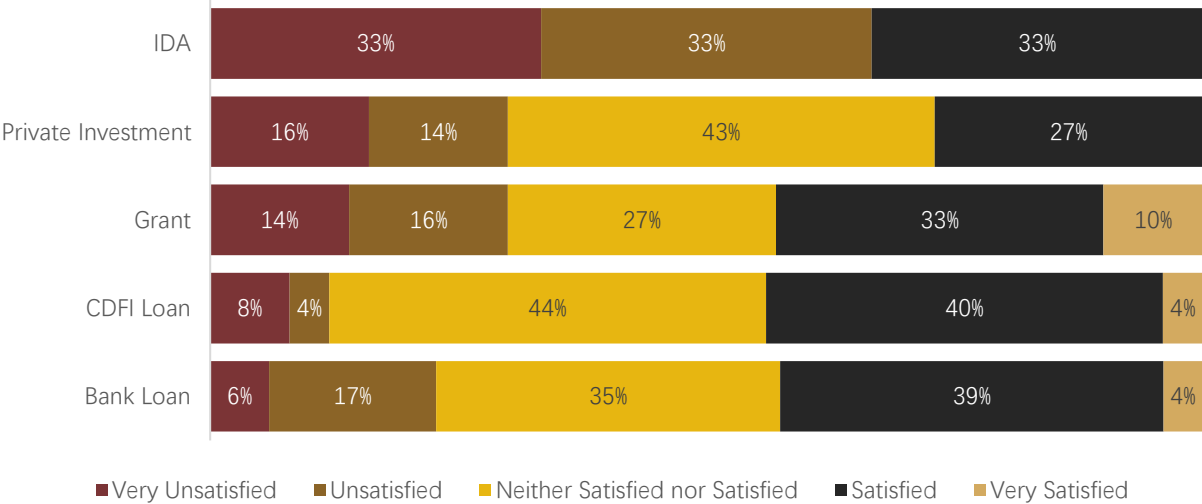
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⁶⁰ University of Vermont Center for Sustainable Agriculture. (2017). Youth Agricultural Individual Development Account (IDA) Program. Retrieved from <https://www.uvm.edu/sites/default/files/media/ida-brochure.pdf>

Producers were also asked to rank their satisfaction with the sources of capital that they had used. In general, producers were either satisfied or ambivalent about their experiences. Their responses can be seen in the chart below.

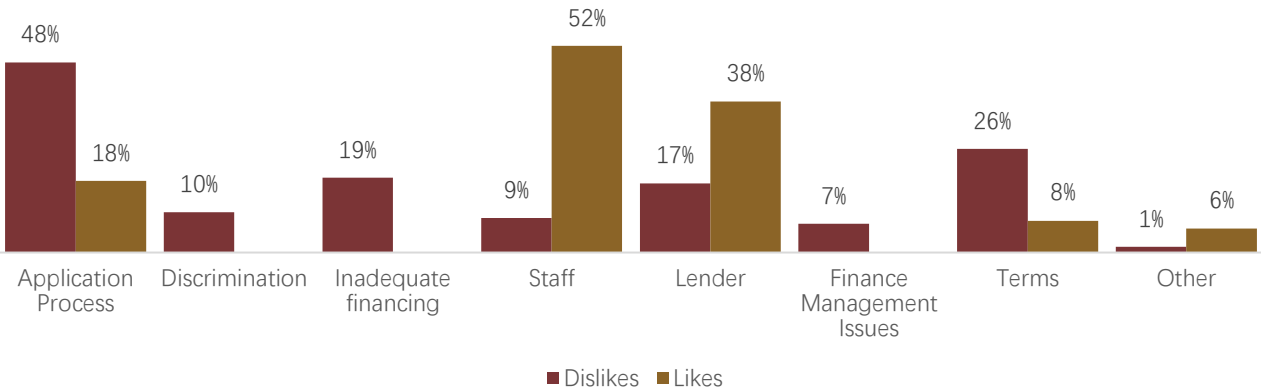
SATISFACTION WITH SOURCES OF CAPITAL



39% of producers who used bank loans were satisfied with their experience, while 35% were neither satisfied nor unsatisfied, and 23% were unsatisfied or very unsatisfied. For producers who used CDFI loans, 44% were neither satisfied nor unsatisfied, while only 12% were unsatisfied or very unsatisfied, and 40% were satisfied.

Survey respondents had an array of experiences associated with raising capital for their enterprise. The chart below shows the percentage of respondents who specifically mentioned their likes and dislikes associated with the process.

RAISED SOURCES OF CAPITAL

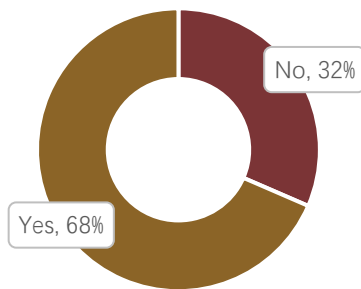


It's important to understand where financial institutions are falling short for producers to inform where NCDFIs like Akiptan can step up to fill gaps and offer the needed support. Overall, staff were the most liked aspect when accessing capital as 52% identified that as a like in the process while the

application process itself was reported by nearly half (48%) of producers as a dislike. This provides evidence that producers value the relationship built when working with a financial institution, and though sometimes unavoidable, application processes are a primary dislike oftentimes due to length of applications, required documentation, and understanding all of the paperwork. One producer shared their dislike for an online application due to the impersonal feeling and lack of real time help. Further, lack of or limited access to the internet can be a major barrier to completing an application and submitting payments online. Several survey respondents provided details around their unsatisfactory experiences with the Farm Service Agency. They mentioned discrimination, the application process, and lack of technical assistance as the primary factors that impacted their experience negatively. With a knowledge of and respect for their communities, NCDFIs can offer a more personal experience to Native producers with a cultural understanding and patience to support the individual through services like in-depth technical assistance which can be make or break for a producer.

For those who applied for capital via CDFIs, Akiptan and NAYA were specifically mentioned by name from those who had positive experiences. One participant did note they encountered an issue when applying with Akiptan related to a past legal issue. Additionally, another producer, who was dissatisfied with their local Farm Service Agency office and staff, was able to refinance a loan through Akiptan and was happy with their experience. However, they did note that due to the timeline of when they refinanced, they did miss the USDA dept payoff deadline for Native farmers and ranchers which would have been a great help to their family. Overall, survey respondents reported positive experiences with CDFIs.

ARE THE LENGTH/TERM(S) OF YOUR LOAN(S) SUFFICIENT TO PAY THEM OFF?



Of those producers who have experience raising capital, 26% indicated the loan terms were one of their main dislikes about the process. 32% felt that their loan terms and length were insufficient to realistically pay them off. Of these producers, 59% had an interest rate of 5% or higher and 39% reported bank loans as the source of capital followed by 30% private investments. Just 7% of those who indicated insufficient loan terms and length had a CDFI loan. High interest rates are another issue associated with loan terms. Accessing capital is a barrier for many Native producers, and due to discrimination and exclusion from the conventional finance industry, predatory lending is commonplace in many Native communities. High interest rates cut into producers'

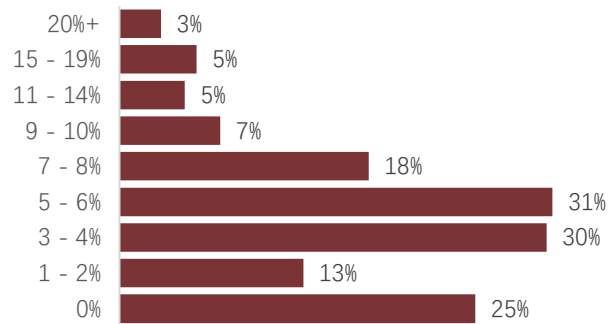
profit margins and the lack of equitable financing available to Native producers traps them in a cycle of debt and prevents that income from being re-circulated in Native communities, otherwise known as the economic multiplier effect. This lack of monetary circulation further entrenches

Native communities in cycles of poverty. Producers were asked to share all interest rates for loans they currently have.

While a plurality had interest rates between 3% and 6%, there are producers with interest rates on loans that amount to extortion. **38% of producers reported a 7% or higher interest rate on a loan.**

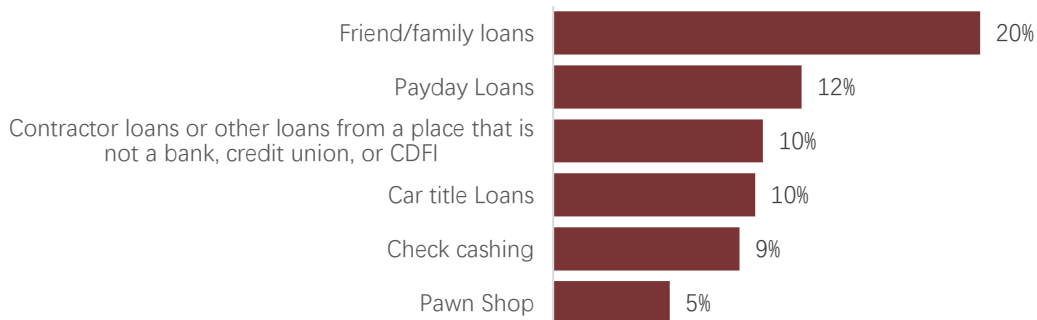
In 2022, IAC distributed a survey to tribal producers to learn more about their experiences and challenges in the industry. The 2022 survey asked questions regarding the terms of the lending and capital they had access to. Nearly a quarter felt that the terms on the financing they had were bad or not good. They believed generally that 1%-4% interest rate was the fairest (66% believed these terms were “very fair”) followed by interest rates from 4-6% (with 35% believing these rates were somewhat fair), and the majority of respondents believed that interest rates from 7-10% were very or somewhat unfair (67%).⁶¹

CURRENT INTEREST RATES FOR ALL LOANS



Survey participants were asked what types of alternative capital they had utilized in the past five years. Their responses are recorded in the chart below. **Notably, 60% of participants had not utilized any non-conventional capital sources, such as check cashing, payday loans, or other types of predatory loans, to fund their operations in the last five years.**

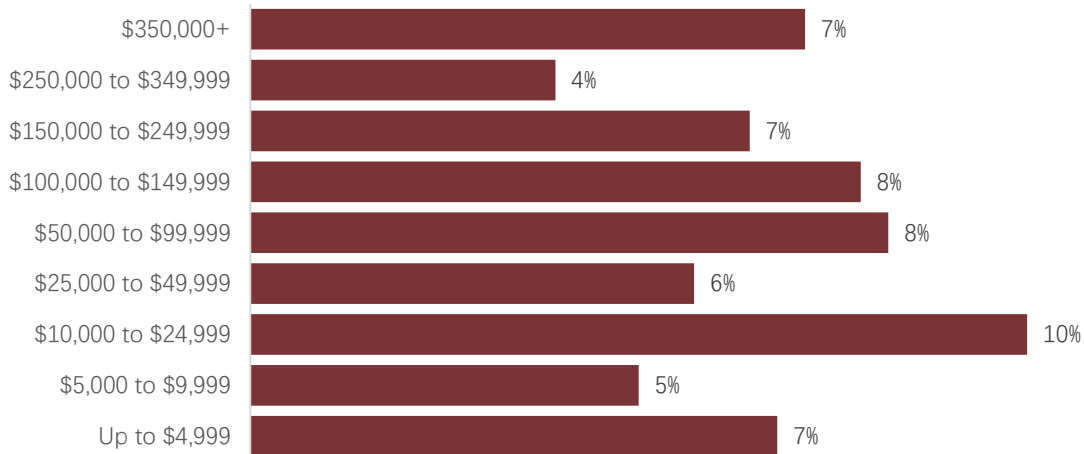
ALTERNATIVE CAPITAL SOURCES UTILIZED IN THE PAST 5 YEARS



⁶¹ Intertribal Agriculture Council. (2022). 2022 IAC Tribal Producer Survey.

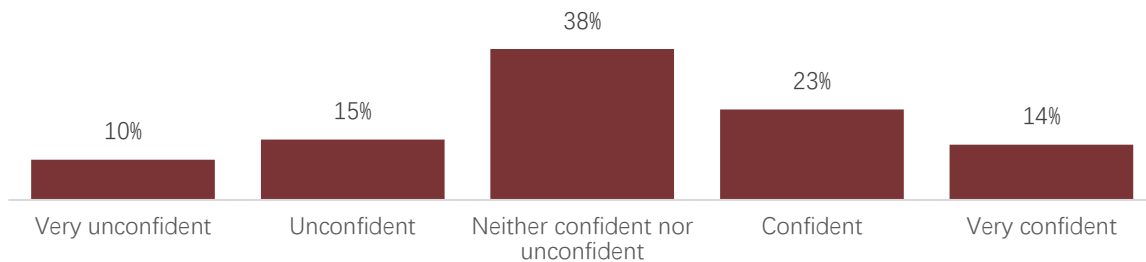
Producers were also asked about their total debt and liabilities for their operation. 37% indicated that they do not have debt, but 62% of producers are carrying at least some amount of debt. The most common amount of debt that producers are carrying is between \$10,000 to \$25,000.

TOTAL DEBTS/LIABILITIES



Producers were asked to rank their confidence in their ability to apply for and receive a loan. 17% of respondents have applied for a loan in the past 5 years. Of all producers, regardless of if they had received a loan previously or not, 38% were neither confident or unconfident in their ability to receive a loan they apply for, and 37% were either confident or very confident.

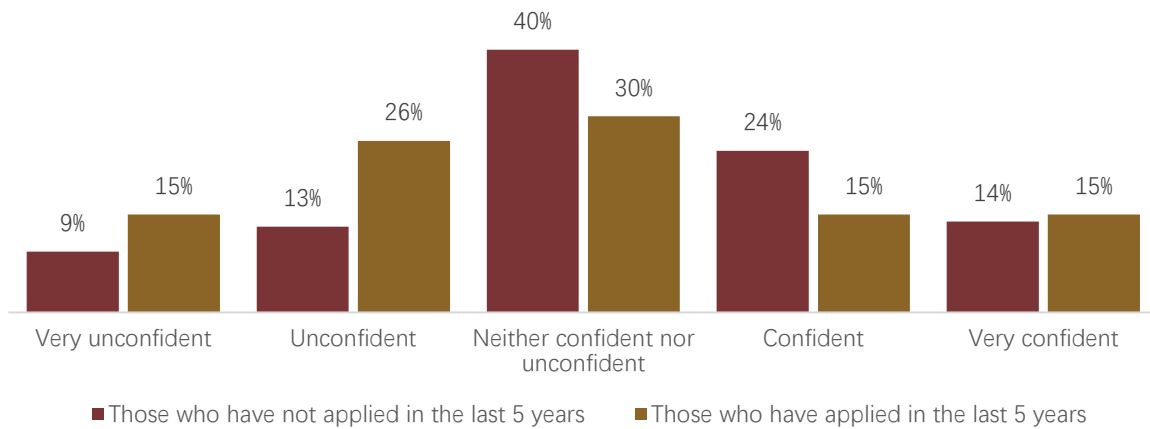
CONFIDENCE IN ABILITY TO RECEIVE LOAN (ALL PRODUCERS)



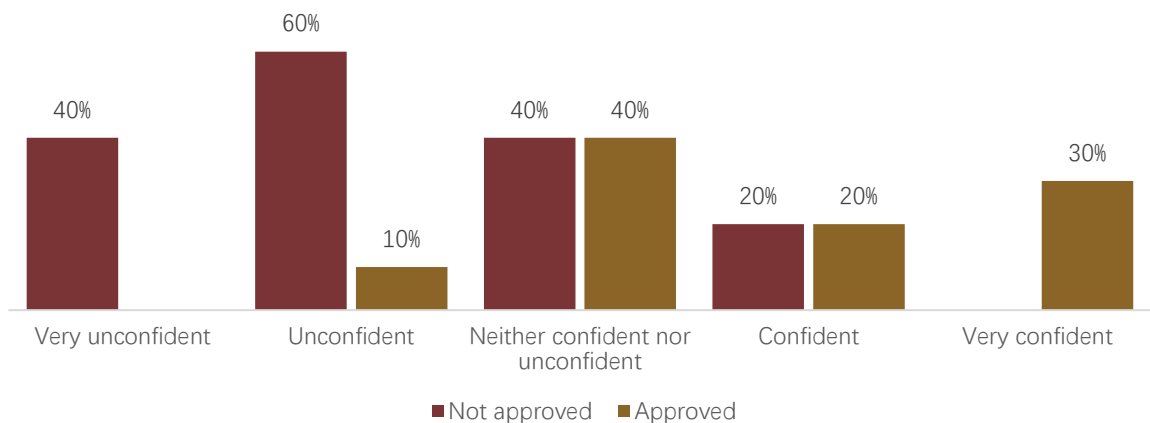
Individuals who had not applied for a loan in the past five years expressed greater confidence at their ability to apply for and receive a loan than those who actually had applied. 30% of those who had applied in the past five years were confident or very confident in their ability to receive a loan, while 38% of those who had *not* applied in the past five years were confident or very confident in their ability to receive financing. Those who had applied for a loan also expressed a greater lack of confidence in their ability to receive loans than those who hadn't applied. This difference may be attributed to application experience from those who had applied while those who had not, were more optimistic.

Among those who had applied for a loan in the past five years, those who were not approved expressed a greater lack of confidence in their ability to receive a loan, while those who had received a loan in the past five years were more confident in their ability to receive additional loans moving forward.

CONFIDENCE IN ABILITY TO RECEIVE LOAN



CONFIDENCE IN ABILITY TO RECEIVE LOAN: PAST APPLICANTS



PRODUCER FINANCES

BANKING STATUS

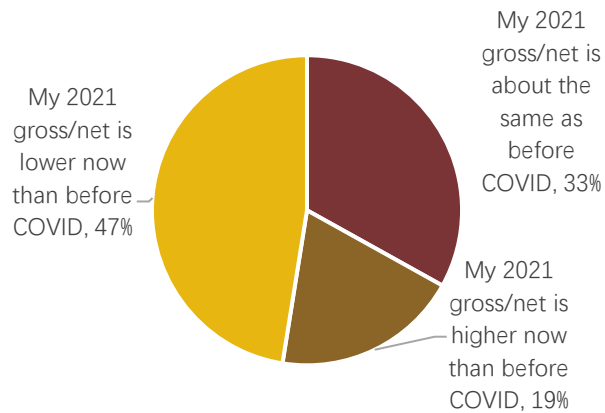
79% of producers have a savings account, while 21% do not. When asked why not, 73% replied that they did not have enough funds to save, 20% did not see a need for one, and 9% have had issues with a bank.

COVID IMPACT

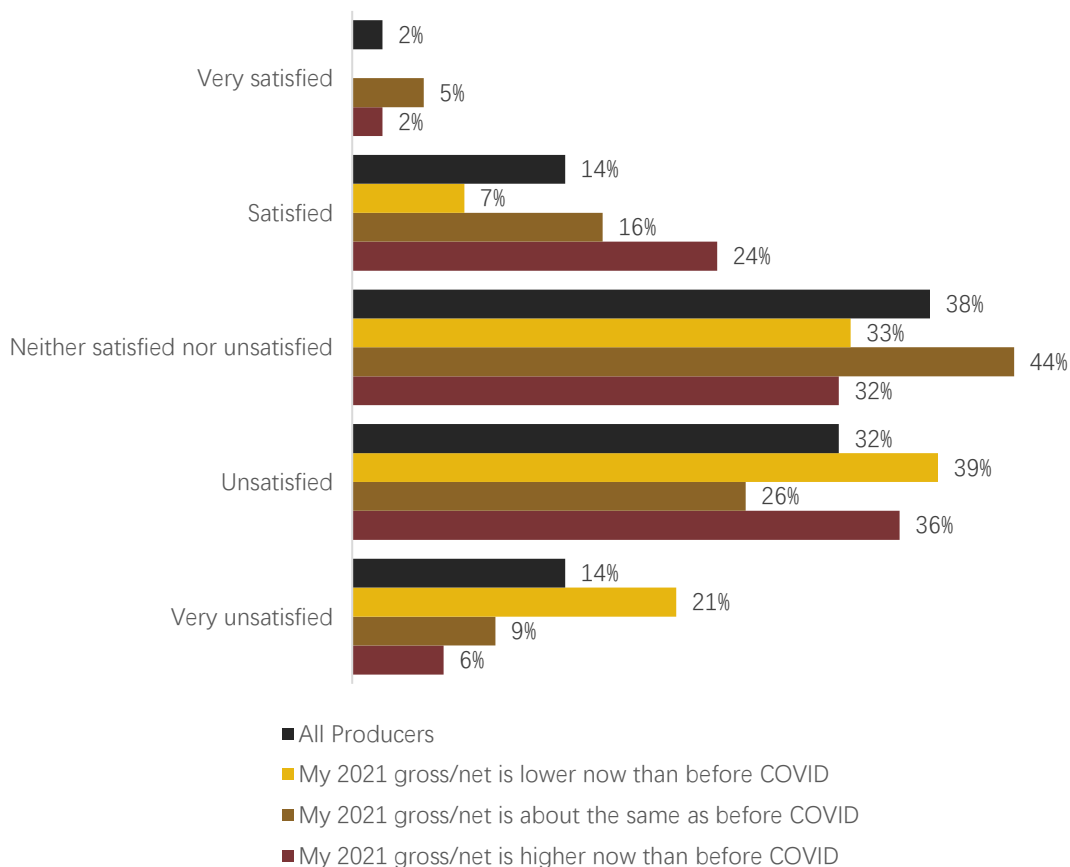
Producers were asked how their revenue and profit was impacted by the COVID-19 pandemic. 33% indicated that their gross revenue and net profit was about the same as before the pandemic. 19% of producers had increased their profits, while **47% had their income negatively impacted by COVID.**

Producers' whose income either remained the same as prior to the COVID pandemic or increased during the pandemic expressed greater satisfaction with their income. Producers who had lost income due to the pandemic were more unsatisfied with their current income level. As a whole, most producers are not satisfied with their current income. 38% are neither satisfied nor unsatisfied, while 32% are unsatisfied and 14% are very unsatisfied. Only 16% of producers are satisfied or very satisfied with their current income level.

COVID IMPACT ON INCOME



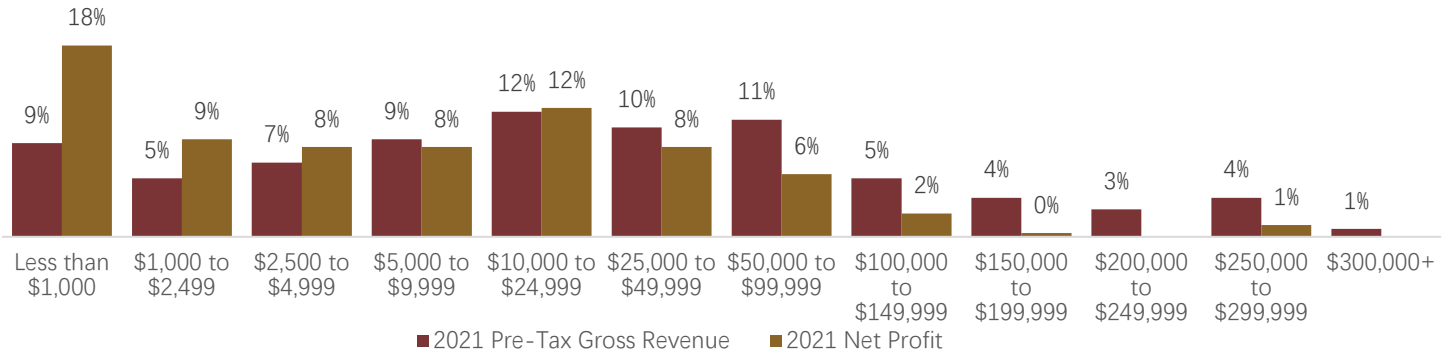
INCOME: COVID IMPACT & SATISFACTION



PROFIT

The chart below compares pre-tax gross revenue and net profit for 2021 across various income brackets. **Notably, 21% of producers indicated that they had not grossed revenue, while 26% did not earn a profit in 2021. 43% of producers earned a net profit of less than \$10,000.**

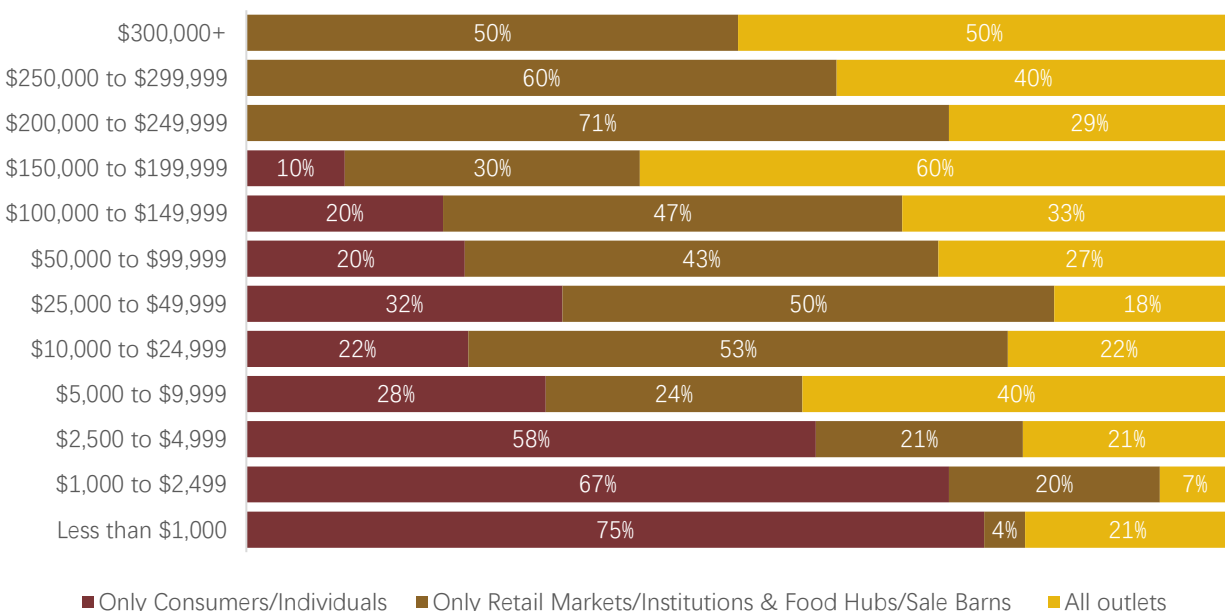
2021 INCOME



All producers who sold to retail markets and institutions also sold at food hubs and sale barns. Some producers who sold at those two outlets also sold to individual consumers. Overall, 68% of producers sold to consumers/individuals, while 58% of producers sold to retail markets/institutions and food hubs/sale farms. 44% of those who sold to retail markets/institutions & food hub/sale barns (64 individuals) also sold to consumers/individuals

39% of survey participants only sell direct to consumer; 30% sell to retail markets, institutions, food hubs, and sale barns exclusively; and 23% of producers have diversified their income and sell to all of the aforementioned sale outlets. The chart below shows the percentage of producers in each profit range who sell to different types of markets.

2021 PRODUCER PROFIT BY SALE OUTLET



For example, of those producers who earn over \$300,000 a year (of which there are two), 50% sell exclusively to retail markets/institutions and food hubs/sale barns, while 50% sell to all retail outlets.

No producers whose sole market is comprised of individual household buyers earned over \$200,000 in profit, indicating a need for diversified sales outlets.

Producers can be informed of this through technical assistance and educational opportunities like trainings and workshops.

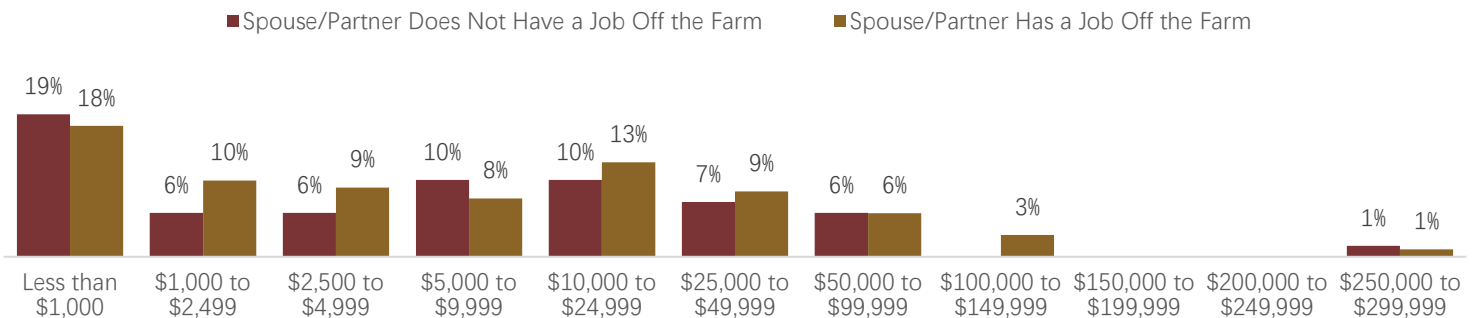


RECOMMENDATION 11

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The chart below shows profit for operations where a spouse or partner does have a job off the farm and for those operations where the spouse or partner of the primary producer does not have a job off the farm. 205 producers (75%) indicated that their spouse or partner does have a job off the farm, while 68 (25%) said that their spouse or partner does not have an additional job or source of income.

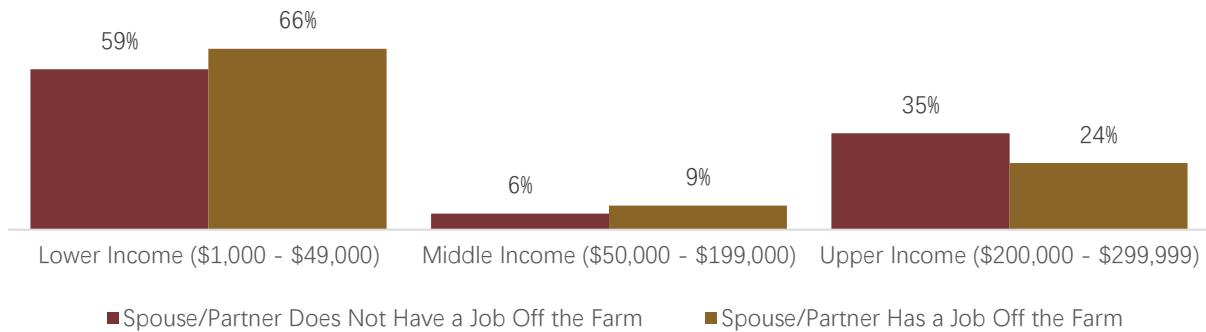
2021 NET PROFIT: JOB OFF FARM



For reference, a household of three individuals earning between \$52,000 to \$156,000 is considered middle class. A four-person household must earn between \$60,000 and \$180,000 to be considered middle class, while a household of five earning between \$67,000 to \$201,000 is middle class.⁶² The chart below has grouped the profit brackets to indicate where producers fall in terms of being upper, middle, or lower income for on-farm profit and how that correlates with having an off-farm job.

⁶² Kaplan, J. and Hoff, M. (2022). Meet the American Middle Class. Business Insider. Retrieved from <https://www.businessinsider.com/meet-american-middle-class-definition-income-range-debt-lifestyle-characteristics-2022-4#the-typical-middle-class-american-makes-between-about-30000-to-90000-1>

INCOME AND OFF FARM JOB



For producers in the lower- and middle-income tiers, a greater percentage of producers or their spouses or partners had a job off the farm than those who did not have a job off the farm. For producers in the upper income tier, a greater number of producers or their spouse or partner did not have a job off the farm. These findings indicate that off-farm jobs are a vital income supplement for Native families when profits from agricultural production are low.

CDFIs & ACCESS TO CAPITAL

According to the IAC as well as IFAI surveys of community organizations working on food systems and health issues in Indian Country, lack of funding, be it access to credit or other financial support, is the biggest barrier for Native producers, with funding needs intricately connected to the issues already discussed in this report. We know agriculture is one of the primary arenas of entrepreneurship in Indian Country and Oweesta shared the three primary sectors of agricultural loans being made are for equipment, land purchases, and herd development. **A key funding need is the widespread adoption of regenerative finance models for agricultural lending that have been developed by Native CDFIs like Akiptan and Four Bands Community Fund.** Native CDFIs can provide a wide range of financing and TA options, including microloans for small producers and funding for tribal enterprise development, like land purchases or infrastructure developments such as meat processing plants. A barrier to the widespread adoption of regenerative finance models, beyond the willingness of commercial lenders to work with Native producers, is the lack of coordination in the financial sector. Philanthropy and the federal government's services should complement each other to support Native CDFIs and other innovative financing and TA models.

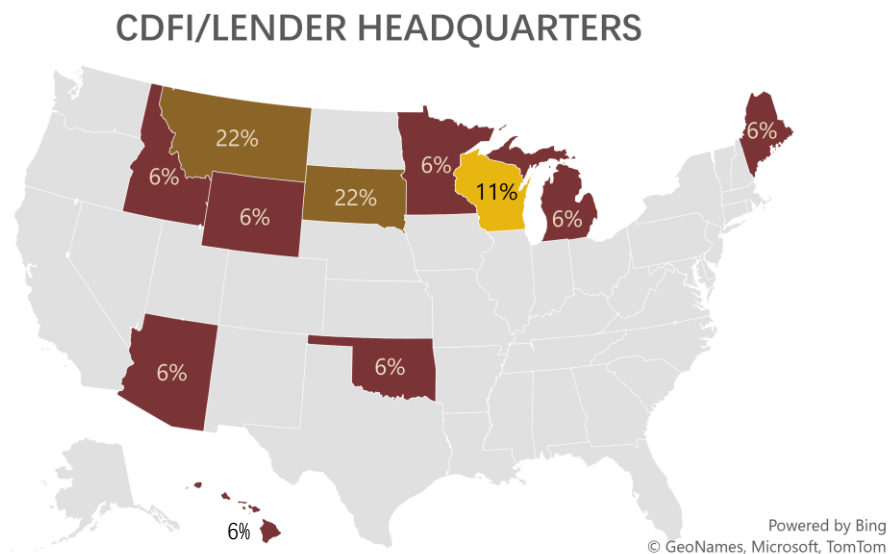
Native CDFIs are a major, currently underutilized, asset for Native agriculture. They are creating innovative financial tools to provide funding to Native producers under non-extractive, holistic, and regenerative finance models that support economic development and growth by ensuring that more dollars remain with their producers, which, when spent in the local economy, have a multiplier effect that supports local businesses. Native producers are addressing the barriers that they've long faced, as well as new barriers brought about by COVID (discussed more in depth in the "COVID Impacts" section), by developing and adopting creative ideas.

According to a Native CDFI representative, “it’s fun to be in the position to finance those new ideas,” which is possible thanks to the ability of CDFIs to develop holistic frameworks and provide individualized loan terms that align with and support producer goals. They are often able to do so through the relationships that they’ve developed with their clients and by possessing a firsthand understanding of clients’ communities and realities. Native CDFIs have a better understanding of the experiences of tribal producers and have a more holistic understanding of what success means for Native producers. This increased understanding can be attributed to the time they’ve invested in supporting and getting to know their communities, and oftentimes, being community members themselves. As a result, they are often better able to deploy funding to support program objectives than federal agencies.

However, Native CDFIs are already doing as much as they can with their current resources, and in order to provide training and technical assistance to other lenders to support them as they adopt these models, they will need increased funding support to expand their capacity according to the key opinion leaders. In general, our key opinion leaders shared that Native CDFIs are underfunded compared to the need and need significantly more capital to make a major impact in the agricultural lending sector. The sections below detail results from the Lender/CDFI survey and what gaps and opportunities exist for Native CDFIs in agricultural lending and development services, and what barriers exist for lenders not engaged in agricultural lending.

CDFI/LENDER BACKGROUND

As mentioned, 18 CDFIs/Lenders completed our survey asking questions around agricultural products they offer, interest in offering agricultural products, current lending to Native producers, and any barriers or opportunities they see in the field. Lenders represented 11 states which can be viewed below. Of these lenders, 67% were on a reservation, 28% off, and 6% were operating near a reservation.



Reservations included:

- Blackfeet
- Crow
- Hawaiian Homelands
- Hopi
- Lac du Flambeau
- Nez Perce
- Northern Cheyenne
- Penobscot
- Pine Ridge
- White Earth
- Wind River

Service areas ranged for those surveyed. Half specified their service area to be state-specific, while 28% reported serving particular tribes and reservations, and the remaining operating in a county- or city-specific service area. **Just one lender (Akiptan) reported a national service area.** Lenders ranged in organization age from three years to 70 years in operation. Most (39%) of the organizations had been established for 20-29 years.

YEARS ESTABLISHED

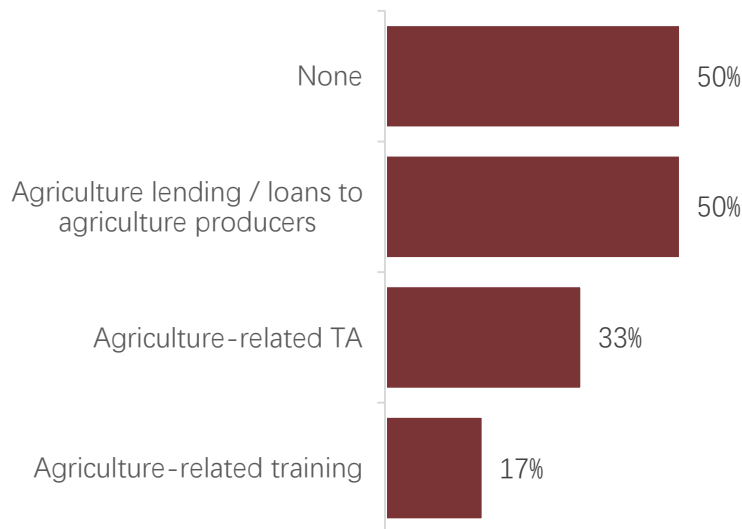


■ 1-9 Years Old ■ 10-19 Years Old ■ 20-29 Years Old ■ 30-39 Years Old ■ 40+ Years Old

SERVICES OFFERED

Lenders were asked to specify the types of agriculture products they offered: lending/loans, technical assistance, and/or trainings. Half of those surveyed did not offer any ag-related products. 50% offered agricultural lending/loans to agricultural producers, 33% offered agriculture-related

ORGANIZATION OFFERINGS



technical assistance, and 17% reported offering agricultural-related training. Over half (56%) of ag lenders reported having done leasehold mortgages.

Of the 9 lenders who did offer agricultural loans but were not currently offering ag-related training or technical assistance, 17% would like to offer these services, 50% said maybe, and 33% reported they were not interested in offering trainings or technical assistance related to agriculture.

The table below displays what agriculture services, if any, the organization provided and interest in expanding or adding agriculture services. The rows highlighted in light red indicate CDFIs with no current agriculture products. Of these lenders, those who indicated an interest in offering loans or training and technical assistance would be good organizations to reach out to in order to begin building a national network within Native CDFIs and agriculture and understanding what specific support and capacity building are needed.

NATIVE LENDER/CDIF SURVEY: INTEREST IN AG PRODUCTS		
Ag Services Offered	Interested in Offering Ag Loans?	Interested in Offering Ag Training/TA?
None	No	Maybe
None	Maybe	No
Agriculture Lending/Loans	NA	Maybe
None	Maybe	Maybe
Agriculture-Related TA; Agriculture Lending/Loans	NA	NA
None	Maybe	No
Agriculture Lending/Loans	NA	Maybe
Agriculture-Related TA; Agriculture Lending/Loans	NA	NA
Agriculture-Related TA; Agriculture-Related Training; Agriculture Lending/Loans	NA	NA
None	Maybe	Maybe
None	Yes	Yes
None	Yes	Yes
Agriculture Lending/Loans	NA	No
Agriculture-Related TA; Agriculture-Related Training; Agriculture Lending/Loans	NA	NA
None	Yes	No
Agriculture-Related TA; Agriculture Lending/Loans	NA	NA
None	Maybe	Maybe

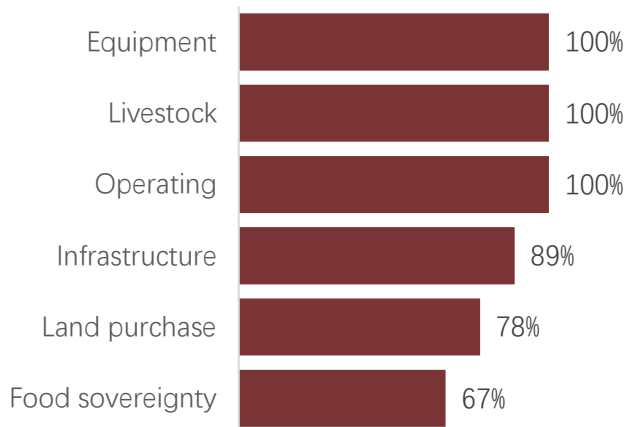
Based on whether or not they offered agricultural loans, lenders were asked about their lending activities and desire to add or expand agricultural services in the future and what needs or barriers they have experienced.

AGRICULTURAL LENDERS

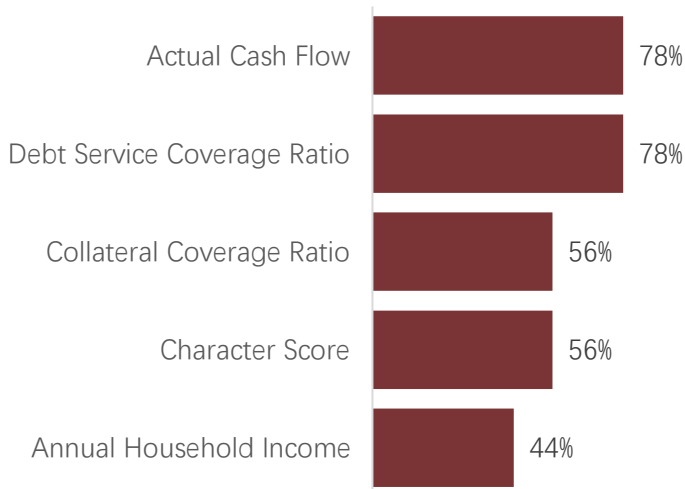
LOAN DETAILS

The 9 agriculture lenders were asked to specify the types of loans they offer. Operating, livestock, and equipment loans were reported by 100% of these lenders. Infrastructure loans were offered by 89%, land purchase loans by 78%, and food sovereignty loans were reported by 67% of ag lenders.

AGRICULTURAL LOANS OFFERED



TOP 5 FACTORS IN DETERMINING RISK FOR AG LOANS



The median minimum loan amount for these products was \$1,000 and the median maximum loan amount was \$250,000. The median reported interest rate for agricultural loans was 5.7%. Loan terms also varied with a median of 7.5 years.

When asked their top factors in determining risk, 78% of ag lenders reported actual cash flow and debt service coverage ratio as main factors.

Collateral coverage ratio and character score were top factors for 56% of ag lenders, and 44% consider annual household income as a top risk factor. From the producer survey, we know that 62% reported carrying some amount of debt ranging from under \$5,000 to over \$350,000.

DEMAND & DISBURSEMENT

To understand demand, agriculture lenders were asked to provide the total dollar amount requested by applicants for agricultural loan products over the last 5 years (2017-2021), regardless of if they were approved or not. **Lenders reported a total of \$39,273,000.00 in ag loan requests with a median of \$1,500,000.00.** It's important to note that the total amount requested is likely higher than this due to some lenders not reporting for each of the

five years. In addition to the total amount requested in ag loans, these lenders were also asked to estimate totals for agriculture loan disbursement overall and in total to Native producers, to beginning producers, and to youth. The lenders reported a total of \$18,123,191.45 disbursed in agriculture loans. From the total of \$ 52,521,011.00 for all loan products, agriculture loans made up

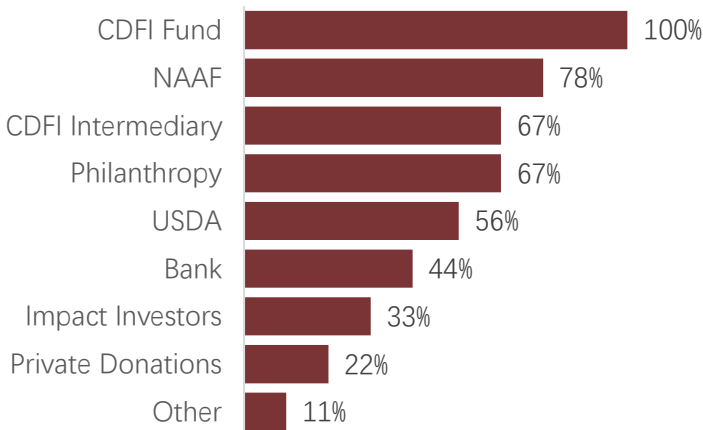
35% of the total capital disbursed. The table below displays the medians and averages for loan disbursement. **Based on the numbers provided, the lenders surveyed covered less than half (46%) of the demand for agriculture loans. On average, just 4% of agriculture loans were reported as going to youth.**

Median Total \$ in Ag Loan Requests (last 5 years)	\$1,500,000.00	Average	\$4,363,666.67
Median Total Loan Capital Disbursed (all loans)	\$4,910,000.00	Average:	\$5,835,667.89
Median % Disbursed to Native Producers	50%	Average:	52%
Median \$ Amount Disbursed to Native Producers	\$1,200,000.00	Average:	\$2,304,532.33
Median % Disbursed That Were Ag Loans	22%	Average:	32%
Median \$ Amount Disbursed That Were Ag Loans	\$444,520.45	Average:	\$2,013,687.94
Median % of Ag Loans to Beginning Producers	24%	Average:	30%
Median % of Ag Loans to Youth	0%	Average:	4%
Median % of Ag Loans to Native Producers	100%	Average:	81%

FUNDING SOURCES & BARRIERS

Within the past 5 years, 100% of ag lenders surveyed had received funding from the CDFI Fund and 78% received NAAF funding highlighting these two organizations as crucial allies to lenders and CDFIs in the ag space. A CDFI intermediary, philanthropy, and USDA were other common reported funders. Just one lender reported an additional funding type which they specified as “retained earnings.” Impact investors and private donations were the least common sources of funding.

TYPES OF FUNDING RECEIVED IN LAST 5 YEARS



When asked if they experience unique barriers related to funding their agriculture lending, 67% of ag lenders reported yes. Those experiencing barriers each reported a unique experience. Difficulty in finding low interest, long-term funding, lack of reputation lending to producers, lack of demand, difficulty funding larger producers, funding bottlenecks, and insufficient knowledge and experience were the barriers reported. These barriers, again, highlight a gap to be filled for

CDFIs and lenders related to education and knowledge building around agriculture lending and what resources are available to them.

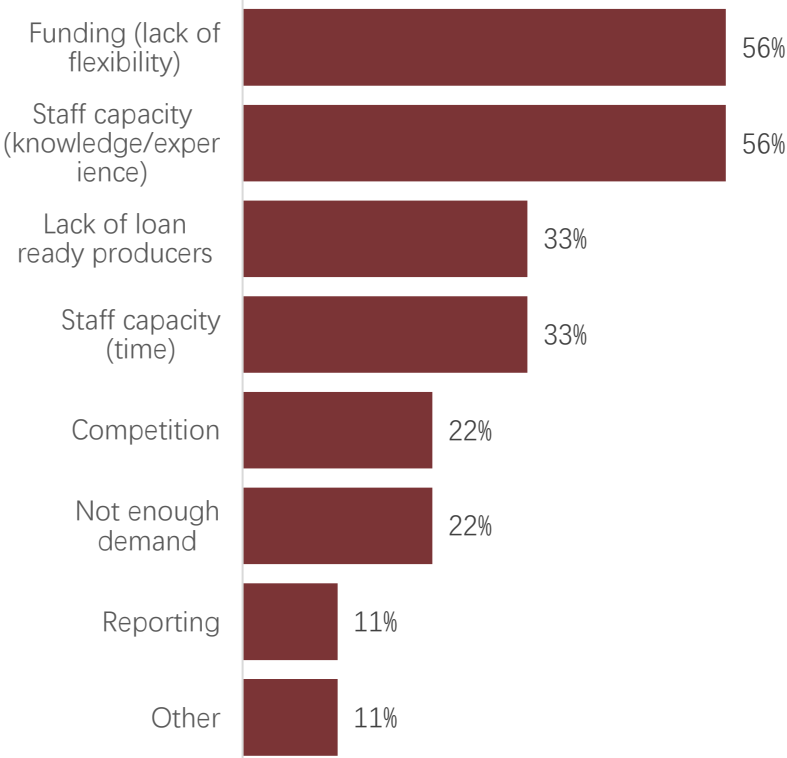
FUNDING BARRIER	# OF LENDERS WHO REPORTED BARRIER
Difficulty Finding Low-Interest, Long-Term Funding	1
Lack of Reputation Lending to Producers	1
Lack of Demand	1
Difficulty Funding Larger Producers	1
Funding Bottlenecks	1
Insufficient Experience/Knowledge	1

CHALLENGES & GOALS

To better understand where challenges and obstacles may exist, ag lenders were asked to choose from a list any challenges they've encountered as part of lending to Native producers. Over half (56%) reported funding and staff capacity (knowledge and experience), indicating a need for flexible capital as well as training opportunities for CDFI and lender staff, especially regarding getting started in agriculture lending. Lack of loan ready producers and staff capacity (time) were

mentioned by 33% of the ag lenders, and competition and not enough demand were challenges reported by 22%.

MOST CHALLENGING PART OF LENDING TO NATIVE PRODUCERS



One ag lender, based in South Dakota, elaborated on the difficulties getting started in ag lending saying, *“many Native Ag producers already have established lenders prior to our organization becoming involved in ag lending 6 years ago. Working on tapping that market and we slowly are with our flexible terms.”* Another CDFI, in Wyoming, shared their similar experience with getting started in ag stating, *“[we] began making ag loans less than 2 years ago. Building the capital base, and staff capacity has been very difficult. The reporting required for the funds required to support our lending and operations is outrageously time consuming.”*

A Native CDFI based in Montana shared their experience and challenges as follows:

“Because we are a small organization our ag business under writer and our ag loan officer both wear several hats. Producers will come through wanting a loan and they want it quickly. We are not always able to prioritize their request and process it as fast as they’d like. Which brings up competition. We are often competing against FSA and they have dedicated ag loan officers and staff and ag is all they do so even though they have far more requests and government red-tape they are quicker to turn things around. They also have more access to funding and don’t go through ‘funding bottlenecks’ like many CDFIs our size do… Lastly, FSA’s interest rates are very hard to compete with if we are borrowing the money from somewhere else and have to have a spread.”

When asked what capacity needs the ag lenders have that would enable them to serve more Native producers, 100% reported agriculture training for staff, indicating this as a real and tangible need for those lending in the ag space. This is reflective of the fact that 56% of lenders

also indicated staff lack of knowledge and experience is a major challenge they encounter in serving Native

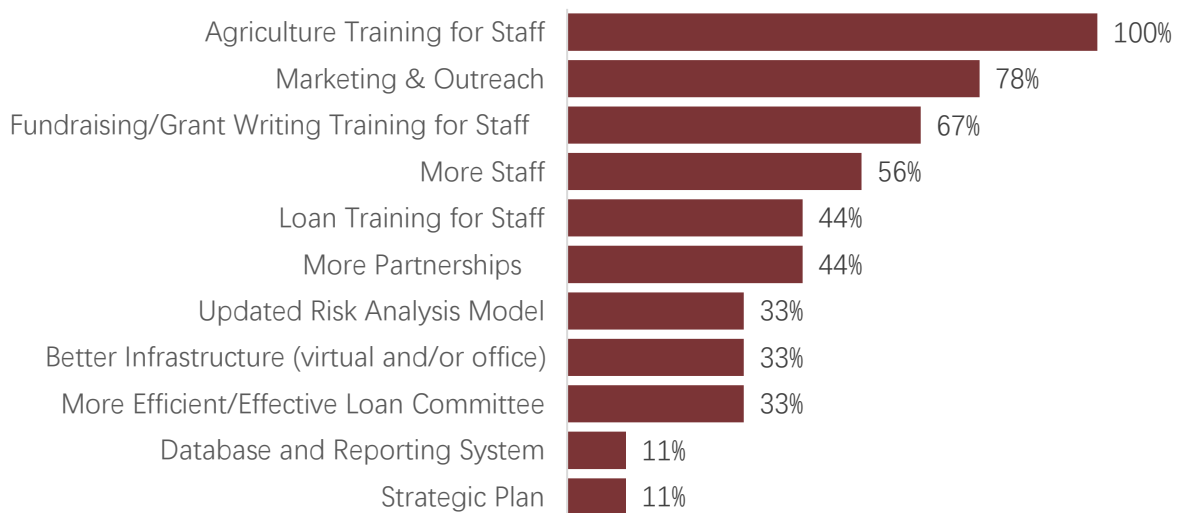
producers. Marketing & outreach (78%), fundraising/grant writing training for staff (67%), and more staff (56%) were other primary needs for ag lenders around capacity building and needs.

12

RECOMMENDATION 12

When asked what capacity needs the agricultural lenders have which would enable them to serve more Native producers, 100% reported agriculture training for staff indicating this as a real and tangible need for those lending in the agriculture space.

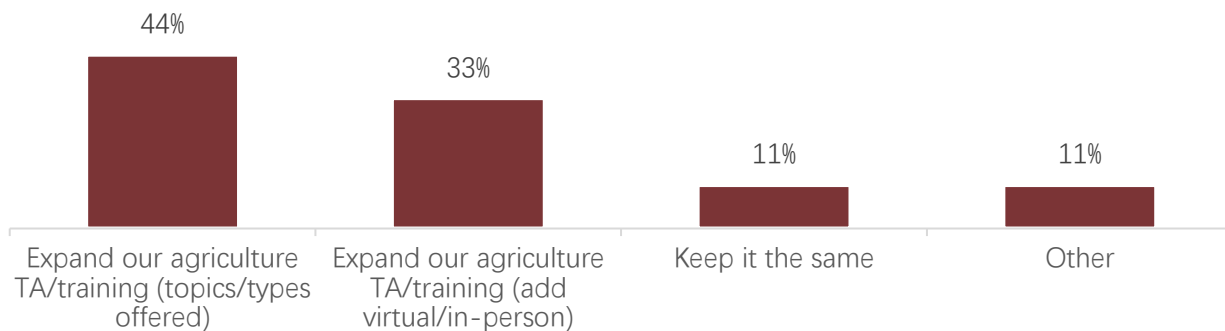
CAPACITY NEEDS TO SERVE MORE NATIVE PRODUCERS



Another common challenge within Native agriculture has been gaining interest and support from the community and tribe. The ag lenders surveyed were asked whether they saw their tribe as a supportive partner in Native agriculture. **Half agreed their tribe was a supportive partner and half disagreed indicating some inconsistency in tribal support for Native agriculture.** Some lenders provided reasoning for why they did or did not feel their tribe was supportive. The three reasons for feeling their tribe was supportive included the utilization of FSA guarantees, generally have received tribal support, and one NCDFI explained they were created by their tribe. Reasons for not feeling supported included the tribe having other priorities and a general lack of understanding or seeing the value of agriculture.

Looking ahead, when asked what their goals are related to providing technical assistance and training related to agriculture, 44% indicated they'd like to expand their offerings in terms of topic and type. Expanding to add virtual or in-person was a goal for 33% of agriculture lenders, and 11% wanted to keep their offerings the same. One lender (11%) mentioned they'd look into the possibility of offering technical assistance if there was a need or desire for it.

AG LENDERS' GOALS FOR PROVIDING TA & TRAINING FOR NATIVE PRODUCERS

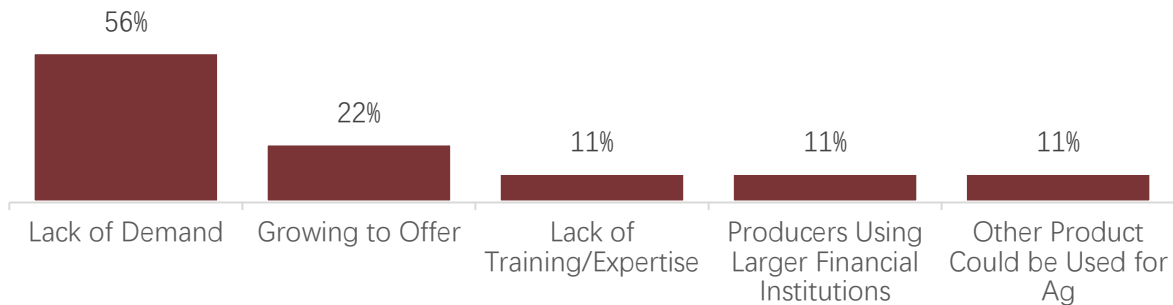


For lending goals, **expanding their agricultural lending (\$) disbursed was the primary goal for ag lenders (89%)** and 1 lender specified their goal was to hire a staff to solely work on loan packaging for farmers and ranchers.

NON-AGRICULTURE LENDERS

The 50% of lenders who were not currently offering agriculture loans all indicated their organization has never offered this type of product. They were also asked to explain why they did not offer ag loans. The most reported reason, by 56% of these lenders, said it was due to a lack of demand. A lack of training and expertise, producers using larger financial institutions, and existence of other products that could be used for agriculture were mentioned by 11% of lenders. Lastly, 22% indicated that while they did not currently offer agricultural loans, they were growing in the direction of doing so.

REASONS WHY ORGANIZATION DOESN'T OFFER AGRICULTURE LOANS



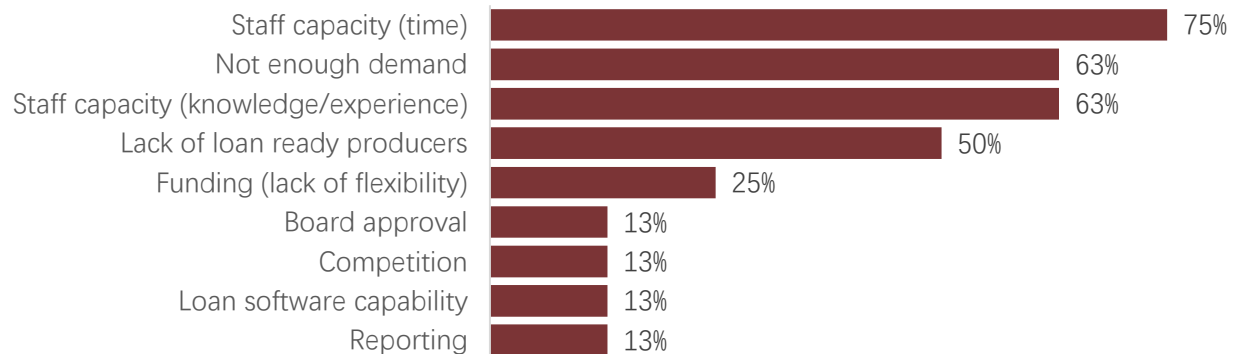
A combined 89% of non-agricultural lenders had some degree of interest in offering agriculture loans, while only 11% said they were not interested showing there is potential in providing these types of loans to Native producers for these organizations. To understand what might be holding these lenders back from offering ag loans, those interested were asked to identify what the barriers have been for the lender. **The most common barrier reported was staff capacity (time) which 75% identified as a barrier. A lack of demand and lack of staff capacity (knowledge/experience) were each mentioned by 63% of the lenders, and a lack of loan ready producers was a barrier for 50%.** Staff capacity issues could be addressed via more lender training opportunities and technical assistance. Creating a network of collaboration and resource sharing might enable interested lenders in expanding into the Native agriculture space. Similarly, education for clients and potential clients about agriculture in general may help build demand while also helping interested producers become loan ready.

13

RECOMMENDATION 13

Creating a network of collaboration and resource sharing might enable interested lenders in expanding into the Native agriculture space. Similarly, education for clients and potential clients about agriculture in general may help build demand while also helping interested producers become loan ready.

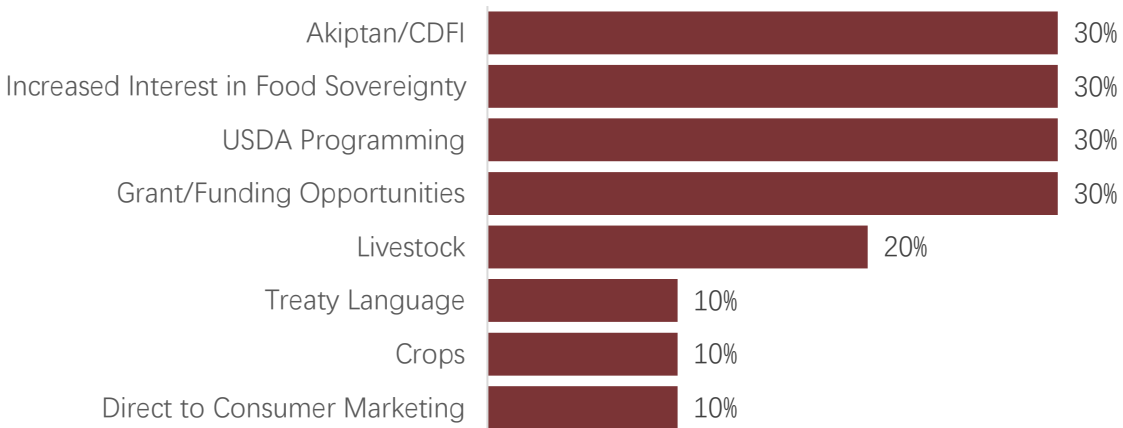
BARRIERS TO OFFERING AGRICULTURE LOANS



INDUSTRY INSIGHTS

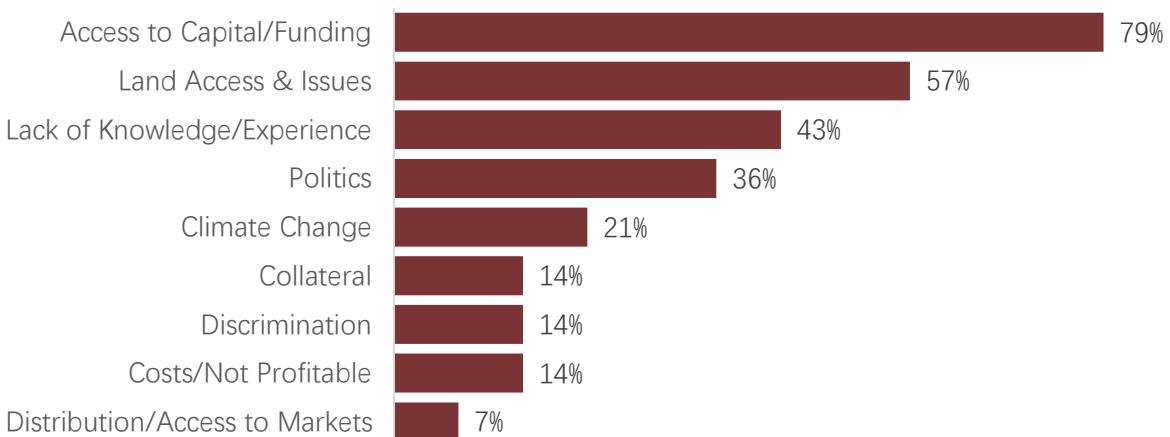
All CDFIs and lenders, regardless of agricultural offerings, were asked to answer several open-ended questions from the perspective of a producer while pulling on their experience as a lender. Lenders provided fairly unique responses for existing opportunities for Native producers in their community. The most common opportunity themes, mentioned by 30% of lenders each, were Akiptan/CDFIs, an increased interest in food sovereignty, USDA programming, and grant/funding opportunities (state and private foundations).

CURRENT OPPORTUNITIES FOR NATIVE PRODUCERS



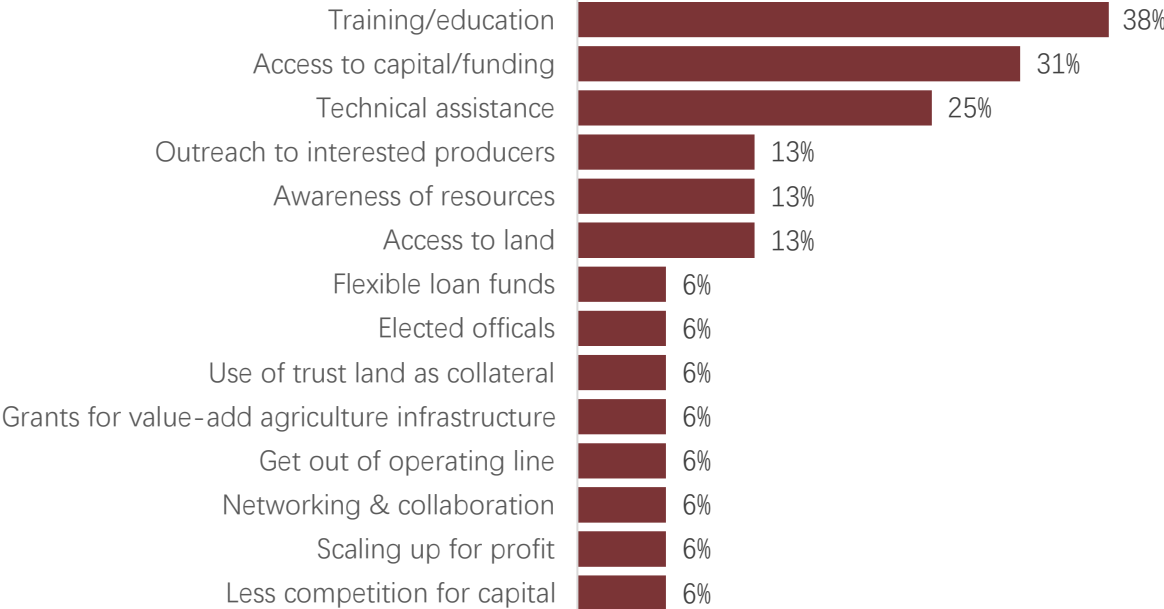
When asked about Native producer barriers or issues related to agriculture, **79% of lenders mentioned a lack of access to capital/funding**. Following that, 57% of lenders mentioned land access and issues as a major barrier, and 43% reported a general lack of knowledge/experience on the producer side indicating a need for education and training.

TOP BARRIERS/ISSUES FOR NATIVE PRODUCERS



After reflecting on existing opportunities and barriers for Native producers, lenders were asked how the existing gaps can be filled. **Training/education was the most common theme that emerged from 38% of responses, and 25% of responses specifically called out the need for technical assistance as a means to close gaps for Native producers.** Access to capital and funding was mentioned in 31% of responses.

HOW GAPS CAN BE FILLED FOR NATIVE PRODUCERS



DEVELOPMENT SERVICES & NEEDS

As seen, insights from surveys, interviews, and focus groups all called for continued training and education opportunities for not only producers, but for agriculture lenders and CDFIs too. While access to capital is a primary barrier, the supportive services such as technical assistance and training are continuing to emerge as hinderances for Native producers and lenders alike. Training and technical assistance enable producers to learn and grow their knowledge, understand the business side of the industry and their operation, understand their financials, and access other resources and opportunities. Without these development services, Native producers are left to navigate their business and operations alone.

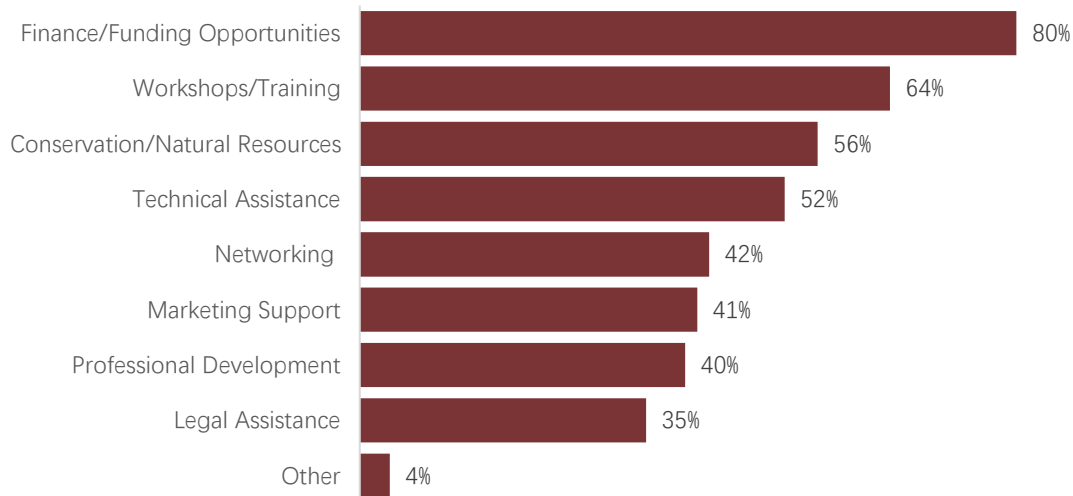
NATIVE PRODUCER TRAINING & TECHNICAL ASSISTANCE

Lack of access to technical assistance and resources is a main factor preventing Native producers from fully accessing the opportunities available to them according to our key opinion leaders. Technical assistance is key to the success of the Native agricultural industry. However, it can be difficult to pinpoint exact needs around technical assistance (beyond increased funding) since TA is most successful when it's based off the specific needs of an entrepreneur and where they are in the lifecycle of their business. New producers may need help understanding the annual cycle of their

operation, how to maintain a herd, and maintaining cash flow, with assistance course correcting during their first or second year of operation. Older producers may need help with retirement and succession planning and understanding the equity in their operation is not necessarily a viable retirement plan, since equity can be wiped out in a single year due to drought or disease. Producers who own trust land may also need help with estate planning, as trust land is federally owned and is subjected to probate. TA is also key in helping producers develop sound financial and money management practices, but mainstream banks aren't interested in helping individuals out of the cycle of building assets through debt accumulation, since they are unable to profit from self-sufficient producers according to one private cattle rancher interviewed.

When producers were asked their level of confidence in achieving their goals, 41% were very confident, 50% were somewhat confident, and just 9% were not at all confident. Native producers reported what resources they would utilize to help them achieve their goals. The top three resources were financing/funding opportunities (80%), workshops/trainings (64%), and conservation/natural resources (56%). Over half (52%) reported technical assistance as can be viewed in the chart below indicating a strong demand for overall development services for Native producers. "Other" resources included a food handlers' class, grant writing training, online trainings, producer cohorts and a communal production model, support from their Tribal Council, USDA, and BIA, tribal certifications for farm equipment maintenance, and additional funding opportunities to be able to compensate themselves for their work.

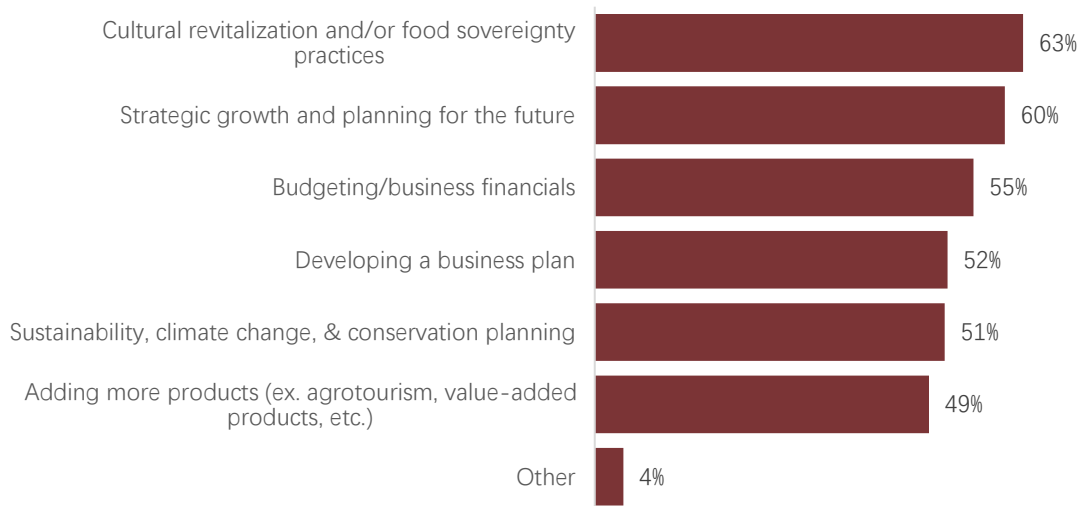
RESOURCES PRODUCERS WOULD USE TO HELP ACHIEVE THEIR GOALS



Similarly, lack of education and knowledge was mentioned by 43% of CDFIs and lenders as a barrier for Native producers, and training and education was the most reported way (38%) lenders feel gaps can be closed for Native producers.

To further help identify areas of need, producers were asked on the survey what type of activities they would like training and/or assistance with to support their business. Cultural revitalization and/or food sovereignty practices were the most popular, with 63% of respondents indicating they would like greater support in that area. Business planning, strategy development, and budgeting were also popular with over half of respondents. While increasing their product range and sustainability planning were the areas least in need of support, 49% and 51% of producers still indicated that they would benefit from additional training and/or assistance with those topics.

WANTS ADDITIONAL TRAINING ON



It's key for TA providers to be able to pivot and provide varied support to producers as one Native CDFI shared. But technical assistance to producers is currently administered in silos. There is a need for holistic TA where producers can approach a single provider to receive support in various areas including succession planning, agribusiness development, and more. Additionally, multiple key opinion leader interviewees, from USDA, IFAI, and IAC, shared that more funding is needed for technical assistance. While IAC has a large TA network across the country, they reported they are currently at capacity, and there is a significant training gap when it comes to Indian Country.

14

RECOMMENDATION 14

There is a need for holistic TA where producers can approach a single provider to receive support in various areas including succession planning, agribusiness development, and more.

The federal government doesn't always offer trainings and opportunities for Native producers, and when they do, they may not be culturally relevant. An example of this is training around FDA food safety rules. According to the IFAI, *"tribal stakeholders need to be made aware of what their rights*

are” to be able to access federal programs. The IFAI is pushing for increased TA to Native producers through programs like the Federally Recognized Tribes Extension Program (FRTEP) and is working to inform Native producers of their rights and opportunities. But the federal government needs to do a better job with outreach to Native producers and in providing more support to IAC for their TA network. According to the IFAI, *“we’re still hearing from tribal producers that, you know, maybe they don’t have the same type of trust within their local county employees at USDA to be able to serve them in the way that they want and or need.”*

CDFIs and TA providers serve as “translators” for individuals who are trying to access federal programs; by streamlining loan products and easing restrictions, federal agencies could increase their impact by making their programs more accessible. The inaccessibility is a key reason why programs are underutilized. For instance, in late 2021, USDA put out a cooperative agreement program for local food promotion that would fund tribal governments on par with states. This type of funding would let tribal governments support their most vulnerable populations by buying food directly from historically underserved (tribal) producers. Funding opportunities like this are rare, despite the fact that tribes have asked to be able to use federal dollars as part of the federal government’s Trust responsibility for a long time. The program was underutilized because the paperwork is burdensome, especially for smaller tribes, and particularly because it’s a cooperative agreement according to IFAI. More support is needed to support holistic technical assistance by Native CDFIs and IAC’s TA network so that opportunities like this one are fully utilized. Partnerships among Native CDFIs and other TA providers, like IAC, can help fill this gap and enable Native producers to access all opportunities.

15

RECOMMENDATION 15

Partnerships among Native CDFIs and other TA providers, like IAC, can help fill gaps and enable Native producers to access all opportunities.

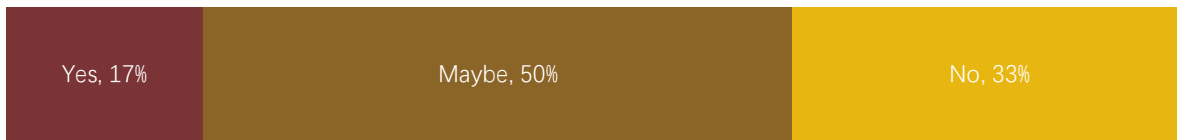
CDFI & LENDER CAPACITY BUILDING

Native CDFIs that are not experienced with agricultural lending face challenges underwriting an agricultural operation or loan and providing relevant technical assistance and training opportunities. In general, they lack an understanding of how to value livestock herds and crop production. Agricultural loans are considered higher risk than other types of business loans since they are cash driven and written with specialized terms. Regular payments are not a typical feature of agricultural loans; due to the nature of agricultural production, producers, particularly commodity producers, will generate the entirety or majority of their income at a single time of the year when they bring their product to market. Loan payments are typically not due until a year after the loan was issued, and at that point, if the producer is unable to make the payment they default immediately. Loan defaults impact cash flow for the CDFI who made the loan and impede

their ability to make future loans. Further, without an understanding of how to lend to Native producers, they cannot reliably provide necessary technical assistance and training to these producers.

Half of the CDFIs and lenders surveyed reported they did not offer agricultural loans, technical assistance, or training of any kind. 33% reported offering agriculture related technical assistance and just 17% offered agricultural trainings.

DO YOU WANT TO OFFER AGRICULTURE TRAINING/TA?



Knowing there are other avenues to access training opportunities within Native agriculture, Native CDFIs should still consider adding it to their array of services to essentially become one-stop shops from lending to development services. When asked if they wanted to offer agriculture training and TA, 50% said maybe, 33% said no, and 17% said yes indicating there is some hesitancy for lenders to dive into agricultural development services.

CDFI and lender staff need to build their own capacity around agriculture in order to offer related services and best serve Native producers. This goes for both those currently engaged in ag lending and those who are not. One lender, currently engaged in the agriculture lending in Montana, shared,

“ We really need more trained staff to expand - underwriting, outreach, loan maintenance, and loan closing. We’re at capacity given our current staff. We’d also like to streamline things with our loan committee. Once our system was capable of doing more loans, we’d need to start marketing more aggressively as we’d have the capacity to do more loans.”

This highlights a crucial need for internal CDFI and lender professional development if the organization wants to offer or expand their agricultural services. Youth and young adults could be primed into lender, TA, and trainer positions within the agriculture industry. This would take focused outreach to local education institutions and youth programs to access youth and introduce this career path as an option for them early on. This would take the burden off existing CDFI staff to take time to learn a new industry, because new staff would come in with the knowledge and experience to hit the ground running offering agriculture loans, TA, and training.

16

RECOMMENDATION 16

Youth and young adults could be primed into lender, TA, and trainer positions within the agriculture industry. This would take focused outreach to local education institutions and youth programs to access youth and introduce this career path as an option for them early on. This would take the burden off existing CDFI staff to take time to learn a new industry because new staff would come in with the knowledge and experience to hit the ground running offering agriculture loans, TA, and training.

Akiptan might be well poised to lead the charge in offering training and technical assistance directly to other Native CDFIs to help build capacity and a network of qualified and educated lenders. While it might take time to create connections, develop and share curriculum and trainings, and ultimately build staff capacity, the payoff would be the creation of a network of Native CDFIs formally trained in Native agriculture and lending. Once created, the network can continue to grow and reach additional CDFIs and, in the end, improve quality and breadth of services available to Native producers. Additionally, Akiptan does not need to bear the weight of creating this network alone; call on existing partners and ally CDFIs to collaborate and work with those who are already engaged in agriculture lending and development services. It starts with educating and building the capacity of lenders to ultimately trickle down to development service offerings for Native producers.

PHILANTHROPY

Over the last decade, philanthropy has awarded less than 1% of its total funding to Native organizations, and even less to Native agriculture. For philanthropists who are invested in supporting the success of Indian Country in terms of agriculture, increased support to Native organizations is essential. FNDI reported in 2018 that, “according to the most recent available data, only 0.23% of philanthropic funds are awarded to Native-led nonprofit organizations (NPOs), despite the fact that Native Americans represent 2% of the national population and are among communities of greatest need in the United States.”⁶³ Native organizations in the agricultural sector need financial support to continue to deliver their services, TA, and make funding accessible to Native producers. While popular grantmaking models develop a mission or program and solicit applications, what is really needed is for philanthropic funders to listen to grassroots organizations who have been working on the ground and know what is needed in their communities and allow these communities to engage with funding in a way that supports their mission rather than

⁶³ First Nations Development Institute. (2018). We Need to Change How We Think. Pg.1. Retrieved from https://www.firstnations.org/wp-content/uploads/publication-attachments/We%20Need%20to%20Change%20How%20We%20Think_Companded.pdf.

philanthropy's mission. Philanthropy also needs increased awareness of the capacity constraints facing many Native communities, and a commitment to supporting indigenous designed solutions on indigenous timelines.

17

RECOMMENDATION 17

Understanding the lack of investment from philanthropy, finding and growing connections with philanthropic funders is needed to make a case for greater investment in grassroots organizations and Native agriculture. This will need to include building capacity of funders to understand and feel comfortable working with Native-led organizations.

FDNI's 2018 report included interviews of current and non-funders of Native organizations to understand barriers and limitations from both perspectives. Current funders of Native organizations reported barriers with reservation locations and difficulty of visiting (multiple flights and/or long drives), staff ignorance and an overwhelm in needing to understand Native history and government structures, and a perception of Native organizations being higher risk to give to due to lack of capacity. Non-funders cited white institutional racism and guilt, a perception that Native communities' needs are impossible to adequately address with funding, and general stereotyping and misinformation.⁶⁴ These barriers provide the key need to educate those in the philanthropy arena on Native communities. Providing solid examples of success stories can help alleviate hesitancy and fear in funding Native organizations. According to IAC's Kelsey Scott, *"[there could be] a dynamic and new approach to supporting partnerships, and we would see massive growth towards more food sovereignty communities."* There has been increased interest in healthy food systems and opportunities to support local producers as well as culturally and environmentally sensitive models over the past few years, and Native agricultural organizations should pursue opportunities to take advantage of philanthropy's increased awareness of and willingness to fund solutions to the issues that face Native communities.

Philanthropic partners that are going to be most receptive to this realignment are the ones that want to realize sustainable programming and are humble enough to admit that they don't know how to do it in Indian Country. This group is a small subset of the philanthropy sector, but through the work of IAC and other partners that are having these strategic conversations in the philanthropic realm there will hopefully begin to be stronger alignment with supportive organizations. Philanthropy needs to recognize CDFIs as the essential organizations they are and support them appropriately so they can get resources to borrowers.

POLICY AND ADVOCACY

Agriculture Resource Management Plans (ARMP), as mentioned in the section on federal programs, are one tool that tribes can use to assert their sovereignty over their lands. This was a program that was passed by the U.S. Congress in the 1990s but has never been adequately funded. ARMPs act

⁶⁴ Ibid. Pg. 2-3.

as a vehicle for tribes to put together land use inventory, best practices, and preference for use within reservation areas. ARMP allow tribes to prioritize a tribal preference for leasing and allow them to list out priorities for land use, length of lease terms, and conservation practices they'd like to encourage. By prioritizing tribal members, ARMP can assist with the issues that young tribal members have in securing land, since land will usually go to the highest bidder regardless of if that bidder is Native or not. Usually, the highest bidder is non-Native, per the experience of KOLs. However, by implementing ARMPs and grazing and farming ordinances that prioritize Native producers in securing leases, rather than merely having the lease go to highest bidder, tribes can provide security for Native ranchers (private cattle rancher interviewee). Tribes can also develop policy that changes how they currently interact with landowners and entrepreneurs.

A Northwest tribe's Conservation District Manager shared during the Northwest focus group how ARMPs can be great tools, but there are some barriers to accessing:

"[ARMPs] are awesome tools for a tribe. [...] In our situation, I feel like if we had a sound Agricultural Resource Management Plan, and the tribe had a goal that they were working towards, and it was something that we took to our district meetings, that we touched on this on a regular basis, that it would be a real guiding tool. [...] Not only do we need the funding for the Agricultural Resource Management Plans, but we need the planners to come right along with those. A lot of times, tribes don't have access to specialists. [ARMPs] are beasts and they're expensive and time consuming."

IAC's 2022 Tribal Producer Survey found that 55% of producers were not familiar with ARMP or Integrated Resource Management Plans (IRMPs) while 45% reported they were.⁶⁵ An IAC TA Specialist shared during the Northwest focus group that their Natural Resource Program Director was working on assistance with an ARMP, specifically for the Klamath Tribe, and was working on a model for the process, which is forthcoming. Village Earth provides support to tribes in developing ARMPs and IRMPs, as do some other philanthropic organizations. Providing technical assistance to tribes in developing ARMP is another way, in addition to funding, that philanthropy can support Native agriculture and tribal sovereignty.

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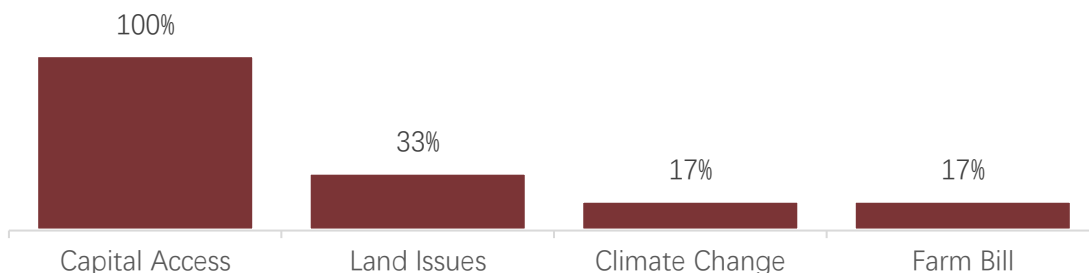
RECOMMENDATION 18

Tribes need support (in addition to funding) for producing ARMPs. ARMPs have been found to be large undertakings and time consuming. Without access to specialists or technical assistance, produce one may feel farfetched.

⁶⁵ Intertribal Agriculture Council. (2022). Tribal Producer Survey.

Additionally, CDFIs and lenders surveyed who were engaged in agriculture lending were asked if their organization has advocated for shifts in policy related to this work. **All agriculture lenders reported having advocated for capital access.** Land issues have been advocated for by 33% of the lenders, climate change by 17%, and the Farm Bill by 17%. While advocacy is occurring, primarily in relation to capital access, CDFIs especially should use their position to advocate for policy shifts across the Native agriculture industry.

POLICY AG LENDERS HAVE ADVOCATED FOR



FOOD CODES

Tribal food codes are a sorely needed development that provide foundational resources for tribal nations as they look to express their sovereignty in the space of food and agriculture. Tribal food codes signal to federal and state governments that Native food systems are a matter of tribal law and policy, and those regulators need to stay out of the way of Native nations and stay in their own lane. It is important for tribes to occupy that policy space, especially in regard to food safety. IFAI at the University of Arkansas coordinated the Model Tribal Food and Agriculture Code Project to serve as a resource for tribal governments in 2013.⁶⁶ The project's mission is to "enhance health and wellness in tribal communities by advancing healthy food systems, diversified economic development, and cultural food traditions in Indian Country."⁶⁷ According to their website, the project provides a set of comprehensive model laws to be reviewed, adopted, and implemented.

FARM BILL

There is also still work to be done on the Farm Bill, which the Native Farm Bill Coalition is working to do. 63 new provisions to support Native producers were secured in the 2018 Farm Bill, focused on Native agriculture. The Coalition is now going after additional measures, based on priorities determined by tribes and Native producers. Currently, the Farm Bill includes unclear definitions which makes it challenging for tribes, tribal corporations, and Native producers to be eligible for various producer programs and value-added programs. A USDA representative explained the need for technical assistance to make sure that tribal lands, trust lands, Native individuals, tribally-owned corporations, and all different legally distinct entities and ownership structures in Indian country are

⁶⁶ Indigenous Food and Agriculture. (2022). The Model Tribal Food and Agriculture Code. Retrieved from <https://www.tribalfoodcode.com/>

⁶⁷ Indigenous Food and Agriculture Initiative. (2021). Model Tribal Food and Agriculture Code. Retrieved from www.nihb.org/docs/06302021/LETSEA~3.PDF

included in the Farm Bill so that they're eligible for programs and financing. 54% of Native producers surveyed for this report are interested in receiving information related to the Native Farm Bill Coalition, indicating that Native producers have a high level of interest and support in policy development that affects their livelihood.

PARTNERS

While policy development takes time and other solutions can and should be pursued in the meantime to support Native agriculture, to make systemic, generational impacts it's necessary to play the long game to move the needle on federal issues. **All Native CDFIs and other organizations in the Native agriculture space should spend some time in the advocacy space at the tribal, county, state, and federal levels.**

19

RECOMMENDATION 19

All Native CDFIs and organizations in the Native agriculture space need to be advocating at the tribal, county, state, and federal levels. These are the entities and organizations most supporting Native agriculture and, thus, have a responsibility to be advocating for the needs of the industry.

Advocacy is a key part of policy development and should be something that agricultural organizations and lenders are regularly engaged in. Partnerships can support Native organizations in jointly advocating for policies that support the Native agriculture industry.



There are a number of organizations, both new and established, local and national in scope, that advocate in support of Native agriculture. Several key advocates in the Native agriculture and national policy space interviewed for this report include Indian Land Tenure Foundation, Indigenous Food and Agriculture Initiative, Village Earth, Intertribal Agriculture Council, Native American Agriculture Fund, and Lakota Funds. A brief description of their advocacy related activities is included below.

KEY ADVOCATES
Indigenous Food and Agriculture Initiative
Has a government-to-government relationship with federal government. Provides regulatory reviews for new federal agency programs, policymakers, or rulemaking processes. Shares info with stakeholders about program changes and expected impact. Receives feedback from stakeholders to communicate back to federal policymakers about needs and wants in regard to certain policies. They primarily work with USDA around regulatory policy. IFAI are the legal and policy partners for the Native Farm Bill Coalition. They draft policy and circulation information to coalition stakeholders about ways they can become involved. The organization is writing a report called "Gaining Ground" based on results from data collection by the Native Farm Bill Coalition that will inform advocacy for the 2024 Farm Bill and serve as an advisory document for federal policymakers. IFAI supports tribes through their model tribal food and agriculture code and helps tribes on adopting, modifying, and implementing the code.
Indian Land Tenure Foundation
ILTF has advocated for policy shifts related to native agriculture, specifically in the area of transfer-on-death-deeds. There are eighteen states that allow this in their probate courts, but it is not allowed in Indian country, and ILTF is trying to change that.
Intertribal Agriculture Council
IAC has a national scope. They help lead the Native Farm Bill Coalition, which passed sixty-three provisions relating to tribes in 2018. In 2024, they will be going after provisions that weren't implemented in 2018. The process involves engaging stakeholders, specifically tribes and producers, in roundtable conversations to determine priorities. IAC also does marketing for American Indian foods, youth engagement and professional development, regenerative agriculture and food systems work, and helps with furthering conservation practices on the ground. They consult with congressional committees, advised Biden's transition team on Indian Country's food systems, and advise the USDA on policy. Their state level work is not a focus, but they will be contacted for support by state policy makers. They help provide context around Indian Country needs for food and agriculture systems. IAC is interested in more meaningful partnerships with NCAI. NCAI works on a number of policy issues and can support tribes with legal and regulatory infrastructure development on reservations. One area of regulation development that should be looked into to support lending for agriculture on reservations are tribal debt collection codes and other codes that may support agriculture. Currently, the federal government has the first right to tap into a default (NAAF). NAAF is looking at a possibly Congressional solution or other solution to replicate the proof of concept one CDFI developed through a tribal resolution. There, the CDFI rather than federal government has first right if there is a default in payments.
Lakota Funds
When Lakota Funds was first started, there was no debt collection code on Pine Ridge. The organization helped the tribe put a code in place so that they could collect debt, which is key to their operation.

Native American Agriculture Fund
NAAF has been part of dialogues around new federal funding opportunities before decisions were made so they have a better “understanding about how funding should go out the door.” They support relationships between tribes and states, especially when federal funding goes to states before going to the tribes through education spending.
Village Earth
Village Earth does not participate in formal advocacy, but they have written and presented many times about the impacts of allotment on reservations and about the agricultural census, showing that nearly 90% of agriculture revenue on reservations goes to non-Natives.

DATA SOVEREIGNTY

The core needs around data sovereignty include access to disaggregated federal data, federal policy in support of tribal data collection, indigenous framing in data collection, and local and indigenous control over stories that are told from data.

According to four of our key opinion leaders (IFAI, IAC, NAAF, and Four Bands), the inaccessibility of public data for decision making is a barrier to Native agriculture. Data is critical for informed decision making, tracking impact and growth, and supporting successful models with investment. A major issue with data collection is also the lack of indigenous perspective. There is no such thing as objectivity in data collection and dissemination; everyone brings their worldview to data interpretation, which is why it’s important to ensure that the people behind data are involved in determining the methodology of collection and what information is collected.

Native communities define success, employment, head of household, and other commonly collected metrics entirely differently than non-Native communities do, but most data collected about Native agriculture is deficit based. Collecting the same data for Native communities using colonized data collection methods and modes of inquiry contributes to Native erasure.

According to Kelsey Scott, *“a lot of times [data is] poorly collected through a very degenerative, non-Indigenous framework. It is used against us rather than used for us. And so it’s your representative data that is then used to construct a story that is not only misinformed, but it’s inaccurate. And it often drives us farther away from being able to accomplish our goals.”* IAC and NDN Collective have done some work on indigenous data frameworks and IAC continues to work on it.

Access to data is not the only issue facing Native agriculture; it’s also vital to know how to use data. Similarly to how data sovereignty can build tribal sovereignty, self-governance also involves building the internal capacity to utilize resources. According to a NAAF representative, “it’s not only controlling assets, as it is having the ability to manage them once you control them.” Tribes need to be able to understand the best agriculture related opportunities for their people.

The National Census of Agriculture, conducted by NASS every five years, has shown that there was a growth of almost a billion dollars in the tribal agricultural sector from 2012 to 2017, and it is anticipated that the release of 2022 data in 2023 will show similar revenue generation, economic

impact, and overall growth (IFAI). This type of data is significant because it can attract larger investments and lending opportunities. Data collected includes information about producer demographics and tribal production, but the data is aggregated, and the disaggregated data is not available without paying a \$10,000 seat fee (according to a key opinion leader) to view the raw data. Tribes and tribal organizations serving the Native agricultural sector should be able to receive that data for free, and federal policy should support that access, highlighting an area for advocacy and policy support.

According to the 2017 Census, there are roughly 80,000 Native producers, which is likely underreported since not all producers may feel comfortable reporting or do not identify with the colonized definition of producer and agriculture, and NASS statistics focus on sales and don't include traditional foodways practitioners which make up a large number of Native producers across the nation. Kelsey Scott, of IAC, shared that NASS doesn't understand Indian Country's food systems and therefore is incapable of representing its robustness. **This lack of alignment with indigenous frameworks means there is a lack of sufficient data available to perform a substantive and needed analysis of tribal populations, their access to credit, and tribal producers and tribal agriculture, which is important from an aggregate measure.** Currently, the funding needs for Native agriculture are underestimated.

The federal government should provide outreach funding for tribal communities to be able to lead their own data collection efforts. However, according to a representative from the Indigenous Food and Agriculture Initiative, *"that's going to require a lot of*

Case Study

There is evidence that tribally led data collection works. Several years ago, the Blackfeet Nation conducted their own Census of Agriculture as part of their ARMP development process. They engaged their community to participate in their food systems planning process which garnered community buy-in and interest and shared back survey results.⁶⁶ The tribe has created a website⁶⁷ to house all ARMP related information and resources for easy accessibility. Part of the website includes a space for a Producer Directory with a survey producers can directly fill out and submit to be included in the directory. The Resource Center houses the tribe's ARMP and associated data and related reports and documents related to agriculture, ARMPs, food, land, and water. The website is essentially a one-stop shop for all things ARMP. The Blackfeet Nation has provided a solid foundation for other tribes to replicate in their data collection and sovereignty efforts.

⁶⁶ The Blackfeet Nation. (2017). Agriculture Resource Management Plan (Final Report), O' Komi (Your Voice) Survey Data Analysis. Retrieved from <http://www.blackfeetarmp.com.php72-24.phx1-2.websitetestlink.com/wp-content/uploads/2021/11/Okomi-Survey.pdf>

⁶⁷ The Blackfeet Nation. (2017). Blackfeet Agriculture Resource Management Plan. Retrieved from <http://www.blackfeetarmp.com.php72-24.phx1-2.websitetestlink.com/>

participation and feedback. If the federal government is going to be involved in protecting data sovereignty, there definitely needs to be a series of consultations, where tribes are invited to participate, truly identify how the federal government can better serve and protect the sovereignty interest over that data. But then also, you know, develop ideas and resources, and allow tribes the flexibility to be able to have as robust or as flexible data sovereignty as they would prefer, and how they share that information.”

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RECOMMENDATION 20

Effort to indigenize data collection and increase data reporting from Native producers across the nation is needed to get accurate representation of Native agriculture including the funding needs.

NAAF is currently collecting agricultural data on approximately six reservations and is also working to create a master map for tribes so that they can access publicly available maps. These maps will support producers in making business and environmental decisions to complement lending by providing information related to e.g., value of land, value of lease vs. value of lease write-off of the reservation. Access to this information will help put tribal producers on a level playing field with non-Native producers.

While there are examples of successful data sovereignty efforts there needs to be more focus on this issue, especially regarding policy and advocacy, for example with the Farm Bill, to ensure more equitable representation and access.

COVID IMPACTS

“COVID brought food security to the forefront of the U.S. conversation – more people are talking about it because they’re paying higher prices at the grocery store and felt a personal impact.”

Four Bands Community Fund

COVID highlighted the stresses in agriculture and local food systems. COVID impacts on Native agriculture included new funding opportunities, supply chain issues, changes in sales, and increased focus on local food systems.

NEW FUNDING OPPORTUNITIES

COVID led to an immediate increase in funding and support from the USDA, including ARPA funds, which provided opportunities for infrastructure development according to IAC. These types of opportunities need to be ongoing and not solely implemented during crises to address ongoing issues. In 2020, the Small Business Association (SBA) made 30-year loans available to Native producers through the Economic Injury and Disaster Loan Program (EIDL) with COVID funds. The program helps producers to refinance or finance their debt to 30-year terms of three-year repayment. The first 24 months of payments were waived, and the interest rate was 3.75%, which are terms that Native producers don't usually have access to. **The program was only available to Native producers because Congress allowed for agriculture to apply for the EIDL program due to COVID in a second round of funding.** However, the program had a short deadline and wasn't accessed by many Native producers. The National Sustainable Agriculture Coalition shared, *"Historically, SBA has restricted eligibility for some programs to ensure that farmers cannot 'double dip' and use SBA disaster programs if they can receive the same assistance from the USDA. However, USDA disaster programs (like the Livestock Indemnity Program, Non-Insured Crop Disaster Assistance) currently are restricted to providing relief from natural disasters (such as draughts, floods, hurricanes, etc.) and are not likely to provide any immediate relief to farmers impacted by the COVID-19 crisis."*⁷⁰ In general, the SBA isn't very open to agricultural business engagement in Indian Country and historically had found agriculture enterprises to be ineligible for many of its loans. SBA only lends to agricultural business entities, and the structure of most tribal land regulatory lands prohibits individual tribal producers from establishing as an entity. Instead, they must function as a sole proprietor and are not always eligible to purchase SBA lending packages eliminating the SBA as a reliable resource. The EIDL program funding was reported as the first time in more than 30 years that the SBA provided disaster assistance to agriculture businesses.⁷¹

The private cattle rancher interviewed for this report was able to borrow money through the program to pay off their bank loans in full. The SBA loan was on 30-year repayment terms, which gave them a "doable" monthly payment and providing breathing room after 40 years of surviving on year-to-year operating notes. These types of opportunities need to be made available more often to Native producers in an accessible way.

SUPPLY CHAIN ISSUES

COVID also led to widespread realization of the supply chain fragility in the meat food system especially due to the lack of USDA inspected meat processing plants in Indian Country. It also created long term issues in the supply chain that many communities are still growing from. The

⁷⁰ National Sustainable Agriculture Coalition. (2020). Farmers Now Eligible for SBA Emergency COVID-19 Assistance. Retrieved from <https://sustainableagriculture.net/blog/confusion-remains-over-sba-assistance-farmers/>

⁷¹ U.S. Small Business Administration. (2020). SBA to Make Economic Injury Disaster Loans Available to U.S. Agricultural Businesses Impacted by COVID-19 Pandemic. Retrieved from <https://www.sba.gov/article/2020/may/04/sba-make-economic-injury-disaster-loans-available-us-agricultural-businesses-impacted-covid-19>

Division of Economic Development (DED) and the Indian Affairs Office of Indian Energy and Economic Development (IEED) produced economic development primers to help answer questions around expanding economies in tribal communities. They reported an increased interest in tribal food production due to COVID and provided 3 primary reasons for this:

1. Greater costs, delays, and shortages in food production and distribution operations in and near tribal communities
2. Food shortages in Indian Country were detrimental on tribal communities deemed food deserts
3. Economic downturn and the associated loss of income for many tribes and tribal members⁷²

Many producers were told they'd have to wait twelve to eighteen months for a slaughter date, and COVID completely changed meat producer operations. These barriers led to more infrastructure development. In 2021, the Congressional Hunger Center produced a report examining the impact of COVID-19 on tribal food systems which echoed the increased interest and need for local processing facilities saying:

"By June 2022, 83 percent of tribal producers had lost \$10,000 or more because of the COVID-19 pandemic. To help prevent similar issues, some tribes have considered codifying food safety laws and processing meat locally instead of adhering to state or federal regulation. Notably, this shift has already been supported by federal aid, which has enabled tribes like the Osage Nation to begin building a meatpacking plant, produce warehouse, and fish farm."⁷³

⁷² Division of Economic Development, Indian Affairs Office of Indian Energy and Economic Development. (2020) Retrieved from <https://www.bia.gov/sites/default/files/dup/Primer%20on%20Tribal%20Food%20Production.pdf>

⁷³ Anderson, J., Chan, O. (2021). Cultivating Resilience in Indian Country. Pg. 4. Retrieved from <https://hungercenter.org/wp-content/uploads/2021/05/Cultivating-Resilience-Indian-Country-Olivia-Chan-Joel-Anderson-IFAI.pdf>.

⁷⁴ Gray, L., Taylor, M. (2022). Muscogee Nation's Ranch and Meat Processing Plant Generates Jobs, Food Security. Retrieved from <https://www.kosu.org/business/2022-04-06/muscogee-nations-ranch-and-meat-processing-plant-generate-jobs-food-security>

⁷⁵ Ibid.

⁷⁶ Looped Square Meat Co. (2022). Facebook. Retrieved from https://www.facebook.com/people/Looped-Square-Meat-Co/100075958641702/?paipv=0&eav=AfbTBnaHB5EVKPMR1Dvyme5ZKQEIWh4P3OUAiqJhPiM0_j3HhAffNWRWsovkbNyawFc&_rdr

Case Study

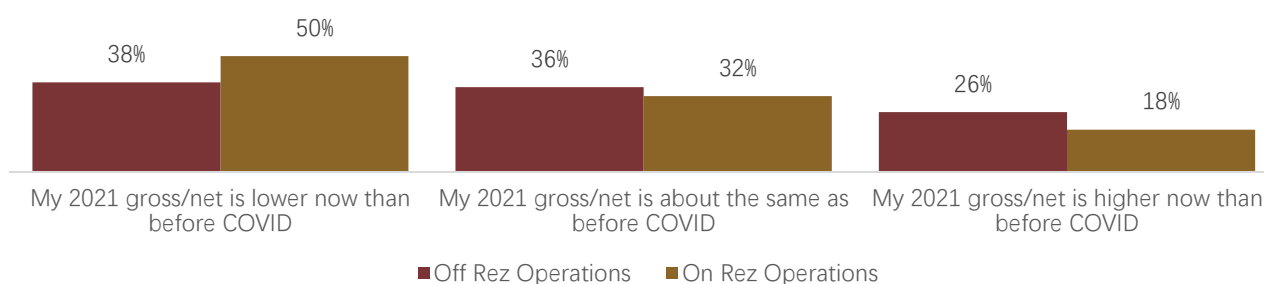
In 2021, Mvskoke Reservation developed and built their latest economic venture – Looped Square Meat Co. which neighbors the Duck Creek Casino. At 25,000 square feet, the \$15 million facility also includes a retail space where the tribe sells “reservation worthy” meats and other foods.⁷⁰ The facility is a product of the CARES Act money received by the Muscogee Nation in 2020. In addition to localizing their food system, the facility, which opened in December 2021, is expected to provide 25 jobs once fully staffed. The tribe started with a small farm over 75 years ago which has now been expanded to 6,000 acres.⁷¹ Looped Square Meat Co. had its grand opening in December 2021 and offers up-to-date information on the company's Facebook page. The page provides pictures of their products, updates on hours, current pricing, and important announcements like the acceptance of SNAP, which was announced November 4, 2022.⁷²

CHANGES IN SALES

At the beginning of the pandemic, producers began increasing their direct-to-consumer sales and selling door to door via online platforms as witnessed by IFAI and IAC. **But as these opportunities were access via the internet as online marketplaces, a lot of producers were left out of these opportunities due to the lack of investment in high-speed broadband in Indian Country.** High costs involved in selling directly to consumers meant some producers were able to pivot while others weren't as nimble.

A greater percentage of producers who operate on the reservation than those who operate off-reservation have a lower level of income than prior to the COVID pandemic. Similarly, while 26% of

INCOME COMPARISON TO PRE-COVID



off-reservation producers have a higher income after COVID, only 18% of those operating on a reservation saw an increase in their income after the pandemic.

INCREASED SUPPORT TO FOOD SYSTEMS

COVID increased support around food systems, and specifically increased interest in exploring additional opportunities and regulation for tribal food systems. IFAI was contacted more frequently by representatives of tribal legislative branches seeking direct support in customizing the model tribal food code for their tribe's specific needs during the COVID pandemic. IAC, being a national organization, witnessed firsthand the issues Native producers faced due to COVID. The issue of producers not making enough on their raw product, with significant mark-ups happening during the value-added process, was exacerbated by the pandemic, and led to increased interest among tribes in developing local meat processing capacity. The shutdown of meat processing plants during the pandemic highlighted their importance in the food system. During the pandemic IAC utilized American Rescue Plan Act (ARPA) funding to support technical assistance around decision making for large infrastructure projects and helped develop several successful initiatives.

REESTABLISHING INDIGENOUS FOOD SYSTEMS

“And then you do have more people that felt the pinch of that time period. So once people feel pinched, they're like little diamonds, right? They're like coal. And they're getting crushed, and they're getting compacted. And they're like, What the hell is happening? And so then all of a sudden, they find something and they're like, Oh, I found a, you know, a spade, a gap in the market, and their entrepreneurial sort of muscles start spinning. So I think what it's done is allowed our little diamonds to emerge because their muscles have started spinning and working.”

Four Bands Community Fund

An opportunity exists to return to traditional ways of knowing and doing and reclaiming food sovereignty entirely for Native communities. The current agriculture and financial systems fail to fully see or understand indigenous practices within the industry and what is possible in Indian Country. Through expanding and redefining what “Native agriculture” and “producer” mean, Native communities can reshape the industry to fit their needs and goals around agriculture, rather than trying to fit into the definitions and understandings from state and federal levels that don't always connect with them. The sections below focus on what this redefinition looks like and how to include and support producers of all types through innovative funding models to ultimately reestablish indigenous food systems across the nation. Native producers and communities already have the vision of what their food system can look like, and some tribes have been able to actualize their visions and goals providing concrete examples of successful indigenous food systems and what the future can hold.

REDEFINING NATIVE AGRICULTURE

A USDA OTR representative reported how the financing structure in agriculture is not designed to support indigenous practices such as foraging or permaculture and lacks an understanding of how to mitigate risk for that type of operation, meaning they are unable to secure funding. The regulatory environment fails to account for the more holistic type of agriculture that may be practiced within indigenous communities. **Agricultural financing is based on the conventional, western system, and isn't designed to support traditional foodways practitioners, permaculture practitioners, or others engaged in food production, collection, or processing outside of the capitalist system.** One major issue here that relates to data is the emphasis on sales in mainstream accounting and data collection around agriculture. Not all Native individuals who engage in agriculture do so to bring products to market but may instead be subsistence producers or trade their products with others. The type of support that is available to conventional agriculture producers should also be made available to traditional foodways practitioners, perhaps

through revolving funds or by reimagining grant structures to ensure non-commercial foodways practitioners are eligible to apply for funding and support opportunities. Incentivizing and highlighting these cultural and climate smart practices will be essential, and so too will be shifts in the regulatory environment to support non-conventional production. Redefining and reimagining Native agriculture to encompass practices of land stewardship, traditional eco-cultural resource stewardship, subsistence, and other agricultural practices will be key in expanding federal funding opportunities to traditional foodways practitioners. As part of the focus groups conducted, a list was used to help participants understand what we meant by “Native agriculture”, seen to the right. Alaska focus group participants shared they were reluctant to contribute to the conversation before seeing the loose definition, as they did not view themselves represented in Native agriculture as subsistence farmers, gardeners, and gatherers. Further, Alaska boasts numerous unique barriers and obstacles to Native agriculture which greatly hinder their access to funding opportunities and resources. To read specific needs and barriers for Alaska, refer to the regional reports located in Appendix C. Definitions, shared and adapted by all participants and stakeholders, should be created for Native agriculture and Native producers so everyone can see themselves within the industry. If Native agriculture becomes more visibly all encompassing, state and federal funding opportunities will be hard pressed to overlook the existence of small-scale and non-mainstream producers who are not in the industry to sell or make a profit and rather have their own motivation to feed themselves, families, and communities. This would create a pressure to tailor opportunities to fit all of Native agriculture and producers. Reclaiming what “agriculture” and “producer” is key to re-indigenizing food systems.

What do we mean by Native Agriculture?

- Native communities using their own lands to feed themselves
- Food sovereignty and local food economies
- Small to large scale food production
- Farming
- Ranching
- Fishermen
- Foraging
- Hunting
- Value-added
- Gardening
- Livestock transportation
- Processing/packaging facilities
- Food hubs

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RECOMMENDATION 21

The term “Native agriculture” needs a collective definition to encompass additional practices including subsistence, land stewardship, and traditional eco-cultural resource stewardship. The term needs to be inclusive of all Native producers.

On the Cheyenne River Sioux Reservation there have recently been two separate ideas for mobile processing units on a trailer. Four Bands Community Fund is working with a group of fourteen ranchers in a remote community at Red Scaffold that came together to create an LLC. All the families have invested in a processing facility on an acreage in the area with the intention to serve

their families, not a commercial market. **The operation is not intended to be commercial, connecting back to the need to expand understandings of what Native agriculture is by removing an emphasis on sales.** The LLC is looking to a mobile processing unit operating on the lands of the Confederated Salish and Kootenai Tribes of the Flathead Reservation in Montana as a model. **Projects like these demonstrate how colonized definitions of agriculture that focus on sales are too confining to support the breadth of Native agricultural practices.** While private lenders and the federal government will not currently support this type of non-commercial project, Native CDFIs can leverage their holistic approach to fund innovative projects like mobile meat processing plants. Ultimately, there is an overall need for more local access to processing opportunities on a commercial scale for items like jams, jellies, and foraged foods, as well as more local meat processing options, not solely meat processing on a larger commercial scale.

NEW MARKET OPPORTUNITIES

Producers need expanded market opportunities and better marketing that focuses on their story and highlights regenerative food and soil practices. **Only 18% of survey respondents indicated they were very or extremely knowledgeable in marketing, outreach, and accessing markets. Additionally, 49% of Native producers reported they want training and assistance adding more products like agrotourism and value-added.** Some producers send their products three states away before it's available for sale according to NAAF. Producers need to know what the upcoming trends are in terms of food and agriculture so they can take advantage of those opportunities. There are also underutilized opportunities to explore entrepreneurship and see what traditional foods and specialty products have the potential to be commercially successful. This is something Tanka Bar has done with pemmican, a traditional mixture of dried fruit, meat, and tallow.⁷⁷ According to a NAAF representative, *"there's just so much [that] we've learned over the last 40 years of how traditional foods have so much potential, you know, for our own people, number one. But I think in terms of looking at everyone, you know, what are the specialty products that we can look at in terms of food production, and, you know, [develop] opportunities around entrepreneurship in that area and how that can be done."* Internet sales are another underutilized opportunity due to existing barriers. While these were more utilized during COVID, the lack of federal investment in broadband in Indian country is a barrier for internet sales. Native producers have also not yet taken advantage of emerging markets, such as hemp or CBD. These are areas to provide training and technical assistance on to introduce native producers to emerging markets sooner rather than later.

⁷⁷ Tanka Bar. (2022). Retrieved from <https://tankabar.com/>

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RECOMMENDATION 22

Native producers need training and technical assistance with marketing and access to new markets. They need support in understanding what market opportunities exist and how to enhance their own marketing to highlight their practices and overall story. There is a desire for Native-made products, and Native producers need to be able to access this market.

IAC's American Indian Foods (AIF) program provides food businesses with the space to showcase and sell their products. In addition to offering market opportunities, AIF offers an application for Native producers and food businesses to receive the "Made/Produced by American Indians" Trademark which clearly labels a product as being from a federally recognized tribe or Alaska Native village. According to their website, over 500 trademark users have participated in the programming.⁷⁸ The need for the trademark comes from an unfortunate fact that products have consistently been falsely advertised as made by Native Americans meaning money that should be spent on and going to Native producers, is not. IAC shared the following as to why they developed the Trademark and what its purpose is:

"According to the United States Department of Commerce, perhaps as much as 20% of the estimated \$1 billion spent annually on Indian cultural goods is spent on fake Indian products. The "Made/Produced by American Indians" trademark is specifically registered to protect Indian producers and the consumer from these imitation products. This trademark denoting American Indian products will assist American Indian producers to improve their market share, thereby increasing the economic base of the Indian producer and their community. Through this universal emblem, consumers will finally be able to easily identify authentic American Indian produced goods."⁷⁹

IAC saw an issue and pivoted to develop and implement programming to specifically address the problem for Native producers. More recently, IAC's AIF program developed another marketing label for Native producers – the Rege[N]ation Pledge and Seal. The pledge and seal's purposes are to "[elevate] the story of Naïve American and Alaska Native agriculture and environmental stewardship, while honoring traditional, cultural, and Native-led agricultural wisdom."⁸⁰ AIF boasts a plethora of events, tradeshow, and even a producer directory. The ability to design programming to meet the real needs and wants of producers is a great asset of Native nonprofits as it's

⁷⁸ American Indian Foods. (2022). American Indian Trademark. Retrieved from <https://www.indianagfoods.org/american-indian-trademark>

⁷⁹ Intertribal Agriculture council. (2021). Official Guide on the Use of the Made/Produced by American Indians Trademark. Retrieved from https://www.indianagfoods.org/_files/ugd/5cf10e_fae628b95d264965b36f3b1cc2ef6495.pdf

⁸⁰ Intertribal Agriculture Council. (2022). Rege[N]ation Pledge and Seal. Retrieved from <https://www.indianag.org/regeneration>

something that has had to happen as a result of repeatedly being overlooked and purposefully left out in general.

A USDA representative estimated that 85% of the value of agricultural products comes from value-added goods. NAAF reported in 2020, “[the] necessary steps for transforming farm and ranch products into food are often not captured by Native owned and led enterprises, limiting agricultural economic development. **With \$3.54 billion in farm production sales, it is reasonable to expect a Native value-added agriculture sector worth \$45.4 billion.** Reclaiming only a portion of that total amount, say 73%, would allow Native agriculture to surpass the entire Indian gaming industry (\$33 billion).⁸¹ **Creating value-added products provides producers an opportunity to develop a niche market and expand their income, rather than being forced to accept the market price for their raw product because they have no other option.**

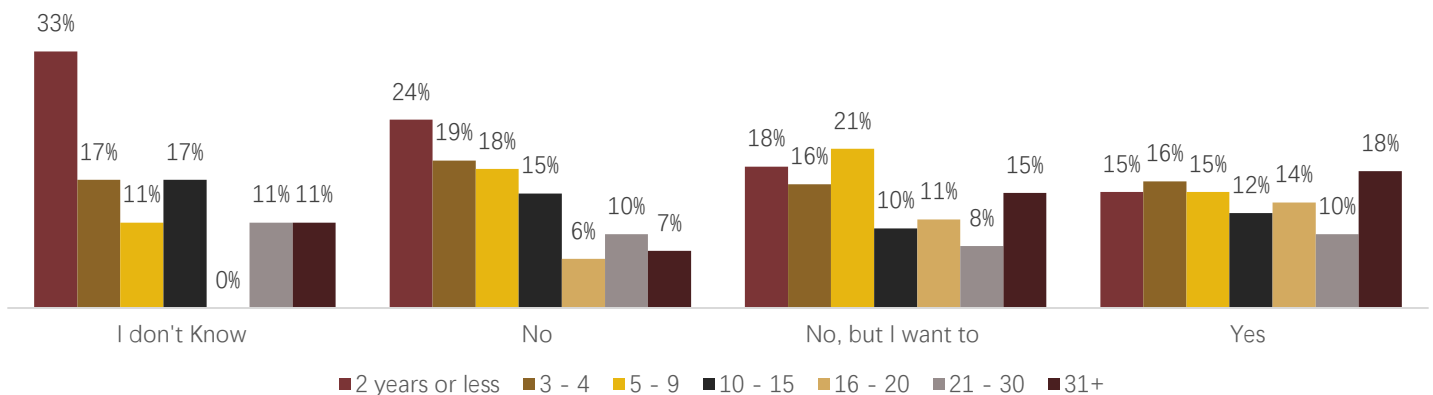
NEXT GENERATION

The aging of individuals in the agricultural sector is an opportunity mentioned by a Native CDFI. As producers look to retirement, there is a generation of individuals aging out of the agricultural system who are looking for the next generation to take over and carry on the work. Given the barriers Native producers can face in getting started, especially those who did not grow up in the agricultural industry, there is an opportunity here to delve into succession planning and support the next generation of Native producers as they are the ones who will be continuing the fight toward food sovereignty.

SUCCESSION PLANNING

Only 27% of surveyed participants have a succession plan in place. 7% are unsure if they have a plan, and 35% do not. On a promising note, an additional 32% do not have a succession plan but want to implement one which provides an area for technical assistance and support. The chart below groups producers by the number of years they've been operating and where they fall in terms of succession planning.

HAS SUCCESSION PLAN (YEARS OF OPERATION)



⁸¹ Native American Agriculture Fund. (2020). Reimagining Native Food Economies. Pg. 3. Retrieved from https://nativeamericanagriculturefund.org/wp-content/uploads/2020/10/NAAF_NativeFoodEcon_Spread.pdf

Those who were unsure if they had a plan or not were mostly producers in operation for 2 or fewer years, indicating a potential need for education and support around what a succession plan is and why it is important to have one for beginning producers.

Looking further at beginning versus experienced producers, 22% of beginning producers have a succession plan in place, 9% are unsure, 40% do not have a succession plan, and 29% don't have a plan but want to implement one. For established producers, 32% have a succession plan, 6% are unsure, 30% do not, and 32% don't have a succession plan but would like to have one. **In other words, of established producers (5+ years in operation), 69% do not currently have a succession plan which are instrumental in passing on an operation.**

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RECOMMENDATION 23

Native CDFIs seeking to serve agricultural producers should implement a succession planning training module that can be offered to producers throughout all stages of their business, but particularly for producers who are seeking to transition out of production within the next several years.

RETIREMENT PLANNING

Agricultural entrepreneurs generally lack access to retirement planning and benefits. Four Bands Community Fund is working to provide technical assistance in this area and can be looked at as a model for other CDFIs. A Four Bands representative provided additional insights into what retirement planning typically looks like for Native producers. Native producers generally sell their assets or pass them along to next generation in their family, or they may sell their assets to the next family generation. Sometimes this looks like a buy-out plan, which frequently includes caveats (e.g., the seller will receive get a certain amount of money each year until they die, perhaps \$50,000 or enough to live on, with a complete transfer of assets to make it easier to secure a bank loan). Another option is to write into the loan the collateral that is going to the new owner. Other times, the passing along of assets may look like a handshake between father and son, with the older generation possibly retaining ownership of e.g., fifteen head of cattle so they can live off of the income from that smaller herd, or they may run a certain number of acres of land. There are blended models and the type that is chosen usually depends on the type of lifestyle the older generation wants in retirement. Having proven experience in

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RECOMMENDATION 24

Call on partners already doing work with retirement planning, like Four Bands, to act as an advisor for Akiptan to deliver this type of technical assistance and training.

retirement planning, Four Bands should be called on as a partner and advisor to Akiptan, and other Native CDFIs, for providing this type of technical assistance and training.

SUPPORT FOR YOUTH AND YOUTH EDUCATION

Motivating Native youth to become interested in agriculture is key to the continued success of the Native agriculture industry. Local and national youth programs can be key avenues to introduce youth to the basics of becoming involved in Native agriculture and what that can look like. Most youth may think of a traditional cattle rancher or farmer when they think of agriculture and are not aware of the various other career paths available to them such as a career in policy or as a lender. Nakoda-Aaniiih Credit Agency (NACA) is a CDFI that provides affordable capital and technical assistance to members of the Fort Belknap Indian Community in Montana. Their offerings include micro loans and agribusiness loans.⁸² Specific to youth, Oweesta shared that NACA has hosted a program to involve youth in agriculture that provided funding for youth to acquire a steer through their local 4-H program, feed it for a year, and sell it for a profit. While specific to raising livestock, the program is a great example of an introduction for youth to Native agriculture.

The People's Partner for Community Development (PPCD), a Native CDFI whose target market is the Northern Cheyenne Indian Reservation located in southeastern Montana, operates an agriculture program for youth. Their youth ag program "is designed to teach, support and mentor young agricultural enthusiasts on the Northern Cheyenne Reservation." Enrolled members of the Northern Cheyenne Tribes between the ages of ten and twenty who live on the Reservation are eligible to apply for a loan (with parental or guardian consent) to purchase livestock, equipment, real estate purchases or renovation, or for working capital. The maximum repayment period is 7 years, and participating youth must attend a financial literacy class and have an experienced advisor for their project.⁸³ This type of programming is beneficial not to just learning about agriculture, but also learning the innerworkings of the financial aspect as well with the added financial literacy class component.

NAAF offers opportunities for youth interested in agriculture. In their 2022 grant cycle, NAAF awarded \$912,086.14 to twenty-three organizations who serve over 8,000 Native youth across eighty-one Native Nations and fifteen states. Grant projects focus on agricultural education, career pathways, and training. **Over 11% of the total amount awarded will be distributed directly to Native youth through scholarships, loans, or re-grants.**⁸⁴ Akiptan is one of the grant recipients, as is the Nakoda-Aaniiih Credit Agency. NACA will use their grants to provide youth leadership training, while Akiptan's grants will support "educational advancement in Native Agriculture" and a hands-on internship program.⁸⁵ NAAF also operates, in partnership with the Foundation for Food &

⁸² Blaine County Journal. (2020). Nakoda-Aaniiih Credit Agency: Fort Belknap Community Access to Capital. Retrieved from <https://www.blainecountyjournal.com/story/2020/01/29/news/nakoda-aaniiih-credit-agency-fort-belknap-community-access-to-capital/5157.html>

⁸³ People's Partner for Community Development. Youth Ag Program. Retrieved from <https://www.peoplespartners.org/youth-ag-loan-program>

⁸⁴ Native American Agriculture Fund. (2022). Press Release: Native American Agriculture Fund Announces 2022 Native Youth Grants. Retrieved August 8, 2022 from <https://nativeamericanagriculturefund.org/2022/07/06/native-american-agriculture-fund-announces-2022-native-youth-grants/>

⁸⁵ Native American Agriculture Fund. (2022). 2022 Native Youth Grantees. Retrieved from <https://nativeamericanagriculturefund.org/2022-native-youth-grantees/>

Agriculture Research, a Tribal Agriculture Fellowship program. Fellowships for full educational funding are available to Alaska Native, Native Hawaiian, and American Indian students who are “pursuing technical, undergraduate, and graduate degrees in Agriculture.” One of the primary goals of the fellowship is to “promote sustainability of agriculture in tribal communities.” The Fellowship program is managed by the nonprofit Native Agriculture Education Fellowship Program.⁸⁶

In addition to supporting Native students pursuing higher education in the agricultural field, NAAF is also working to ensure youth become interested in agricultural careers at an early age. In 2021, NAAF began partnering with the National Agriculture in the Classroom Organization (NAITCO) and members of its Agriculture in the Classroom (AITC) program to “strengthen pre-kindergarten through 12th grade agricultural literacy outreach to educators serving Native American communities.” The partnership will focus on expanding professional development opportunities for teachers in Native communities to bring agricultural teaching back to their classrooms. NAAF will also create articles on Native Farming for AgMag, a publication that is part of the AITC program.⁸⁷

While not specific to youth, IAC also boasts an e-learning platform: Resiliency through Agriculture.⁸⁸ They detail the platform to be a resource for education and networking. It hosts online workshops, additional resources, and a vital opportunity to connect with other Native producers. Producers of all ages are able to join the platform, interact with each other, and learn more about agriculture and happenings across Indian Country.

Other organizations are continuing work to recruit the next generation of Native farmers, ranchers, and food producers. IFAI partners with IAC to offer an annual Native Youth Summit for future leaders in food and agriculture in Indian Country. They've hosted the summit since 2014, and approximately 500 youth have attended over the years. The summit provides a deep dive around opportunities and careers in Indian Country agriculture and supporting communities through food and agriculture investment, with a focus on agribusiness, agriculture law and policy, health, nutrition, and conservation. At less than ten years old, summit impacts are already evident: youth who attended have been employed by IFAI and are in leadership positions in the Native agriculture industry. Skya Ducheneaux, Akiptan's Executive Director, attended the first year of the summit. Additionally, IAC works to provide scholarship and internship opportunities as often as possible and a number of current staff, including current Executive Director Kari Jo Lawrence, have roots tied back to receiving an IAC scholarship through. This demonstrates how nonprofits and other organizations in the Native agriculture industry can build youth and young adults up from interns or scholarship recipients into careers.

⁸⁶ Native American Agriculture Fund. (2022). Press Release: Tribal Agriculture Fellowship Accepting Applications. Retrieved from <https://nativeamericanagriculturefund.org/2022/01/24/tribal-agriculture-fellowship-accepting-applications/>

⁸⁷ Native American Agriculture Fund. (2021). Press Release: Native American Agriculture Fund Partners with the National Agriculture in the Classroom Organization. Retrieved from <https://nativeamericanagriculturefund.org/2021/01/26/native-american-agriculture-fund-partners-with-the-national-agriculture-in-the-classroom-organization/>

⁸⁸ Intertribal Agriculture Council. (2022). E-Learning Platform. Retrieved from <https://www.indianag.org/learn>

KOLs informed there is a need for more education in grade school about the basics of managing reservation lands, leasing, farm/ranch management, and all the interrelated issues connected to farming and ranching. The private bison rancher interviewed for this report also mentioned a need for education and preparation in agronomy and range science. Another area of opportunity exists in building agricultural capacity through business training. The Johnson Scholarship Foundation supports Native students in business/entrepreneurship at tribal colleges and universities (TCUs) and Native serving institutions. Among the TCUs they work with, business professors have mentioned wanting role models for their students. Role models can be beneficial in the agricultural field, but there is the issue of how to link new producers with role models. There exists a model for this type of program: a project on Pine Ridge Reservation in South Dakota connected the construction program at Oglala Lakota College with Lakota Funds, the local CDFI, to address local housing needs. This model could be replicated, specific to agriculture, with CDFIs and local educational institutions.

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RECOMMENDATION 25

Tribal colleges and universities and mainstream institutions provide a deep pool of opportunity. Akiptan, and other players in the ag space, need to create partnerships with receptive institutions. Just scratching the surface, these partnerships offer a pipeline for future leaders in Native agriculture and support with data and research needs.

SUPPORT FOR YOUNG/BEGINNING PRODUCERS

There are existing Beginning Farmer/Rancher training programs, in Indian Country and elsewhere, that have proven successful in supporting new producers. Partnerships between local entities like TCUs, CDFIs, and Native nonprofits can help facilitate these programs, and these organizations can leverage their networks to connect young producers to experienced mentors, who may possibly be looking to pass on their operation to a new generation as they age out of the system. NAAF has received applications seeking funding to support this type of programming, but NAAF reported a need for more data to know what's needed to support these types of training opportunities and young producers, both generally and within specific communities.

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RECOMMENDATION 26

Create a mentorship program connecting young and beginning producers with more established and experienced ones to help grow and encourage youth and beginning farmers. This type of knowledge sharing is needed.

In general, however, young people don't have the tools to capitalize on agricultural opportunities, even if they are interested in entering the industry, particularly if they were not born and raised in an agricultural family and lack access to intergenerational support. According to a NAAF representative, *"we have [a] ways to go in terms of providing opportunities for young people."* There is an inequitable distribution of wealth that gets passed on between familial generations and there is a need to lower barriers so that young people can enter the agriculture industry. In particular, a Pacific region focus group participant discussed the difficulties of getting started in Native agriculture, particularly alfalfa farming and cattle, saying:

"[Alfalfa farming and cattle] require quite a bit of financial backing in order to do it. It's not like gardening and that type. So as a result, there is a hard time for people that are interested in getting into this type of ag. It's hard for them because of the monetary and financial expenses that are required. For instance, my tractor's \$100,000, my baler's \$100,000, and my loader, to move the bales off the fields, is another \$70-\$100,000. And it's difficult for people wanting to get into this to even think about. I got to kind of grow into this and didn't just say okay, I'm going to do this and go get into ag. So, as a result of this, the people that are doing it now are like me and are getting older, and there's not enough younger people coming in to take this over."

On a tribal level, expenses to get started in agriculture still exist and are not unique to individual producers. A Northwest region focus group participant shared there are four main crops they're able to grow well on their reservation and they don't even consider growing asparagus, strawberries, blueberries, or radishes as those require specialized equipment which is expensive. Expanded services are needed to help start-up producers and tribes to address this equity gap in entering the agriculture field. While producers with a family agricultural background may also need support, their support needs will look different from those entering the industry for the first time. There is currently a lack of attention paid to this issue.

INNOVATIVE FUNDING MODELS

One of the key issues impeding access to credit is the lack of widespread innovation or adoption of regenerative finance models by lenders. In IAC's 2022 Tribal Producer Survey, 87% of respondents strongly or somewhat agreed that equity in Indian Country will require a more regenerative economic model.⁸⁹ This model would include lower interest rates, financial capital that's easier to access, more inclusive technical assistance, and a financial investment in local economies. Additionally, 56% strongly or somewhat agreed that making interest only payments on their agricultural debt for the first 3 years would set them up for greater success in the long-term.⁹⁰ According to a representative from Four Bands Community Fund, *"we've regulated ourselves into a box and have lost the ability to be innovative to create new tools that would allow financing for Native producers to leverage their land as assets like those who aren't on a reservation."* However,

⁸⁹ Intertribal Agriculture Council. (2022). Tribal Producer Survey.

⁹⁰ Intertribal Agriculture Council. (2022). Tribal Producer Survey.

it takes about ten years for policies to be developed in the U.S., and until banks are forced by federal regulation to use regenerative/innovative finance models to work with Indian Country, it is likely they will do so willingly. CDFI financing and patient capital are underutilized across Native agriculture. Four Bands provided insight around this and shared one reason for this is due to a lack of funding and inadequate support from philanthropy and the federal government. Native CDFIs need a widely expanded capital pool and partnerships with Farm Credit and other funding sources to serve the agricultural sector. Large banks are often unwilling to work with Native CDFIs or Native borrowers, but Native CDFIs can have more luck partnering with regional and local banks. NAAF is currently putting together funding from Farm Credit, Agri Bank, and others that will expand access to capital and hopefully CDFIs will be the primary borrowers from that pool. Foundations have not really explored agricultural work, but ones that offer Program Related Investments are another underutilized resource.

While NAAF provides funding for feasibility studies for infrastructure development, they do not provide construction capital. However, they are working to set up an “other financial institution” (OFI) to expand access to capital for Native agriculture and may be able to support larger infrastructure projects in the future. Toni Stanger-McLaughlin, NAAF’s CEO, explained more on the OFI, saying, “an OFI is not necessarily a traditional lending body that exists within the Farm Credit System [because] we are not a cooperative, we’re not a brick-and-mortar bank. But being an ‘other financial institution’ allows you access to the funding and the lower interest rates that Farm Credit System entities have privy to.”⁹¹ This OFI comes as a direct result of the lack of access to credit Native producers face and is an example of a key stakeholder in the industry pivoting to find solutions for Native producers. According to Tribal Business News, “NAAF is contributing \$10 million to start the as-yet-unnamed nonprofit financial institution and added another \$1 million for a loan loss reserve. The new institution will have access to more than \$380 million in low-interest financing through the Farm Credit System.”⁹² They will begin with participatory lending directly to 4 Native CDFIs who are well poised to funnel the money to the producers they serve.

AKIPTAN’S INNOVATION MODEL

It’s obvious the current sources and opportunities around capital for Native producers are severely lacking. Patient, or long term, capital is what is needed to truly support Native agriculture. Viewing it as an investment, rather than a loan, changes the entire perspective for both the lender and the producer. Akitpan’s Skya Ducheneaux explained the need for patient capital in Native agriculture lending and for other CDFIs to adopt their model. She went on to explain the need to uplift the system holistically:

“Patient capital paired with in-depth technical assistance is needed everywhere. Our approach to lending is having incredible results and we are eager to share our findings with

⁹¹ Boomgaard, J. (2021). Native American Agriculture Fund Spins Off New Financial Institution to Help Native Farmers. Retrieved from <https://tribalbusinessnews.com/sections/food-agriculture/13742-native-american-agriculture-fund-spins-off-new-financial-institution-to-help-native-farmers>

⁹² Ibid.

the rest of the finance industry to show them that there is a better way to balance lender security and producer prosperity. We need to keep expanding our footprint either by having other financial institutions adopting our model or financing those producers directly ourselves. We need to continue to invest in our staff by hiring enough loan officers to be efficient and effective in our technical assistance process. We need to continue to create financial literacy tools to benefit our producers. We need to invest more into our Native CDFIs. We need to do more integrated capital where loans are also paired with grants. You have to build up the whole system, not just one area."

Through their model, in their first 3.5 years Akiptan financed producers from 19 different tribal nations and committed over \$13.5 million in loans. Their model includes longer loan terms and up to 5 years of interest only payments which enables producers to reinvest in their operation rather than needing to immediately make large payments on their loan. It's important to remember the financing alone isn't the entire picture – it's the way it's coupled with in-depth technical assistance to wholly support the producer in the operations.

REPLICATING THE 502 HOUSING PROGRAM SUCCESS

USDA Rural Development currently has a few bills undergoing the legislative process that would unlock more of their funds and hand them directly to CDFIs to pass through instead of being a direct service provider to borrowers. Unlocking FSA funds from federal hands and giving them to a nonprofit CDFI is a key need to support Native agriculture and has already been shown to work through the USDA 502 housing program. In the 502 program, USDA used to underwrite those loans directly, but they gave a million-dollar loan each to Four Bands Community Fund and Mazaska Owecaso Otipi Financial. **Four Bands was able to serve the same number of customers in one year that the USDA served in a decade due to their community network and relationships. This model needs to be replicated in the BIA and in other federal programs, not just at the USDA.**

27

RECOMMENDATION 27

Use Four Bands and the 502 housing program as a successful case study to advocate for unlocking funds from federal hands to CDFIs. Using community knowledge and relationships, CDFIs can create impressive results not possible through federal entities.

FORMALIZING TRIBAL EFFORTS

Once “Native agriculture” and “producer” are reimagined to include the entirety of agriculture happening across the nation, more participation will occur in local food economies and systems as individuals can see themselves as included and apart of the industry. When community interest grows and tribal leadership prioritizes it, agricultural efforts are formalized, and plans are made to reclaim local food systems. Some tribes have utilized ARMPs and IRMPs. Others, like the Oneida Nation, have developed full strategic plans dedicated to food sovereignty. Through their strategic plan, the tribe created goals directly related to food sovereignty for their people. The goals revolve around creating an adaptable food system, recognizing the importance in relation to enhancing overall health and wellbeing, and expanding networks and opportunities related to the food system.⁹³ To measure goal progress, several objectives were



created to track the tribe’s process toward their food sovereignty goals. The image below provides an overview of their strategic plan goals and outcomes.⁹⁴ This approach firmly roots food sovereignty as an overarching goal and priority for the tribe and outlines key steps needed to accomplish their desired food system rather than having it be an arbitrary thought or dream. The Oneida Nation shared in their plan the aspiration for this to be used as a model for other tribes to produce food sovereignty strategic plans unique to community needs. This is the type of collaboration and resources sharing occurring in Native agriculture and highlights the notion of wanting to see other tribes excel and reach their goals related to agriculture and food systems.

⁹³ Oneida Nation. (2022). Oneida Nation Food Sovereignty Strategic Plan. Pg. 3. Retrieved from <https://oneida-nsn.gov/wp-content/uploads/2022/02/Food-Sovereignty-Strategic-Plan-Goals-anbd-Objectives.pdf>

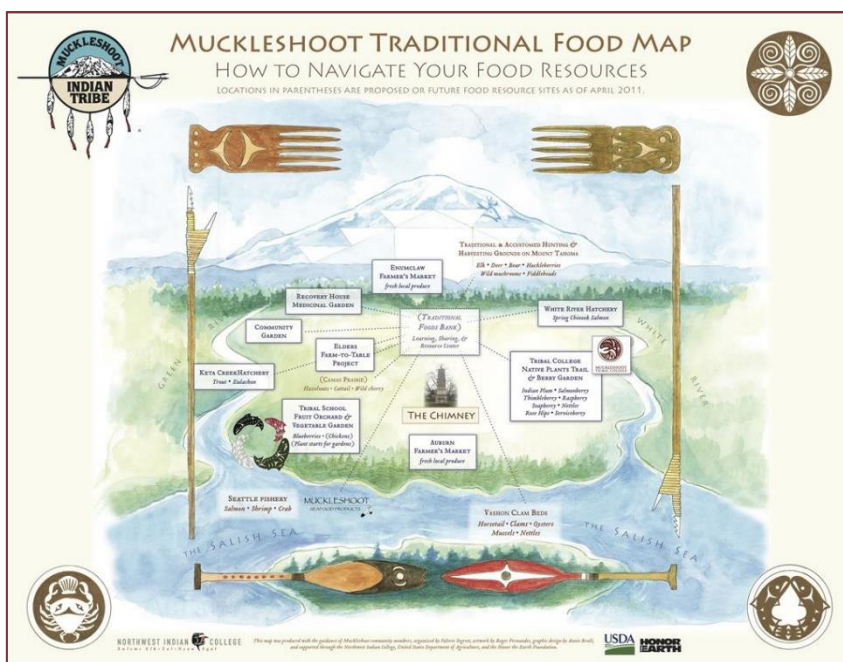
⁹⁴ Ibid. Pg. 2.

28

RECOMMENDATION 28

Osage Nation, like other tribes, have a desire to share the work they've done to move towards food sovereignty with other interested tribes. Creating a resource directory or way to share information and collaborate would be useful for tribes interested in formalizing efforts for activities such as a food sovereignty strategic plan.

Another example of reclaiming their food system comes from the Muckleshoot Tribe in the Northwest. In 2010, the Tribe founded the Muckleshoot Food Sovereignty Project “to promote a return to traditional foods and food practices.”⁹⁵ As part of their efforts, the Tribe bought back over 93,000 acres of ancestral land. The program boasts a variety of initiatives and events including harvest festivals, cultural-sovereignty classes, demonstrations and presentations, and workshops teaching traditional food practices.⁹⁶ The Tribe is a prime example of formalizing efforts to revitalize their culture in respect to traditional foods and practices and offering ways for producers and community members to get involved and learn. The image above depicts the Tribe’s food map and how to navigate food resources all stemming from the center – a learning, sharing, and resource center including a traditional foods bank.⁹⁷



PARTNERSHIPS

Establishing and growing partnerships is crucial to the success of Native agriculture and reestablishing indigenous food systems through the aforementioned avenues. No one organization can change the entire industry; it takes a collective, collaborative effort. Key opinion leaders,

⁹⁵ Native Knowledge 360. (2018). Foods Still Matter: The Muckleshoot Food Sovereignty Project. Retrieved from <https://americanindian.si.edu/nk360/pnw-history-culture/muckleshoot.cshml>

⁹⁶ Ibid.

⁹⁷ Ibid.

surveys, and focus groups provided insights on key players in Native agriculture. Partnerships can be leveraged to create change on every level, from funding to policy to education.

Partnerships are essential to the success of Native agriculture and need to be deep, meaningful, resilient, and long term. Ongoing support to facilitate partnerships is needed, and so is the funding of collaboration over competition. Partnerships beget other partnerships; a key example of this is the Native Farm Bill Coalition. The Coalition was initially supported by the Shakopee Mdewakanton Sioux Community, and now receives support from NAAF, WK Kellogg Foundation, Mazon Jewish Response to Hunger, and others. Through The Coalition's success, more opportunities for partnerships have been unlocked. The 2018 Farm Bill allocated \$3.5 million under the 638 provision for tribal FDPIR entities to purchase and trade tribally produced food through a pilot program.

Case Study

Oneida and Menominee Nations successfully partnered and received part of the 638 provision investment to purchase and trade items from their respective Nations. Menominee Nation's Director of Agriculture reported the positive impact the pilot program had on the Nations: *"The concepts of food as medicine and Indigenous trade rounds are threads in our survival. We've always wanted to take care of our people in ways that our ancestors knew were right. Now we have that ability through this pilot program to supplant or replace ... foods that they purchased from who knows where. We're replacing them with Indigenous vendors."*⁹⁵ Economic development for the tribes has also increased and Native producers had a new opportunity to expand their markets which were previously reported to be volatile and dominated by large corporations.⁹⁶ With the new consistent and reliable market, producers felt more secure about investing in equipment, infrastructure, and land to expand their operations. So not only were the Oneida and Menominee Nations' food systems returning to a local scope, but as a result, Native producers were experiencing more opportunity which only strengthened their ability to expand their operations while securing food sources for their communities. Not surprisingly, there was also reports of the quality of food being immensely better than what the tribes had previously been receiving from the USDA: *"The quality is incredible. We've been purchasing hamburger and beef from Oneida Nation and it's just better. It's fresh, it's good."*⁹⁷ The Oneida and Menominee Nations are a solid example of what unifying efforts through partnerships, like the Coalition, can make possible. Partners advocating together for the betterment of Native agriculture enabled these two nations to also partner and transform their local food systems.

⁹⁸ Oxendine, C. (2022). Native Farm Bill Coalition Eyes Parity, Expanding Successful Pilot Projects Among Key Policy Priorities. Retrieved from <https://tribalbusinessnews.com/sections/food-agriculture/13970-native-farm-bill-coalition-eyes-parity-expanding-successful-pilot-projects-among-key-policy-priorities>

⁹⁹ Ibid.

¹⁰⁰ Ibid.

29

RECOMMENDATION 29

To continue fostering collaboration over competition, there is a need for ongoing support to facilitate partnerships. A never-ending web of connections and partnerships is possible in the Native agriculture industry, and has already been started, but a focus needs to be placed on nurturing and growing it.

An environment of collaboration rather than competition is a major strength of tribes, individuals, and organizations in the Native agricultural sector. Most tribes are open to and do share data and information with each other, and data sovereignty is a key component of tribal sovereignty, which in turn is essential for the success of Native agriculture. **In general, the Native agricultural space is one where collaboration is pursued over competition, although sometimes colonial funding models and competitive grant cycles make the pursuit of grant funding for Native agricultural organizations inherently competitive in nature, when they would prefer to work together.**

Cooperatives are another variety of partnership to support Native agriculture. Specifically, support for the formation of Native cooperatives to assist them in obtaining leases is needed from ITLF's perspective. According to Executive Director Stanger-McLaughlin, NAAF is working with the National Business Cooperative Association to start cooperatives to unburden individual producers and their tribes. Cooperative systems work well with band, clan, and family systems common in Native communities. For a fee, NAAF's cooperatives will open membership to non-tribal members as well. These cooperatives will create closer proximity to processing facilities and reduce supply chain disruption while diversifying rural development. **Regional cooperation among Native nonprofits and tribes to collaborate on production, processing, storage, marketing, or a food hub are also opportunities that should be explored further.** Every tribe may not need or have capacity to support their own facility, but they can still work together to collectively build sovereignty. Partnerships need to be thought of in an organizational lens, but also organization to producer, and producer to producer.

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RECOMMENDATION 30

There is vast opportunity for regional cooperation and collaboration. Regional Native nonprofits and tribes can pool resources to collaborate on production, processing, storage, marketing, or even a food hub. These opportunities are key areas for further exploration.

POTENTIAL PARTNERSHIPS

The importance of locally driven, nationally networked partnerships should not be understated. Local food sovereignty organizations are vital to Indian economies and to revitalizing a local food system. They need to be fortified with sufficient financial resources to catalyze change. Local momentum is essential in making a difference in local food systems and addressing issues like infrastructure development and tribal policy around food codes. Regional partnerships and cooperation are key to building collective tribal sovereignty. Partnering with receptive universities inside and outside of Indian Country to help interpret and elevate data can be a key component of building data sovereignty in support of tribal sovereignty. IAC would also like to see more meaningful, integrated, and less transactional partnerships with NCAI; more resilient and meaningful partnerships with philanthropy through systemic investments; and deeper relationships developed with other Native organizations. Holistic and meaningful partnership development requires tangible support, good intentions, and follow-through from all involved parties.

Federal and philanthropic dollars should work in tandem to support long term partnerships. The federal government and philanthropic organizations should also work with Native CDFIs to support and adopt their innovative financing mechanisms, which can happen more quickly than policy development around financial regulation. According to a representative from Four Bands Community Fund, *“if we can’t move financial systems, there’s potential to be creative with federal and nonprofit partnerships.”*

Native CDFIs can benefit from meaningful partnerships with philanthropy. Four Bands Community Fund relies on philanthropic funding to support their operating and administrative costs, which allows them to utilize and disperse federal resources to their community. Currently, Four Bands is not adequately funded and the work that they do is not appropriately valued or compensated.

Perhaps obviously, Native CDFIs need to continue developing and growing relationships among one another. While regionally, CDFI to CDFI relationships are occurring, they should be happening nationally where they aren’t currently. Resource and knowledge sharing are so vital to Native communities and the Native agriculture industry overall. The table below displays Native lenders/CDFIs across the nation with a description of what work they’re doing in the Native agriculture realm. If not already partners, these organizations should be called upon to create formalized relationships and partnerships to help serve Native producers across the nation.

31

RECOMMENDATION 31

Continue creating and growing relationships and networks among the CDFI industry to strengthen the industry's ability to support Native agriculture.

NATIVE LENDERS/CDFIS IN AGRICULTURE

Native CDFI	Description	Location
Akiptan	Akiptan is a Native DFI that provides loans and technical assistance to those engaged in Indian Agriculture across the nation. They offer opportunities for youth, start-ups, operating costs, and ownership. Aside from lending, Akiptan works with clients to provide technical assistance and support and financial literacy training.	South Dakota
Citizen Potawatomi Community Development Corporation	CPCDC works to finance, promote, educate, and inspire the entrepreneurial growth, economic opportunity, and financial well-being of the Citizen Potawatomi Nation Tribal community and other under-served Native populations through financial education, access to capital, business development services, innovative capacity building practices, and community development initiatives.	Oklahoma
Dine Community Development Corporation	The Corporation is dedicated to the building of sustainable, self-sufficient, independent sovereign Navajo Nation rural communities, through the efficient allocation, and the concentration and preservation of Native American resources. Program based on the Navajo Nation to assist Navajo and Native American entrepreneurs and agripreneurs.	New Mexico
Four Bands Community Fund	Four Bands is a CDFI creating community and economic development on the Cheyenne River Sioux Reservation. They offer business loans including agriculture loans and lines of credit, training, and technical assistance.	South Dakota
Homestead Community Development Corporation (HCDC)	HCDC is a Native CDF developing affordable housing and economic opportunities on or near the rust lands of the Native Hawaiian people. Incorporated by SCHHA leaders, they provide agricultural loans.	Hawaii
Hopi Credit Association	Hopi Credit Association, a CDFI, offers access to agriculture loans for Native producers. They also provide financial education and training opportunities.	Arizona
Lakota Funds	Lakota Funds is a Native CDFI providing the Pine Ridge Reservation with access to capital, technical assistance, business networks, and infrastructure. They offer agriculture loan products and technical assistance to support local producers.	South Dakota
Lummi CDFI	The Lummi CDFI offers access to capital for Native entrepreneurs which is based on honoring Indigenous practices and principles. Lummi CDFI provides capital to Native fishermen and upcoming entrepreneurs. Also provide technical assistance via zoom meetings, podcasts, and one on one options for producers.	Washington
Mvskoke Loan Fund	The Mvskoke Loan Fund is a Native CDFI that provides consumer lending, small business lending and agribusiness lending. They provide technical support and training, expand financial capital available to disadvantaged Native farmers and ranchers, and encourage further growth of Native agribusinesses.	Oklahoma
NACDC-FS	NACDC Financial Services provides alternative financing opportunities for Native American entrepreneurs and small businesses in communities in and near Indian Reservations. They offer agriculture loan products, training, and technical assistance.	Montana
Nakoda-Aaniiih Credit Agency (NACA)	NACA Native CDFI offers agribusiness loans, technical assistance and coaching, and workshops on relevant agriculture and agribusiness topics to the Fort Belknap Indian Community in Montana.	Montana

Native360	Native 360 Loan Fund is a Native CDFI that provides capital and technical assistance to Native business owners. They provide access to capital for producers and created a business plan aimed at financing farm equipment through an established partnership with Akan (John Deere).	Nebraska
Native CDFI Network	The Native CDFI Network is a national network that seeks to unify Native CDFI's. They created a Native CDFI Intermediary which will help extend their agriculture and food producer loan pool. Funding will assist in providing long term low interest loans to applicants seeking capital in Indian Country.	Washington, DC
Northern Shores Community Development	Northern Shores Community Development, Inc. is a Native CDFI that provides loans for farmers and ranchers and other business owners. They provide access to capital and increase agribusiness growth in their community. With agriculture teachers, they also teach sustainability and independence principles to Native farmers, ranchers, and fishers.	Michigan
Northwest Native Development Fund	The Northwest Native Development Fund's is a Native CDFI that empowers entrepreneurs and strives to meet community needs by providing access to capital. They disburse capital to Native producers. Education and trainings on large animals, forestry and fisheries are also provided to agricultural producers.	Washington
Spruce Root Community Development	Spruce Root, Inc. is a Native CDFI dedicated to helping businesses by providing access to capital, technical assistance, and training. They developed the Southeast Alaska Foot Catalyst Fellowship to assist with developing local food security by preserving traditional food knowledge and promoting food sovereignty.	Alaska
The Peoples Partners for Community Development	The Peoples Partners for Community Development is a Native CDFI invested in economic development of the Northern Cheyenne Indian Reservation. They provide financial literacy for youth and capital access for Northern Cheyenne Farmers and Ranchers in order to allow their business operations the opportunity to be transferred intergenerationally.	Montana
Wind River Development Fund	Wind River Development Fund is a Native CDFI promoting self-sufficiency and providing capital and technical assistance. They plan to implement the Wind River Ag Business Development project to increase capital access to farmers and ranchers, provide technical assistance, business planning, agriculture education and one on one support to producers	Wyoming

The organizations interviewed for this report have a variety of partnerships and relationships with one another and work together to support Native producers and the Native agriculture industry. This demonstrates the connections are already happening. They just need to be further replicated. Their partnerships include:

- **ILTF:** ILTF works with IAC on getting more Native people involved with their land and not just leasing their land out. The two organizations are working together to start an Indian Carbon Coalition so that tribes and Indian landowners are not taken advantage of for carbon credits with non-Natives selling them to make money off of Indian Country. Carbon credits for prairie restoration and carbon sequestration can be tied to buffalo programs.

- **IFAI:** IFAI collaborates with IAC on an array of programs, including the Native Farm Bill Coalition. The Coalition involves fifteen intertribal organizations and over 170 tribal nations. They also work together on an annual youth summit and the tribal food safety alliance, which was formed to develop Native specific, culturally appropriate curriculum for tribal food producers around new FDA food safety rules. The Alliance provides trainings across Indian Country. NAAF supports the Alliance. IFAI partners with organizations that provide education and training opportunities for Native producers, especially in regard to food safety. They have had some conversations with IAC about working more closely with a Native CDFI network, with the Indian Land Tenure Foundation, Native Governance Center, and a few other organizations.
- **IAC:** IAC is working with the National Agricultural Statistics Service (NASS), the USDA agency that conducts the National Census of Agriculture released every five years to support the agency in being a better partner to Indian Country. They engage with the Farm Service Agency and NRCS for access to financial resources, business development resources, and conservation infrastructure resources. IAC does liaison work in the space of rural development programming and supports whatever a community's expressed needs are, including housing, water, and electricity infrastructure development.
- **NAAF:** NAAF is aiding with BIA lending and is working with the National Business Cooperative Association to create cooperatives. NAAF is expanding food service and food safety support through the Indigenous Food and Ag Initiative.
- **Oweesta Corporation:** Oweesta is excited for Akiptan to become more active in the agricultural lending space, and they look forward to seeing Akiptan take lead as the expert in the Native agricultural lending industry. Oweesta is willing to partner with Akiptan and other Native CDFIs as a participator in larger projects as needed. For example, if Akiptan has large volume loans to make, Oweesta is willing to consider participating in those types of loans so that Akiptan doesn't have to assume 100% of the risk of the loan.

The regional focus groups provided a great opportunity for Native producers and key organizations, entities, and partners to come together. This allowed for discussion of relevant organizations doing good work in Native agriculture. The following table was compiled from these focus group discussions and who was in attendance. The table displays potential partnerships to explore relevant to Native agriculture. In addition to their name and website, the region they were mentioned in, their reach, and the type of organization are included. While Akiptan may already have existing partnerships with any of the organizations, they're included to show their relevance in the industry due to being mentioned in the focus groups.

FOCUS GROUP IDENTIFIED POTENTIAL PARTNERS FOR AKIPTAN

Partner Name	Type	Website	Reach	Region Mentioned
Anishinaabe Agriculture Institute	Advocacy, Policy, Research	http://anishinaabeagriculture.org/	National	Midwest
American Indian Cancer Foundation	Health, Research	https://americanindiancancer.org/	National	Southern Plains
Affiliated Tribes of Northwest Indians (ATNI)	Tribe	https://atntribes.org/	Northwest	Rocky Mountain
Citizens Potawatomi Nation Department of Real Estate	Tribe	https://www.potawatomi.org/blog/service/real-estate-services/	Citizen Potawatomi Nation	Southern Plains
First Nations Development Institute (FNDI)	Financial, Training, Technical Assistance, Research	https://www.firstnations.org/	National	Southern Plains
Federally Recognized Tribes Extension Program (FRTEP)	Training, Technical Assistance	https://tribalexextension.org/	National	Northwest
Farm Service Agency (FSA)	Financial, Training, Technical Assistance	https://www.fsa.usda.gov/	National	Southern Plains
Greater Yellowstone Coalition	Advocacy, Policy	https://greateryellowstone.org/	National	Southern Plains
Honor the Earth	Environmental, Advocacy, Policy	https://honorearth.org/	National	Midwest
Intertribal Agriculture Council (IAC)	Training, Technical Assistance,	https://indianag.org	National	All

	Advocacy, Policy, Market			
Indian Nation's Conservation Alliance	Environmental , Training, Technical Assistance, Research	https://inca-tcd.org/	National	Eastern
NACDC-FS	Native CDFI	https://www.nacdcfinancialservices.com/index.htm	Blackfeet Indian Reservation	Rocky Mountain
Nimiipuu Community Development Fun (NCDF)	Native CDFI	https://nimiipuufund.org/	Nez Perce Reservation & Idaho, Oregon, Washington	Northwest
NDN Collective	Financial, Advocacy, Policy, Training, Technical Assistance	https://ndncollective.org/	National	Southern Plains
New Mexico Beef Council	Market, Training	http://nmbeef.com/	New Mexico	Navajo
Natural Resources Conservation Service (NRCS)	Financial, Training, Technical Assistance, Research, Environmental	https://www.nrcs.usda.gov/	National	Navajo
Oneida Nation - Food & Ag Dept	Tribe	https://oneida-nsn.gov/resources/environmental/food-ag-area/	Oneida Nation	Midwest
Seneca Nation	Tribe	https://sni.org/	Seneca Nation	Midwest
Tanka Fund	Financial, Training, Technical Assistance	https://tankafund.org/	National	Southern Plains
Texas Bison Association	Advocacy, Training, Health	https://texasbison.org/	Texas	Southern Plains
Texas Tribal Buffalo Project	Market, Training, Technical Assistance, Health	https://www.texastribalbuffaloproject.org/	Texas	Southern Plains
University of New Mexico	Training, Technical Assistance, Research	https://www.unm.edu/	New Mexico	Southwest; Navajo

University of Nevada, Reno	Training, Technical Assistance, Research	https://www.unr.edu/	Nevada	Pacific
USDA	Financial, Training, Technical Assistance, Research	https://www.usda.gov/	National	All



FUTURE THINKING & LASTING CHANGE

Native producers are resilient. They have faced barriers and challenges limiting their access to resources and opportunities for decades at the hand of colonization which has overhauled local food systems and economies. Still, they persevere and strive to create change on an individual, community, tribal, and regional level to transform food systems and reclaim their traditional ways of doing agriculture through a regenerative scope. It only makes sense for the future of Native agriculture to shift on a national level as well. Redefining “agriculture” from a state and federal lens to include all aspects and forms of Native agriculture that are currently happening will only expand opportunities for the nearly 80,000+ Native producers in the U.S. This market study is only the beginning of delving into the vast industry of Native agriculture and what Native producers have to offer their communities and the nation. This study should be used across the industry as applicable by key stakeholders to continue advancing Native agriculture.

Overarching dreams for the future of Native agriculture include support for future generations, keeping dollars local and increased economic development, improved social well-being and relationships with land and long-term health outcomes, tribal sovereignty, food security for all indigenous people, access to technical assistance, trainings, and education, as well as for Indian Country to be seen as the future of agriculture for the United States. Focus group participants were asked to reflect on what Native agriculture would look like if they had access to all the resources, time, money, etc. they needed. **Common themes emerged from responses: access, collaboration, localizing, sustainability, regenerative, and youth.**

Native producers have a vision: access to funding, infrastructure and equipment, and land; collaboration with regional organizations and other tribes; local food processing and facilities and local support systems; overall sustainability; regenerative agriculture practices and a regenerative economy; and youth engagement, participation, knowledge, and programming. This is the future of Native agriculture. This is what needs to be funded and supported through organizations like CDFIs.

A perspective shift on valuing agriculture is key as is promoting tribal sovereignty. Relationships are key to achieve this dream, and relationships should be strengthened between federal programs and tribal producers, as well as tribal programs serving tribal producers. Tribal leaders need to see the value and importance of agriculture and provide support. As one leader stated:

“I’d like to see [...] better relationships being developed and better information sharing and a commitment to tribal agriculture from all three, you know, feds, tribes [...], and tribal producers or operators.”

This goal is also connected to the objective of keeping money circulating in Native economies and can be supported by better investments and access for agricultural opportunities in Indian Country so that tribes are able to leverage programmatic funding opportunities and better support tribal organizations and tribal producers. Federal funding for agriculture needs to be a priority; for so

long, housing, education, health care, and workforce development have been the focus, but other than education, these approaches treat the symptom rather than the cause of issues, which is separation from food systems.

In the future, Native producers will be able to do what they want with their operations. The value of Native land bases will be realized and utilized, and there will be 100% Native control of reservation lands. This is the vision Native producers, key opinion leaders, lenders and CDFIs, community members, organizations, and allies have shared. This will be accomplished by restoring all fee lands to Trust status and restoring massive amounts of public lands to tribes. Individuals will build a balance sheet to be able to buy land around tribal leases to provide extra security. There will be no food insecurity for indigenous people and local foods will be widely available. While each reservation may not be completely food sovereign, tribes will build a strong food economy through growing and producing food as well as importing and exporting it so that Native people are producing food for Native people. Eventually, food systems will be so robust there will be no need for support from entities and organizations. **Indian Country will serve as the model of agriculture for the future in the United States.**

"I think starting on the home front with Indian Country, and really working at that scale, with some of these solutions, will hopefully have ripple effect and impact on greater agricultural communities, beyond Indian Country."

SUMMARY OF RECOMMENDATIONS

1

The Native Farm Bill Coalition is an important ally and partner for Native producers, so active participation and response to these partners should be prioritized for producers and partner organizations, like Akiptan.

2

With new investments in food sovereignty initiatives across Indian Country, we would expect that the total number of Native CDFIs who offer agricultural lending will increase in the next several years in response and, therefore, the total being lent in Indian Country will also increase. Not only that, but the need for Akiptan not only for lending capital but also for best practices for Native agricultural lending will be in high demand.

3

There is growing concern for succession planning among Native producers. The fact that nearly a quarter of our survey respondents have been in operation for 21 years and nearly 40% of producers are over the age of 50 continues to support the potential need for succession planning support with Native producers.

4

There is a need to incentivize prospective partners to co-develop management agreements and support engagement of tribal practitioners on their landscapes. Partnerships with federal agencies should also be pursued to align NRCS practices and resources with traditional land management methods.

5

Tribal landowners need support and technical assistance in writing wills, gifting deeds, and estate planning to help consolidate land holdings so they can be useful for production and prevent further land fractionation.

6

Native producers expressed a need for additional training and technical assistance related to sustainability, climate change, and conservation planning. With the continued impacts of climate change, equipping producers with the knowledge and practices necessary to adapt and pivot is crucial which includes the need for disaster relief support.

7

Advocacy for state, federal offices, and staff to be held accountable for any wrongdoing including racism and discrimination, misinformation, and perpetuating exasperated waits and turnaround on applications.

8

There is a need for training and capacity building for federal and state entities to understand what deployment of their various programs looks like to ensure they are not unintentionally preventing producers from accessing opportunities.

9

Future loan products should be tailored to unmet producer needs which include purchasing new equipment and infrastructure, purchasing land, and purchasing livestock for their operation.

10

CDFIs are capable of offering similar products and programs, dedicated to both youth and adults, through the use of IDAs. For youth in particular, this type of program provides foundational education around financial literacy and business planning.

11

No producers whose sole market is comprised of individual household buyers earned over \$200,000 in profit indicated a need for diversified sales outlets. Producers can be informed of this through technical assistance and educational opportunities like trainings and workshops.

12

When asked what capacity needs the agricultural lenders have which would enable them to serve more Native producers, 100% reported agriculture training for staff indicating this as a real and tangible need for those lending in the agriculture space.

13

Creating a network of collaboration and resource sharing might enable interested lenders in expanding into the Native agriculture space. Similarly, education for clients and potential clients about agriculture in general may help build demand while also helping interested producers become loan ready.

14

There is a need for holistic TA where producers can approach a single provider to receive support in various areas including succession planning, agribusiness development, and more.

15

Partnerships among Native CDFIs and other TA providers, like IAC, can help fill gaps and enable Native producers to access all opportunities.

16

Youth and young adults could be primed into lender, TA, and trainer positions within the agriculture industry. This would take focused outreach to local education institutions and youth programs to access youth and introduce this career path as an option for them early on. This would take the burden off existing CDFI staff to take time to learn a new industry because new staff would come in with the knowledge and experience to hit the ground running offering agriculture loans, TA, and training.

17

Understanding the lack of investment from philanthropy, finding and growing connections with philanthropic funders is needed to make a case for greater investment in grassroots organizations and Native agriculture. This will need to include building capacity of funders to understand and feel comfortable working with Native-led organizations.

18

Tribes need support (in addition to funding) for producing ARMPs. ARMPs have been found to be large undertakings and time consuming. Without access to specialists or technical assistance, produce one may feel farfetched.

19

All Native CDFIs and organizations in the Native agriculture space need to be advocating at the tribal, county, state, and federal levels. These are the entities and organizations most supporting Native agriculture and, thus, have a responsibility to be advocating for the needs of the industry.

20

Effort to indigenize data collection and increase data reporting from Native producers across the nation is needed to get accurate representation of Native agriculture including the funding needs.

21

The term "Native agriculture" needs a collective definition to encompass additional practices including subsistence, land stewardship, and traditional eco-cultural resource stewardship. The term needs to be inclusive of all Native producers.

22

Native producers need training and technical assistance with marketing and access to new markets. They need support in understanding what market opportunities exist and how to enhance their own marketing to highlight their practices and overall story. There is a desire for Native-made products, and Native producers need to be able to access this market.

23

Native CDFIs seeking to serve agricultural producers should implement a succession planning training module that can be offered to producers throughout all stages of their business, but particularly for producers who are seeking to transition out of production within the next several years.

24

Call on partners already doing work with retirement planning, like Four Bands, to act as an advisor for Akiptan to deliver this type of technical assistance and training.

25

Tribal colleges and universities and mainstream institutions provide a deep pool of opportunity. Akiptan, and other players in the ag space, need to create partnerships with receptive institutions. Just scratching the surface, these partnerships offer a pipeline for future leaders in Native agriculture and support with data and research needs.

26

Create a mentorship program connecting young and beginning producers with more established and experienced ones to help grow and encourage youth and beginning farmers. This type of knowledge sharing is needed.

27

Use Four Bands and the 502 housing program as a successful case study to advocate for unlocking funds from federal hands to CDFIs. Using community knowledge and relationships, CDFIs can create impressive results not possible through federal entities.

28

Osage Nation, like other tribes, have a desire to share the work they've done to move towards food sovereignty with other interested tribes. Creating a resource directory or way to share information and collaborate would be useful for tribes interested in formalizing efforts for activities such as a food sovereignty strategic plan.

29

To continue fostering collaboration over competition, there is a need for ongoing support to facilitate partnerships. A never-ending web of connections and partnerships is possible in the Native agriculture industry, and has already been started, but a focus needs to be placed on nurturing and growing it.

30

There is vast opportunity for regional cooperation and collaboration. Regional Native nonprofits and tribes can pool resources to collaborate on production, processing, storage, marketing, or even a food hub. These opportunities are key areas for further exploration.

31

Continue creating and growing relationships and networks among the CDFI industry to strengthen the industry's ability to support Native agriculture.





APPENDIX A: TOOLS

AKIPTAN MARKET STUDY CONSENT FORM

BACKGROUND AND VISION:

Akiptan has been funded by the Native American Agriculture Fund (NAAF) to conduct a national Native Agriculture market study to determine what the unmet financing need is for Native producers amongst other barriers (social, environmental, financial, etc.) that, if addressed, would lead to greater prosperity and sustainability for Native Agriculture. Akiptan contracted Sweet Grass Consulting, LLC to assist with community engagement, data collection, and producing the final market study report.

We are collecting responses from all over Indian Country in hopes to understand the unique opportunities, challenges, and goals for producers in each region and state. These results will influence the creation and/or expansion of services, loan and grant products, and policy efforts to meet these needs. We are collecting responses from Native producers, lenders, nonprofit and community leaders, funders, and governmental representatives through a Native Producer survey, a Lender/CDFI survey, Interviews, and Focus Groups.

PROCEDURES:

As part of this study, there will be focus groups, key opinion leader interviews, a Native producer survey, and a lender survey. Key opinion leader interviews will involve Native producers, organization representatives and staff, and others identified by the study's Advisory Committee. The focus groups will be open to Native producers and stakeholders in the Native agriculture industry. Focus groups will take place virtually. We may contact you in the future for further information and research regarding Native agriculture. Only Akiptan and Sweet Grass Consulting, LLC will have your contact information. Your contact information will not be sold or given to anyone.

DATA:

Data collection will take place between March and July 2022. Data will be stored in FormStack and Excel spreadsheets on a protected computer system and accessible by Akiptan. and Sweet Grass Consulting, LLC. Hard copy files will be stored and accessible at Akiptan in Eagle Butte, SD for the life of Akiptan. Reports and publications will arise from this research in ways that enhance the vision mentioned above. Data can be shared with our partners. However, no names or identifiers will be shared. This information will remain confidential.

RISKS:

There are no known or anticipated mental health or physical risks to participating in this study.

GIFT FOR COMPLETING THE SURVEY & FOCUS GROUP PARTICIPATION:

- Native Producer Survey:
 - First 60 people get \$50 cash
 - 2 Prize drawings of \$500 each
- Focus Groups:
 - \$50 cash per Participant

CONTACT INFORMATION:

Skya Ducheneaux, Executive Director, Akiptan – (605) 964-8081; skya@akiptan.org

CONSENT:

Your participation in this research is completely voluntary, and you are free to withdraw from the study at any time. Your initials acknowledge that you agree to participate in this research. The **ONLY** way you will be publicly identified is if you check the "I request to be identified in the study" box below. **You will remain anonymous unless you request to be identified by checking the box below.**

- I request to be identified in this study
- I DO NOT request to be identified in this study

YOUR INITIALS:

DATE:

PARENT/GUARDIAN INITIALS (IF PARTICIPANT IS UNDER 18 YEARS OLD):

DATE:

NATIVE PRODUCER SURVEY

Thank you for your willingness to participate in this Native Producer Survey. The results of this survey will contribute to a national Native Agriculture market study to determine what the unmet financing need is for Native producers amongst other barriers that, if addressed, would lead to greater prosperity and sustainability for Native Agriculture. We are collecting responses from all over Indian Country in hopes to understand the unique opportunities, challenges, and goals for producers in each region and state. These results will influence the creation and/or expansion of services, loan and grant products, and policy efforts to meet these needs.

Your responses are completely anonymous and will not be connected to your name or your business.

There are survey questions related to your personal demographics, your operations, your goals, opportunities and challenges, your financial situation, and impacts from COVID-19. Historically, Native communities have been underrepresented in the data sources available to the public. Our hopes are for the results of this survey to provide a much more accurate representation of the reality of Native producers throughout Indian Country.

To compensate you for your time, we are offering \$50 cash to the first 60 people who complete this survey. In August, we will also draw 2 names for prize drawings of \$500 each. More information related to compensation at the end of this survey.

ABOUT YOU

STATE OF PRIMARY OPERATIONS: *	COUNTY OF PRIMARY OPERATIONS: *

GENDER: *

Male
 Female
 Non-Binary
 I choose not to respond
 Other

ADDITIONAL PERSONAL IDENTIFICATION (SELECT ALL THAT APPLY):

Head of household
 LGBTQIA
 Person with disability
 Veteran
 None/NA

RACE/ETHNICITY (SELECT ALL THAT APPLY): *

<input type="checkbox"/> African American	<input type="checkbox"/> Asian	<input type="checkbox"/> Native Hawaiian
<input type="checkbox"/> American Indian (Tribe: _____)	<input type="checkbox"/> Caucasian	<input type="checkbox"/> Pacific Islander
<input type="checkbox"/> Alaska Native (Village: _____)	<input type="checkbox"/> Latino or Hispanic	<input type="checkbox"/> Other (please specify):

YEAR YOU WERE BORN: *

PLEASE SPECIFY WHAT TYPE OF PRODUCER YOU ARE AND WHAT PRODUCE AND/OR LIVESTOCK YOU MANAGE: *

<input type="checkbox"/> Farmer	→	<input type="checkbox"/> Beans/Pulses (peas, beans, chickpeas) <input type="checkbox"/> Cereals (wheat, corn, barley) <input type="checkbox"/> Cotton <input type="checkbox"/> Fruit <input type="checkbox"/> Hay/Forage <input type="checkbox"/> Pasture/Grass <input type="checkbox"/> Oil Seeds		<input type="checkbox"/> Root/Tuber (potatoes, yams, etc.) <input type="checkbox"/> Nuts <input type="checkbox"/> Spices <input type="checkbox"/> Sugars/Starches <input type="checkbox"/> Vegetables <input type="checkbox"/> Other (please specify):
<input type="checkbox"/> Rancher	→	<input type="checkbox"/> Alpacas <input type="checkbox"/> Bison <input type="checkbox"/> Cattle: Meat <input type="checkbox"/> Cattle: Dairy <input type="checkbox"/> Chickens <input type="checkbox"/> Donkeys <input type="checkbox"/> Ducks		<input type="checkbox"/> Elk <input type="checkbox"/> Emus <input type="checkbox"/> Geese <input type="checkbox"/> Goats <input type="checkbox"/> Horses <input type="checkbox"/> Mules <input type="checkbox"/> Oxen <input type="checkbox"/> Pigs <input type="checkbox"/> Rabbits <input type="checkbox"/> Sheep <input type="checkbox"/> Turkeys <input type="checkbox"/> Other (please specify):
<input type="checkbox"/> Foraged Products	→	Please list: (examples: nuts, plums, chokecherries, timspsula, wild onions, mint, etc.)		
<input type="checkbox"/> Gardening	→	Please list: (examples: tomatoes, squash, lettuce, etc.)		
<input type="checkbox"/> Hunting/Fishing	→	Please list: (examples: deer, antelope, elk, moose, whales, seals, salmon, fish, clams, quahogs, etc.)		

- Forestry/Fishery
- Value-Added → Please list: (examples: garlic braids, bagged salad mix, lavender soap, sausages, etc.)
- Other (please specify):

RESERVATION OF OPERATIONS (SELECT ALL THAT APPLY): *

- I live and operate on a reservation I live on a reservation but operate off reservation I live off reservation but operate on a reservation I do not live or operate on a reservation

WHICH RESERVATION(S)? *

HAWAIIAN HOMESTEAD OF OPERATIONS (SELECT ALL THAT APPLY): *

- I live and operate on a homestead I live on a homestead but do not operate on a homestead I do not live on a homestead but operate on a homestead I do not live or operate on a homestead

WHICH HOMESTEAD(S)? *

LAND STATUS (SELECT ALL THAT APPLY): *

- Lease Own

LAND TYPE (SELECT ALL THAT APPLY): *

- Fee Trust Restricted Fee

LAND AMOUNT (ACRES) OWNED: *

- NA 1-9 10-49 50-179 180-499 500-999
- 1,000-4,999 5,000-9,999 10,000-14,999 15,000+

LAND AMOUNT (ACRES) OPERATED (THIS INCLUDES LEASES, ETC.): *

- NA 1-9 10-49 50-179 180-499 500-999 1000+
- 1,000-4,999 5,000-9,999 10,000-14,999 15,000+

YOUR OPERATIONS

PRODUCTS SOLD DIRECTLY TO... (SELECT ALL THAT APPLY)

- Consumers/individuals Retail markets/institutions/food hubs/sale barns

WHAT WAS YOUR TOTAL GROSS REVENUE¹ IN 2021 (BEFORE TAXES)? *

- NA Less than \$1,000 \$1,000 to \$2,499 \$2,500 to \$4,999 \$5,000 to \$9,999
- \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$149,999
- \$150,000 to \$199,999 \$200,000 to \$249,999 \$250,000 to \$299,999 \$300,000+

WHAT WAS YOUR NET PROFIT² IN 2021? *

- NA Less than \$1,000 \$1,000 to \$2,499 \$2,500 to \$4,999 \$5,000 to \$9,999
- \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$149,999
- \$150,000 to \$199,999 \$200,000 to \$249,999 \$250,000 to \$299,999 \$300,000+

HOW DOES YOUR GROSS REVENUE/NET PROFIT IN 2021 COMPARE TO BEFORE COVID-19 HIT?

- My 2021 gross/net is higher now than before COVID My 2021 gross/net is lower now than before COVID My 2021 gross/net is about the same as before COVID

ON AVERAGE, HOW SATISFIED ARE YOU WITH HOW MUCH NET INCOME YOUR OPERATIONS EARNS?

- Very unsatisfied Unsatisfied Neither satisfied nor unsatisfied Satisfied Very satisfied

DO YOU OR YOUR SPOUSE/PARTNER HAVE A JOB OFF THE FARM? *

- Yes No

YEARS THAT YOU HAVE OWNED/OPERATED THIS ESTABLISHMENT: *

- 2 years or less 3-4 5-9 10-15
- 16-20 21-30 31+

DO YOU HAVE A SUCCESSION OR TRANSITION PLAN IN PLACE?

- Yes No No, but I want to I don't know

¹ In simple terms, revenue is the money earned through sales, services and other means. If you sell a sandwich for \$5, your current gross revenue is \$5, with the term gross meaning the total amount before subtracting such things as the cost of the meat, bread and staff to make and serve the sandwich.

² Net profit represents the number of sales dollars remaining after all operating expenses, interest, taxes and dividends have been deducted from a company's total revenue.

YOUR GOALS

PLEASE SCALE YOUR CURRENT LEVEL OF KNOWLEDGE REGARDING THE FOLLOWING.

	NOT AT ALL KNOWLEDGEABLE	SOMEWHAT KNOWLEDGEABLE	MODERATELY KNOWLEDGEABLE	VERY KNOWLEDGEABLE	EXTREMELY KNOWLEDGEABLE	NOT APPLICABLE
Developing a business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing/outreach, including accessing other markets (ex. online, consumer wholesale, food hubs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Budgeting/business financials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Add more products (ex. agrotourism, value-added products, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strategic growth and planning for the future (ex. succession or transition planning, resiliency and emergency preparedness)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sustainability, climate change, & conservation planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cultural revitalization and/or food sovereignty practices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SELECT ANY OF THESE AREAS THAT YOU WOULD LIKE ASSISTANCE/TRAINING:

- | | | |
|--|---|--|
| <input type="checkbox"/> Developing a business plan | <input type="checkbox"/> Adding more products (ex. agrotourism, value-added products, etc.) | <input type="checkbox"/> Cultural revitalization and/or food sovereignty practices |
| <input type="checkbox"/> Marketing/outreach, including accessing other markets | <input type="checkbox"/> Strategic growth and planning for the future | <input type="checkbox"/> Other |
| <input type="checkbox"/> Budgeting/business financials | <input type="checkbox"/> Sustainability, climate change, & conservation planning | |

DO YOU HAVE ANY UNMET NEEDS? PLEASE SELECT ALL THAT APPLY AND PROVIDE THE DOLLAR AMOUNT NEEDED TO ACHIEVE THIS GOAL. *

GOAL	AMOUNT OF MONEY NEEDED TO ACHIEVE THIS GOAL
Purchase more land for my operations	\$
Purchase livestock for my operations	\$
Purchase new equipment and/or infrastructure for my operations	\$
Refinance my debt with a better lender	\$
Expand operations (ex. Sell to broader demographic, add more products, value-added products, sell online, etc.)	\$
Fix/maintain the equipment and/or infrastructure I have	\$

HOW CONFIDENT ARE YOU IN YOUR ABILITY TO ACHIEVE YOUR GOALS?

- Not at all confident
 Somewhat confident
 Very confident

WHAT RESOURCES WOULD YOU UTILIZE TO HELP YOU WITH YOUR GOALS (SELECT ALL THAT APPLY)? *

- | | | |
|--|---|---|
| <input type="checkbox"/> Finance/Funding Opportunities | <input type="checkbox"/> Technical Assistance | <input type="checkbox"/> Networking |
| <input type="checkbox"/> Workshops/Training | <input type="checkbox"/> Conservation/Natural Resources | <input type="checkbox"/> Professional Development |
| <input type="checkbox"/> Marketing Support | <input type="checkbox"/> Legal Assistance | <input type="checkbox"/> Other (please specify): |

FINANCIAL WELL-BEING

DO YOU CURRENTLY HAVE A SAVINGS ACCOUNT? *

- Yes No

If NO, why not?

IN THE PAST FIVE YEARS HAVE YOU UTILIZED...(SELECT ALL THAT APPLY) *

- | | | | |
|--|--|---|----------------------------------|
| <input type="checkbox"/> Payday loans | <input type="checkbox"/> Pawn shop | <input type="checkbox"/> Friend/family loans | <input type="checkbox"/> None/NA |
| <input type="checkbox"/> Check cashing | <input type="checkbox"/> Car title loans | <input type="checkbox"/> Contractor loans or other loans from a place that is not a bank, credit union, or CDFI | |

HAVE YOU APPLIED FOR A LOAN IN THE PAST FIVE YEARS (EXCLUDING YOUR ANNUAL OPERATING NOTE)? *

- Yes → Were you approved for the loan?
 - Yes
 - No
 - I don't know

No → If no or I don't know, how confident do you feel in your ability to apply for and receive a loan?

Very confident
 Confident
 Neither confident nor unconfident
 Unconfident
 Very unconfident

WHAT SOURCES OF CAPITAL HAVE YOU RAISED FOR YOUR OPERATION? *

Bank Loan CDFI Loan Grant Private Investment IDA None

HOW SATISFIED ARE YOU WITH THESE SOURCES OF CAPITAL? (E.G. LOAN TERMS, INTEREST RATES, STAFF, SERVICES AND SUPPORT OFFERED, ETC.)*

Very unsatisfied Unsatisfied Neither satisfied nor unsatisfied Satisfied Very satisfied

What did you like/dislike about these programs? (for example: application process, staff, services and support offered, etc.)

PLEASE SELECT ANY OF THE INTEREST RATES YOU CURRENTLY HAVE FOR ALL OF YOUR LOANS:

0% interest 1-2% 3-4% 5-6% 7-8% 9-10% 11-14% 15-19% 20%+

OVERALL, DO YOU FEEL LIKE THE LENGTH/TERM(S) OF YOUR LOAN(S) ARE SUFFICIENT ENOUGH TO PAY THEM OFF? *

Yes No

WHAT IS YOUR TOTAL DEBT/LIABILITIES FOR YOUR OPERATIONS? *

NA Up to \$4,999 \$5,000 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999
 \$50,000 to \$99,999 \$100,000 to \$149,999 \$150,000-\$249,999 \$250,000 to \$349,999 \$350,000+

RECEIVING INFORMATION AND NEWS

WHERE DO YOU GET MOST OF YOUR NEWS/INFORMATION FROM?

Radio Facebook An Event (please specify): _____
 Website Twitter Community Entity (please specify): _____
 Newspaper LinkedIn Local or Regional Organization (please specify): _____
 Pamphlet Instagram Other (please specify): _____
 Bulletin YouTube
 Email Other social media (please specify): _____
 Word of Mouth _____
 My Tribe _____

WHICH NETWORKS WOULD YOU LIKE TO RECEIVE UPDATES FROM (EVENTS, OPPORTUNITIES, TRAININGS, ETC.)?

Akiptan, Inc. Intertribal Agriculture Council (IAC) Indian Land Tenure Foundation (ILTF)
 Native American Agriculture Fund (NAAF) Indigenous Food and Agriculture Initiative Native Farm Bill Coalition

PLEASE PROVIDE AN EMAIL ADDRESS IF YOU WANT TO BE INCLUDED IN ANY OF THESE NETWORKS ABOVE:

WOULD YOU BE WILLING TO PARTICIPATE IN A FOCUS GROUP AND REPRESENT YOUR REGION AS A NATIVE PRODUCER? (IF YES, PLEASE PROVIDE SOME FORM OF CONTACT INFORMATION SO WE CAN REACH YOU)

Yes No

CONTACT INFORMATION FOR FOCUS GROUP (EMAIL AND/OR PHONE NUMBER):

THANK YOU!

SURVEY REIMBURSEMENT AND PRIZE DRAWINGS

To compensate you for your time, we are providing \$50 cash to the first 60 people who complete this survey. In August, we will also draw 2 names for prize drawings of \$500 each. In order to be entered into the drawing and/or be compensated for your time, we need your name and mailing address. Your name and contact information is not attached to your responses. Your responses are anonymous. Your name and contact information are needed in order to disburse reward for participating.

NAME (FIRST, LAST):

MAILING ADDRESS:	CITY:	STATE:	ZIP:
_____	_____	_____	_____

BEST NUMBER TO CALL YOU (WE WILL ONLY CALL YOU IF YOU WIN THE \$500 PRIZE):

LENDER SURVEY

Thank you for your willingness to participate in this survey. The results of this survey will contribute to a national Native Agriculture market study to determine what the unmet financing need is for Native producers amongst other barriers that, if addressed, would lead to greater prosperity and sustainability for Native Agriculture. We are collecting responses from all over Indian Country in hopes to understand the unique opportunities, challenges, and goals for producers in each region and state. We are also collecting responses from lenders, Native producers, nonprofit and community leaders, funders, and governmental representatives. These results will influence the creation and/or expansion of services, loan and grant products, and policy efforts to meet these needs.

Agriculture Lenders Note: To prepare for this survey, please note we ask information related to your loan portfolio and products over the last five years related to Agriculture (total \$ requested, total loan capital disbursed, %/\$ loans that went to Native borrowers, %/\$ that were Agriculture loans, % of Agriculture loans that went to beginning vs experienced producers, % of Agriculture loans that went to youth (20 & under), % of Agriculture loans that went to Native producers).

ABOUT YOUR ORGANIZATION:

NAME:	ORGANIZATION NAME:	
CITY/STATE/LOCATION OF OFFICE: *		
IS YOUR ORGANIZATION LOCATED ON, OFF, OR NEAR A RESERVATION?*		
<input type="checkbox"/> On reservation	<input type="checkbox"/> Off reservation	<input type="checkbox"/> Near reservation
If on or near a reservation, which one?		
YEAR ORGANIZATION ESTABLISHED: *	SERVICE AREA: *	
TARGET MARKET (BE SPECIFIC. E.G., COUNTIES SERVED, DEMOGRAPHICS SERVED, TRIBAL MEMBERS, TRIBES SERVED, ETC.): *		

SERVICES & PRODUCTS OFFERED

DOES YOUR ORGANIZATION OFFER...?*		
<input type="checkbox"/> Agriculture-related training	<input type="checkbox"/> Agriculture-related TA	<input type="checkbox"/> Agriculture lending / loans to agriculture producers
If you are NOT currently offering agriculture training/TA, do you want to?		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Maybe

INFORMATION FOR LENDERS WHO DO NOT CURRENTLY OFFER AG LOANS SKIP THIS SECTION IF YOUR ORGANIZATION DOES OFFER AG LOANS

WHY DOESN'T YOUR ORGANIZATION OFFER AGRICULTURE LOANS? *		
DO YOU WANT TO OFFER AGRICULTURE LOANS? *		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Maybe
If YES or MAYBE, what have been the barriers for your organization to start offering agriculture loans? *		
<input type="checkbox"/> Funding (lack of flexibility)	<input type="checkbox"/> Board approval	
<input type="checkbox"/> Staff capacity (time)	<input type="checkbox"/> Loan software capability	
<input type="checkbox"/> Staff capacity (knowledge/experience)	<input type="checkbox"/> Reporting	
<input type="checkbox"/> Not enough demand	<input type="checkbox"/> Competition	
<input type="checkbox"/> Lack of loan ready producers	<input type="checkbox"/> Other (please specify):	
<input type="checkbox"/> Collecting/UCC process		

HAS YOUR ORGANIZATION EVER OFFERED AGRICULTURE LOANS?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
If YES, why did you remove this product?	

LOAN INFORMATION FOR AGRICULTURE LOANS ONLY
SKIP THIS SECTION IF YOU DO NOT OFFER AGRICULTURE LOANS

WHAT TYPES OF AGRICULTURE LOANS DO YOU OFFER (SELECT ALL THAT APPLY)? *

- | | | |
|--|---|--|
| <input type="checkbox"/> Land purchase | <input type="checkbox"/> Operating | <input type="checkbox"/> Infrastructure |
| <input type="checkbox"/> Equipment | <input type="checkbox"/> Food Sovereignty | <input type="checkbox"/> Other (please specify): |
| <input type="checkbox"/> Livestock | | |

MINIMUM LOAN AMOUNT FOR EACH AGRICULTURE LOAN PRODUCT: *

MAXIMUM LOAN AMOUNT FOR EACH AGRICULTURE LOAN PRODUCT: *

\$

\$

CURRENT INTEREST RATES FOR AGRICULTURE LOAN PRODUCTS (BE SPECIFIC E.G. LAND EQUIPMENT, LIVESTOCK, AND OPERATING LOANS RANGE FROM 3-8% INTEREST): *

CURRENT LOAN TERMS OFFERED FOR AGRICULTURE LOAN PRODUCTS (BE SPECIFIC E.G. LAND EQUIPMENT, LIVESTOCK, AND OPERATING LOANS RANGE FROM 1-10 YEARS):

WHEN YOU ARE RISK RATING AND UNDERWRITING, WHAT ARE THE **TOP 5** FACTORS FOR YOU IN DETERMINING RISK FOR AGRICULTURE LOANS? (SELECT **TOP 5** ONLY) *

- | | | |
|---|---|--|
| <input type="checkbox"/> Collateral Coverage Ratio ¹ | <input type="checkbox"/> Coaching Hours | <input type="checkbox"/> Succession Plan |
| <input type="checkbox"/> Credit Score | <input type="checkbox"/> Lending Hours | <input type="checkbox"/> Loan Amount |
| <input type="checkbox"/> Character Score | <input type="checkbox"/> Loan Payment | <input type="checkbox"/> Loan Type |
| <input type="checkbox"/> Payment from Per Capita | <input type="checkbox"/> Years in Industry | <input type="checkbox"/> Interest Rate |
| <input type="checkbox"/> Actual Cash Flow | <input type="checkbox"/> Equity Invested by Owner | <input type="checkbox"/> Term |
| <input type="checkbox"/> Annual Household Debt | <input type="checkbox"/> Debt Service Coverage Ratio ² | <input type="checkbox"/> Sector/Industry/Producer Type |
| <input type="checkbox"/> Annual Household Income | <input type="checkbox"/> # Of Derogatory Marks | <input type="checkbox"/> Down Payment |
| <input type="checkbox"/> Level of Client Engagement | <input type="checkbox"/> Repeat Client | <input type="checkbox"/> Other (please specify): |
| <input type="checkbox"/> Months in Business | <input type="checkbox"/> Business Plan | |

HAS YOUR ORGANIZATION DONE ANY LEASEHOLD MORTGAGES?

- Yes No

LOAN DEMAND: PLEASE PROVIDE THE TOTAL \$ AMOUNT REQUESTED BY APPLICANTS FOR AGRICULTURE LOAN PRODUCTS OVER THE LAST 5 YEARS (REGARDLESS OF IF THEY WERE APPROVED OR NOT): *

\$

WHAT IS THE MOST CHALLENGING PART ABOUT LENDING TO NATIVE PRODUCERS? THINK ABOUT CHALLENGES THAT EXISTED PRIOR TO COVID-19 AS WELL. *

- | | |
|--|---|
| <input type="checkbox"/> Funding (lack of flexibility) | <input type="checkbox"/> Board approval |
| <input type="checkbox"/> Staff capacity (time) | <input type="checkbox"/> Loan software capability |
| <input type="checkbox"/> Staff capacity (knowledge/experience) | <input type="checkbox"/> Reporting |
| <input type="checkbox"/> Not enough demand | <input type="checkbox"/> Competition |
| <input type="checkbox"/> Lack of loan ready producers | <input type="checkbox"/> Other (please specify): |

Please explain these challenges further:

WHAT IS YOUR GOAL FOR PROVIDING TA AND TRAINING TO NATIVE PRODUCERS?

- Stop providing TA/training for Native producers
- Keep it the same
- Expand our agriculture TA/training (add virtual/in-person)
- Expand our agriculture TA/training (geographic/demographic reach)
- Expand our agriculture TA/training (topics/types offered)
- Other (please specify):

¹ Collateral Coverage is what percentage of the loan that is secured by collateral.

² Debt service coverage ratio is a ratio that measures the business's ability to pay their debt with their cash flow

WHAT IS YOUR GOAL FOR YOUR AGRICULTURE LENDING? *

- Stop doing agriculture lending
- Keep it the same
- Expand our agriculture lending (\$ disbursed)
- Expand our agriculture lending (geographic/demographic reach)
- Expand our agriculture lending (products/types of loans offered)
- Other (please specify):

Please explain your goal further:

**PLEASE ESTIMATE THE FOLLOWING LOAN INFORMATION FROM THE LAST 5 YEARS:
PLEASE NOTE: WE ARE ASKING FOR THE % OF \$ IN LOAN CAPITAL DISBURSED, NOT THE # OF LOANS DISBURSED.**

Please specify which year(s) you are reporting in this section: * 2017 2018 2019 2020 2021

TOTALS FOR ALL YEARS BEING REPORTED....

Total Loan Capital Disbursed (total all loan products combined): *	\$	
% and \$ of total loans disbursed that went to Native producers: *	%	\$
% and \$ of loans disbursed that are agriculture loans: *	%	\$
% of agriculture loans that went to beginning producer (a beginning producer is typically someone with five or less year's management experience):	%	
% of agriculture loans that went to youth (20 & under):	%	
% of agriculture loans that went to Native producers: *	%	

TYPES OF FUNDING RECEIVED IN THE LAST 5 YEARS (SELECT ALL THAT APPLY): *

- USDA
- CDFI Intermediary
- NAAF
- Private Donations
- Philanthropy
- Banks
- CDFI Fund
- Other (please specify):
- Impact Investors

DO YOU EXPERIENCE UNIQUE BARRIERS WITH FUNDING RELATED TO YOUR AGRICULTURE LENDING? THINK ABOUT CHALLENGES THAT EXISTED PRIOR TO COVID-19 AS WELL. *

- Yes No

If YES, please explain these barriers. Include how you think these funding barriers, gaps, and issues could be addressed:

WHAT DOES YOUR ORGANIZATION NEED, CAPACITY-WISE, IN ORDER TO SERVE MORE NATIVE PRODUCERS? *

- Loan Training for Staff
- Better Infrastructure (virtual and/or office)
- Agriculture Training for Staff
- More Efficient/Effective Loan Committee
- Fundraising/Grant Writing Training for Staff
- Marketing & Outreach
- More Staff
- Updated Risk Analysis Model
- Database and Reporting System
- More Partnerships
- Strategic Plan
- Other (please specify):

Please explain your needs further:

DOES YOUR ORGANIZATION USE GUARANTEE PROGRAMS FOR YOUR AGRICULTURE LENDING? *

- Yes No →

If NO, do you want to?

IF APPLICABLE, DO YOU SEE YOUR TRIBE AS BEING A SUPPORTIVE PARTNER IN NATIVE AGRICULTURE? WHY OR WHY NOT? *

- Yes No

Why or why not?

HAS YOUR ORGANIZATION ADVOCATED FOR ANY OF THE POLICY SHIFTS RELATED TO NATIVE AGRICULTURE LISTED BELOW?

- Farm Bill Land Issues None/Not Applicable
 Climate Change Capital Access Other (please specify):

Please explain:

YOUR INSIGHTS ABOUT THE NATIVE AGRICULTURE INDUSTRY

PUT YOUR PRODUCER HAT ON. THIS SECTION IS PRODUCER-FOCUSED, NOT ORGANIZATION-FOCUSED.

OUTSIDE OF YOUR ROLE/ORGANIZATION, WHAT OPPORTUNITIES *CURRENTLY EXIST* IN YOUR AREA FOR NATIVE PRODUCERS?

WHAT ARE THE TOP 3 BARRIERS OR ISSUES FOR NATIVE PRODUCERS IN YOUR AREA? THINK ABOUT CHALLENGES THAT EXISTED PRIOR TO COVID-19 AS WELL (E.G., GEOGRAPHY/LAND, POLITICS, CLIMATE/CLIMATE CHANGE, DISCRIMINATION, FUNDING ALLOCATION, ETC.)

HOW CAN THESE GAPS BE FILLED? WHAT OPPORTUNITIES ARE NEEDED IN YOUR AREA FOR NATIVE PRODUCERS TO BE SUCCESSFUL? BE SPECIFIC.

KEY OPINION LEADER INTERVIEW

Request for Interview: Akiptan National Native Agriculture Market Study

Hello _____.

My name is _____ and I work with Sweet Grass Consulting. We have been contracted by Akiptan, a Native CDFI out of Eagle Butte SD, to conduct a national Native Agriculture market study to determine what the unmet financing need is for Native producers amongst other barriers that, if addressed, would lead to greater prosperity and sustainability for Native Agriculture. We are collecting responses from all over Indian Country in hopes to understand the unique opportunities, challenges, and goals for producers in each region and state. We are also collecting responses from lenders, Native producers, nonprofit and community leaders, funders, and governmental representatives. These results will influence the creation and/or expansion of services, loan and grant products, and policy efforts to meet these needs.

We feel that you would have a considerable amount of knowledge to provide and would like to conduct an interview with you. The meeting will take no more than 45 minutes.

Please follow this link to schedule your interview: [insert calendly link]. If that link doesn't work for you, let me know and I can provide some availability via email. The link also includes access to your consent form. Please review and sign this prior to your interview.

For your reference, interview topics will include the following:

- Your role & background in Native agriculture
- Underutilized & emerging opportunities/resources/programs
- Native producers' greatest barriers in your area (prior to COVID as well)
- What is needed in your area for Native producers to thrive / how gaps can be filled to address barriers
- Policy shifts/efforts needed
- Overall dream/hope for Native agriculture

KOL INFORMATION

INTERVIEWER NAME:

DATE OF INTERVIEW:

INTERVIEWEE NAME:

CONTACT INFO (PHONE OR EMAIL):

ORGANIZATION:

TITLE:

SERVICE AREA:

DESCRIBE ROLE IN YOUR CURRENT POSITION (IF RETIRED, WHAT IS THEIR BACKGROUND?):

DESCRIBE YOUR ORGANIZATION'S ROLE AND IMPACT IN THE NATIVE AGRICULTURE INDUSTRY:

ARE YOU A PRODUCER? PLEASE EXPLAIN (E.G., FARMER, RANCHER, TYPE OF LIVESTOCK, ETC.)

INDUSTRY INSIGHTS

ARE THERE UNDERUTILIZED OR EMERGING OPPORTUNITIES, RESOURCES, PROGRAMS, ETC. FOR NATIVE PRODUCERS? HOW DO WE MAKE THEM MORE UTILIZED?

What opportunities currently exist for native producers? Be specific about where these opportunities exist (national, regional, tribal, etc.):

WHAT HAVE BEEN THE BIGGEST BARRIERS FOR NATIVE AGRICULTURE SUCCESS IN YOUR AREA? THINK ABOUT CHALLENGES THAT EXISTED PRIOR TO COVID AS WELL. LONG AND SHORT-TERM CHALLENGES TO OVERCOME.

Have them explain each barrier in depth, with example(s). (e.g., geography/land, politics, climate/climate change, discrimination, funding allocation, etc.)

If possible, speak to:

- Native producer barriers vs
- Lender/CDFI barriers vs
- Nonprofit/CDC barriers

WHAT IS NEEDED IN YOUR AREA FOR NATIVE AGRICULTURE TO THRIVE? HOW CAN THESE GAPS BE FILLED? WHAT OPPORTUNITIES OR SUPPORT/RESOURCES ARE NEEDED IN YOUR AREA SPECIFICALLY?

Be specific around the following items, if possible:

- *Loan programs & financial models (lenders, CDFIs, risk models, access to capital, etc.)*
- *Funding/fundraising (\$ amounts, sources, etc.)*
- *Development services (be specific)*
- *Policy (be specific)*
- *Data (be specific)*
- *Collaboration & partnerships (between what organizations/agencies)?*

IF NOT ALREADY ANSWERED, HAS YOUR ORGANIZATION ADVOCATED FOR POLICY SHIFTS RELATED TO NATIVE AGRICULTURE? PLEASE EXPLAIN.

WHAT ARE YOUR DREAMS/HOPES FOR THE FUTURE OF INDIAN AGRICULTURE?

ANYTHING ELSE WE SHOULD KNOW, OR FOLKS WE SHOULD TALK TO?

IF THEY ARE A LENDER, PROVIDE LENDER SURVEY LINK: https://sweetgrassconsulting.formstack.com/forms/lender_cdfi_survey

IF THEY ARE A NATIVE PRODUCER, PROVIDE THE NATIVE PRODUCER SURVEY LINK: https://sweetgrassconsulting.formstack.com/forms/native_producer_survey

FOCUS GROUP		
SESSION TOPIC	DESCRIPTION	TIME
Welcome & Introductions	<ul style="list-style-type: none"> - RECORD - 2 min Provide overview of project as a whole <ul style="list-style-type: none"> o VIDEO: https://www.youtube.com/watch?v=6NA9oBWhJWU - Mention \$50 compensation. They need to provide first/last name and a mailing address (can do this via email after focus group). If they wish to opt out of that compensation, they need to let you know as well. - 1 min Overview of focus group agenda - BRIEF! Go around and say name, org name and/or producer, state/rez they represent 	15 minutes
NOTE FOR THE FOLLOWING FOCUS GROUP ACTIVITIES	<ul style="list-style-type: none"> - Sweet Grass can use Jamboard provided to take notes, send Jamboard link to folks but don't make them use it. Sweet Grass use Jamboard as presentation tool as well. - If only a couple people show up, do not use Menti and just ask the question and take notes from their response. - If Menti isn't working for someone just have them type in chat or say out loud – then insert that manually into Menti. 	
Big Picture Convo About Strengths/Assets and Barriers/Challenges Use People/Places/Things below as prompts to get people to dig deeper on more specific topics	<ul style="list-style-type: none"> - Menti: When you think of the current strengths, opportunities, and assets in the Native Agriculture industry, what/who do you think of? [5 min] <ul style="list-style-type: none"> o Share Menti + clarify anything, have open convo [15 min] - Menti: What have been the biggest barriers for Native agriculture success in your area? <i>Think about challenges that existed prior to covid as well.</i> [5 min] <ul style="list-style-type: none"> o Share Menti + clarify anything, have open convo [15 min] o Try to get folks to collaborate more here. If a producer mentions x thing as a barrier, maybe one of the organizations/funders can provide some guidance. o Take heavy notes here - Discussion: what is needed in your area for native agriculture to thrive? <ul style="list-style-type: none"> o PROMPTS: How can these gaps be filled? What opportunities or support/resources are needed in your area specifically? [10 min] 	40 minutes
People	<ul style="list-style-type: none"> - <i>Generational barriers/opportunities</i> - <i>Youth</i> - <i>Discrimination/racism</i> - <i>Partners</i> - <i>Networks</i> - <i>TA providers</i> - <i>Producer needs vs nonprofit needs vs lender/CDFI needs</i> - <i>Beginning vs established producers</i> - <i>Other ag careers outside of producer</i> - <i>Tradition/culture/lifeways</i> - <i>Succession plan</i> 	10 minutes as needed to dig deeper
Places	<ul style="list-style-type: none"> - <i>Land</i> - <i>Tribe</i> - <i>Processing or packing facilities</i> - <i>Food hubs</i> - <i>Food deserts</i> - <i>Climate/climate change</i> - <i>Regional issues that are unique</i> 	10 minutes as needed to dig deeper
Things	<ul style="list-style-type: none"> - <i>Funding</i> - <i>Programming</i> - <i>Resources</i> - <i>Policy</i> - <i>Food sovereignty programs</i> - <i>Loan programs + guarantees</i> - <i>Data/census/allocation</i> - <i>Federal/state/regional resources</i> 	10 minutes as needed to dig deeper

<p>Visioning Activity</p>	<ul style="list-style-type: none"> - Menti: In perfect world, you have all the resources and time you need. What does your operations, your organization, or your community/region look like? What does Native Agriculture look like in your region - <i>E.g. We would be national instead of regional, we would have this much \$ coming in, we would serve this many producers, I would have x acres and \$ of profit, my daughter would take over the business.</i> - Give them a few minutes to respond individually on Menti or Zoom chat. - Depending on size of group, you can have them go one-by-one or more as a group effort - PROMPTS: <ul style="list-style-type: none"> o Discuss challenges to meeting this idea? o Solutions/best practices? o Who should be involved? o Policy/funding changes needed? o Note if/how response from industry leaders & producers provide different perspectives o Again, try to get them collaborate on this together rather than you needing to ask a bunch of prompts 	<p>30 minutes</p>
<p>Wrap Up</p>	<p>Thank you to everyone who came Send native producers and lender survey links again</p> <ul style="list-style-type: none"> • PRODUCER: https://sweetgrassconsulting.formstack.com/forms/native_producer_survey • LENDER: https://sweetgrassconsulting.formstack.com/forms/lender_cdfi_survey <p>Will send follow-up emails for compensation Final report of results ready in December</p>	

OTHER LOGISTICS / CONSIDERATIONS

1. Copy jam board & mentis prior to meeting – put your region’s name in title of everything
2. Copy compensation form in Formstack
3. Assign co-facilitator to take notes, help with menti as needed, and help manage chat
4. Record meeting
5. If producer survey representation is low in that region, try to get as much producer perspective as possible and focus that conversation on producer experience.
 - a. **AS OF 6/15/2022**

Region	#	%
Alaska	2	2%
Eastern	4	4%
Eastern Oklahoma	6	5%
Great Plains	40	36%
Midwest/Great Lakes	2	2%
Navajo	8	7%
Northwest	9	8%
Pacific	3	3%
Rocky Mountains	24	22%
Southern Plains	2	2%
Southwest	4	4%
Western	6	5%

- Farmer - 25%
 - Foraged Products - 7%
 - Gardening - 25%
 - Hunting/Fishing- 16%
 - Value-added - 10%
 - Rancher - 70%
 - Forestry/fishery - 3%
 - Other - 7%
6. Make sure to give everyone there the native producer survey link before ending the focus group meeting. Also Lender survey – if native CDFI at focus group hasn't filled out lender survey, send that to them.
 7. After focus group, send out thank you email reminding them about surveys and \$50 compensation FormStack survey. They need to provide first/last name and a mailing address. If they wish to opt out of that compensation, they need to let you know as well.
 8. Download all menti stuff and Jamboard and stick in Akiptan folder

POTENTIAL PROMPTS FOR FOCUS GROUPS (to get more input for producer perspective):

- What do you wish you knew before you started your operations?
- What have been the biggest barriers to your operations (e.g. climate change, market shifts, workforce and employees, lack of funding, etc.)? Please also consider barriers prior to the covid pandemic.
- What do you think has made you the most successful in your operations?
- What opportunities are needed in your area for native producers to thrive?
- Describe the impact the covid-19 crisis has had on your business and any steps you've taken. Note if business is closed and when it closed.

APPENDIX B: REGIONAL REPORT

AKIPTAN CDFI

NATIVE AGRICULTURE MARKET STUDY

REGIONAL REPORTS

DECEMBER 2022



ALASKA

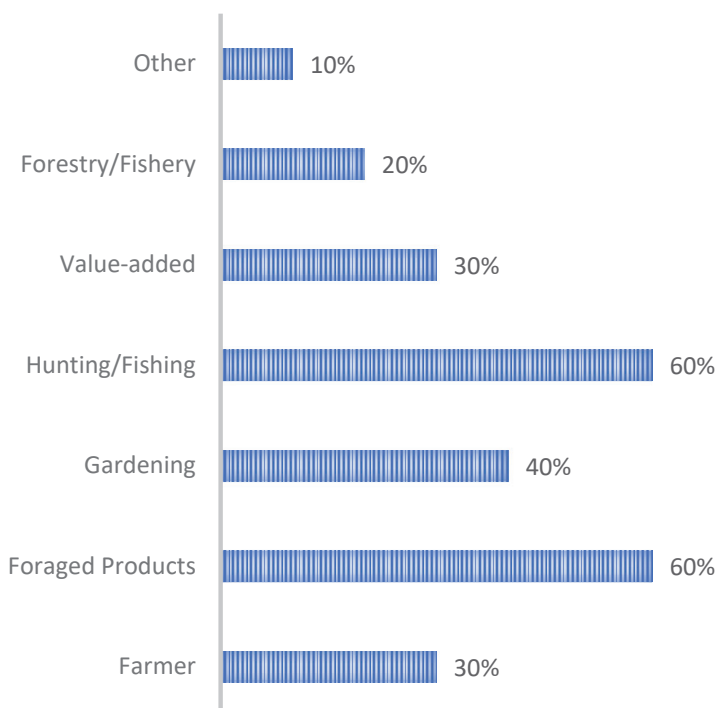
KEY BARRIERS: CLIMATE CHANGE, ENVIRONMENTAL THREATS DUE TO RISING TEMPERATURES AND SEA LEVELS, DISCRIMINATION AGAINST TRADITIONAL FOODWAYS PRACTITIONERS, LACK OF A TRIBAL LAND BASE

KEY NEEDS: GRANT FUNDING AND CAPACITY BUILDING

DEMOGRAPHICS

- 10 Native Alaskan producers completed the producer survey. 70% are female and 30% male, 40% are the head of their household, 10% identify as LGBTQIA+, and 20% have a disability.
- 90% are Alaska Native, 10% are African American, 20% are Caucasian, 20% are American Indian, and 30% are multi-racial.
- Producers range in age from 32 to 65, with an average age of 46. 40% are beginning producers.

PRODUCER TYPE



VILLAGES AND COMMUNITIES:

KING COVE, CHEESH'NA, CIRCLE, SITKA, VALDEZ, GRAYLING/WASILLA, KING ISLAND, NENANA, WHITTIER, SELDOVIA, ALEUT COMMUNITY OF ST. PAUL ISLAND

RESILIENCY

40% of U.S. tribes are in Alaska and they receive less support than Native nations in the lower forty-eight states. There is a need for increased technical assistance to support Alaska Native tribes, and partnerships are key for service providers looking to intentionally expand support to Native communities across Alaska. Identifying key organizations and individuals will help ensure greater success.

Partnerships are also key for future research efforts. The best way to engage with tribes and/or tribal communities is by leveraging existing reporting and input structures to receive a place on tribal and ANC meeting agendas.

Local and regional organizations mentioned by surveyed producers who provide information and support include Ahtna Intertribal Resource Commission, TCC, Nenana, and IAC.

ALASKA

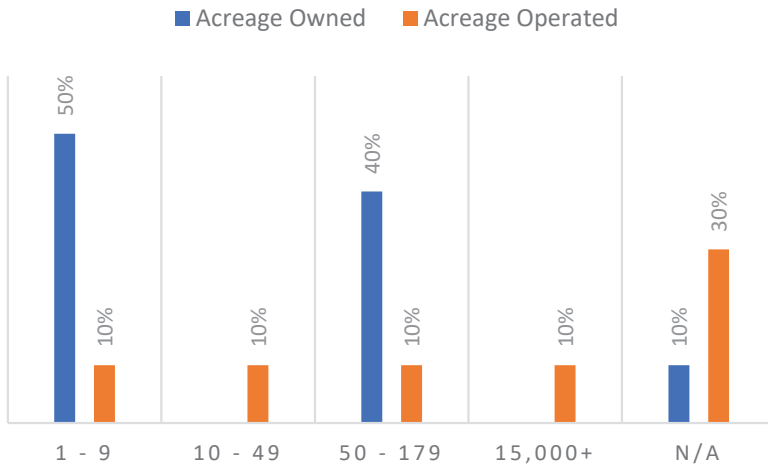
LAND ACCESS AND BARRIERS

The remote location of many Alaska Native communities has exacerbated the impact of COVID-19 related supply chain shocks. Supply chain issues have limited access to materials and contributed to the high cost of projects. When supply chain interruptions peaked during the COVID-19 pandemic, remote communities rationed supplies.

The state of Alaska is discriminatory towards Native ways of life and is a key barrier for Native people seeking to practice their traditional, subsistence based foodways. While Alaska Natives struggle with food security, the state actively tries to prevent Natives from engaging in traditional practices.

Climate change is also a major barrier for Alaska Native communities. The increase in temperatures and rising sea levels has led to many villages being washed out to sea or swept away by rapidly eroding rivers as permafrost (ground that remains continuously frozen) melts. Coastal ice sheets that previously protected coastlines are melting, allowing storms to thrash and erode shorelines. Homes and villages that were built close to natural resources are quite literally falling into the ocean. In many cases, before communities think about food security they are prioritizing the relocation of their entire community and stabilizing sea walls to mitigate future erosion.

ACREAGE



80% of surveyed producers in Alaska either own or operate fee land, and 20% use trust land. 88% of producers who operate on fee land own the land, and 25% lease fee land. For the two producers operating on trust land, one owns their land and the other leases.

POLICY

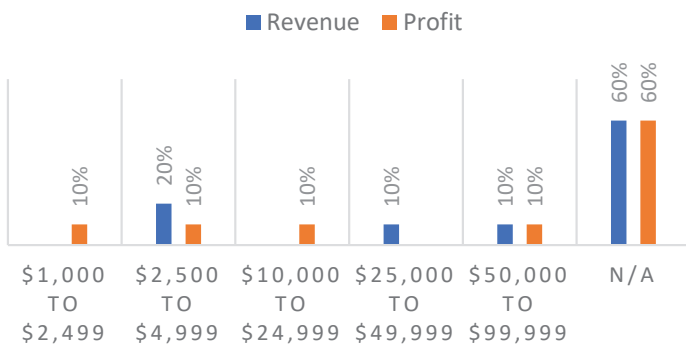
The state does not recognize federally recognized tribes, and only recognizes the Alaska Native Corporations formed under the ANCSA, which is an issue as tribes in Alaska do not have a land base. While the federal government guarantees Alaska Native subsistence priority on federal lands and will open up early subsistence harvest opportunities, the state will only open up "rural preference" priority harvests and avoids using the word "subsistence" because of its connotations with treaty rights for Alaska Natives. There is an anti-discrimination clause in the state constitution that has been used by the state as an excuse to not uphold tribal treaty rights, as priority for tribes is considered discrimination towards all other Alaska citizens. To avoid preferencing Alaska Natives, the state will often legislate or create usage guidelines around the rural and urban binary.

ALASKA

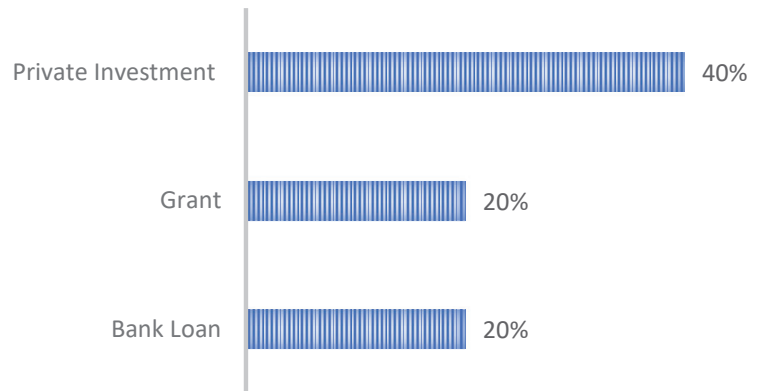
FINANCES

60% of Alaska Native producers did not earn any revenue or profit in 2021 and 80% have no debt. 10% owe between \$100,000 and \$149,999, and 10% owe more than \$350,000. Interest rates range from 0% (33% of producers) to 3% - 4% (33% of producers) and 5% - 6% (44% of producers). 90% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



Only 50% of producers raised capital for their operation. 50% had applied for a loan in the past five years (excluding their annual operating note). 80% of those who applied were approved.

50% of producers who sought and received a bank loan were satisfied and 50% were unsatisfied. One grant recipient reported being satisfied with their experience. 75% of those who received private investment were satisfied, while 25% were neither satisfied nor unsatisfied.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	30%	\$ 360,000.00	\$ 120,000.00
Fix/maintain the equipment and/or infrastructure that I have	30%	\$ 16,000.00	\$ 5,333.33
Purchase livestock for my operations	20%	\$ 130,000.00	\$ 65,000.00
Purchase new equipment and/or infrastructure for my operations	70%	\$ 561,000.00	\$ 70,125.00
Purchase more land for my operations	20%	\$ 201,300.00	\$ 100,650.00
Refinance my debt with a better lender	10%	\$ 175,000.00	\$ 175,000.00

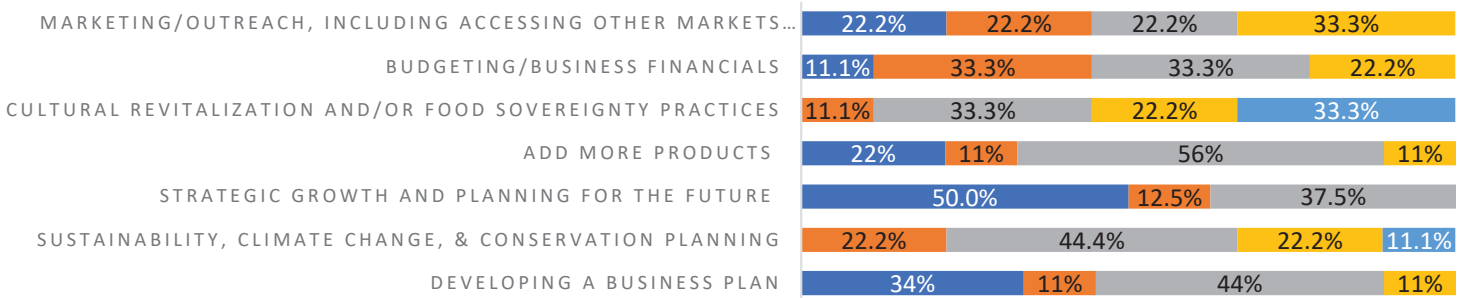
ALASKA

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Three individuals also have knowledge on local, traditional wild foods. One has experience with event production and marketing, and another is experienced in working with youth.

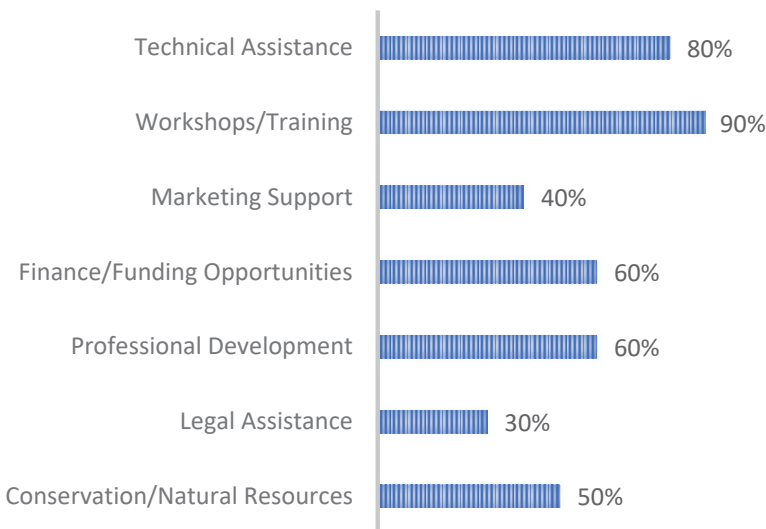
KNOWLEDGE RANKING: ALASKA NATIVE PRODUCERS

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable

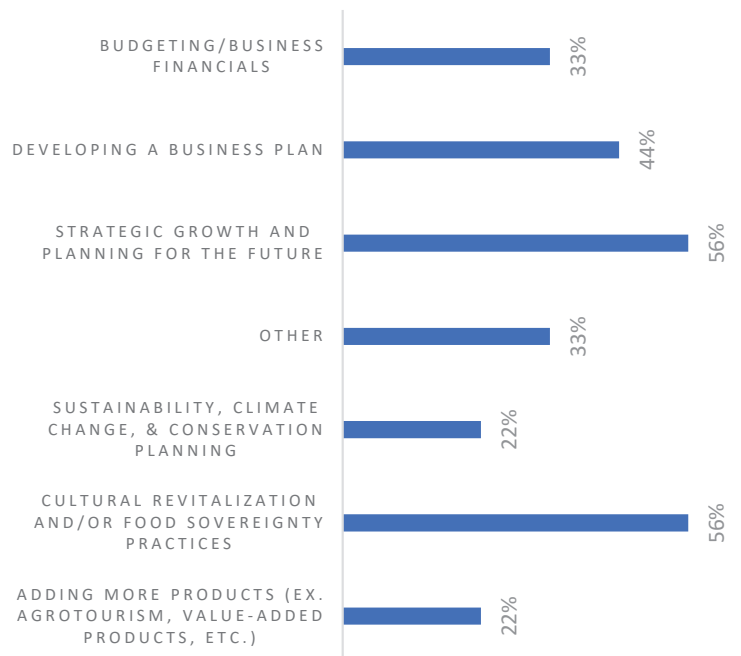


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



EASTERN OKLAHOMA

KEY BARRIERS: LACK OF SUPPORT FROM TRIBAL GOVERNMENTS, DIFFICULTIES ACCESSING FEDERAL PROGRAMS

KEY NEEDS: TRIBAL INVESTMENT IN AGRICULTURAL INFRASTRUCTURE, TECHNICAL ASSISTANCE

DEMOGRAPHICS

- 18 Native producers in Oklahoma completed the producer survey, split evenly between men and women. 67% are the head of their household, 17% identify as LGBTQIA+, and 6% have a disability.
- 78% are American Indian, 22% are Caucasian, and 22% are multi-racial.
- 78% live and operate on a reservation, and 17% do not live nor operate on a reservation. 6% live of reservation but operate on a reservation.
- 33% of producers are beginners.
- Producers range in age from 19 to 71, with an average age of 45. 33% are beginning producers.
- “Other” producers raise chickens (50%) and work with agricultural real estate products (50%).

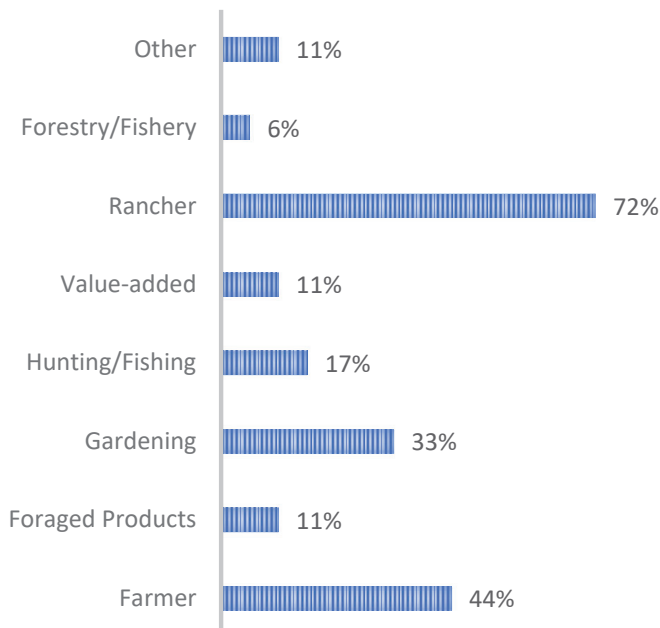
TRIBAL MEMBERSHIP:

CHEROKEE NATION OF OKLAHOMA, CHOCTAW NATION OF OKLAHOMA, CITIZEN POTAWATOMI NATION, MUSCOGEE CREEK NATION, OSGAE NATION, PAWNEE NATION, PEORIA TRIBE OF INDIANS OF OKLAHOMA

RESILIENCY

More tribal support for agriculture is needed in eastern Oklahoma. That support may look like facilitating the creation of agriculture producer groups, including hosting annual meeting to share information, receive feedback, and learn what opportunities exist locally as well as petitioning or working with the USDA to develop an alternate service delivery model (e.g., a Tribal FSA office that is accessible via Tribal headquarters). There are barriers to access and mistrust with these county/regional/federal offices/programs and Tribes are sometimes better at delivering services to their stakeholders (IFAI). Organizations providing resources to Native producers include Intertribal Agriculture Council and local cattleman’s meetings.

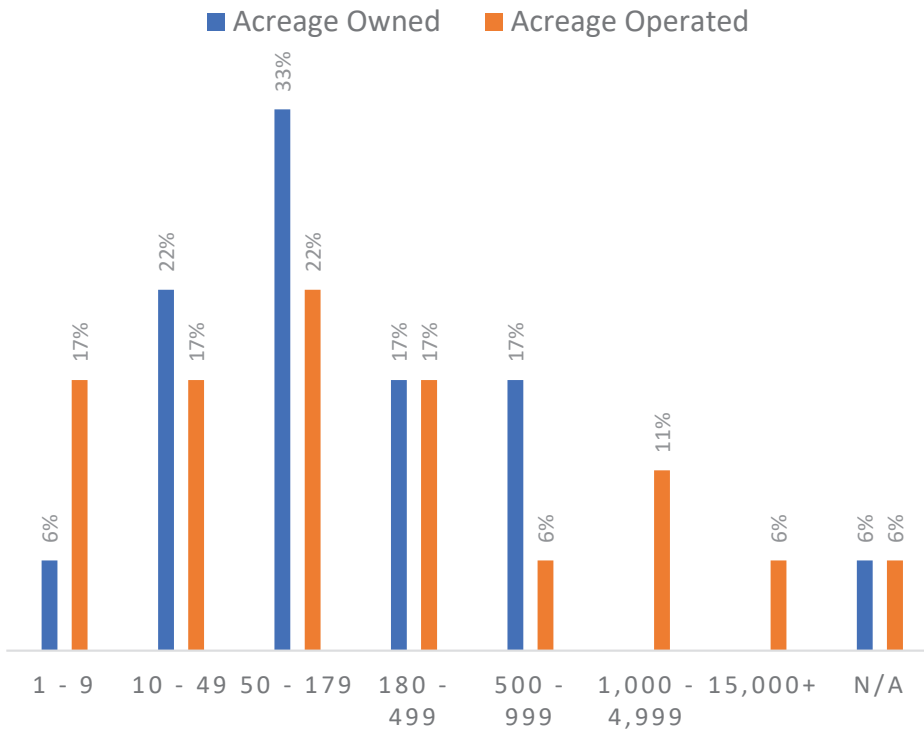
PRODUCER TYPE



EASTERN OKLAHOMA

LAND ACCESS AND BARRIERS

ACREAGE



83% of surveyed producers in Oklahoma either own or operate fee land, 22% own or operate restricted fee, and 17% use trust land. 93% of producers who operate on fee land own the land, and 47% lease fee land.

For the three producers operating on trust land, two own their land and the other leases. Four producers operate on restricted fee land. All own land and two also lease land.

POLICY

According to an IFAI representative, “Eastern Oklahoma... has the second highest concentration of tribally operated farms and production operations.” And yet, tribal governments in eastern Oklahoma are missing an opportunity to exercise their sovereignty in support of their Nation’s agricultural industry. Producers in eastern Oklahoma aren’t receiving adequate support from their tribal governments and also face barriers in accessing programs from county/regional/federal offices (e.g., NRCS, FSA). It is unclear if this lack of support can be attributed to a lack of a tribal agriculture department, or if the tribal agriculture department is focused on the tribe’s agricultural enterprise rather than individual producers.

CASE STUDY: USING FEDERAL FUNDING TO SUPPORT AGRICULTURAL DEVELOPMENT

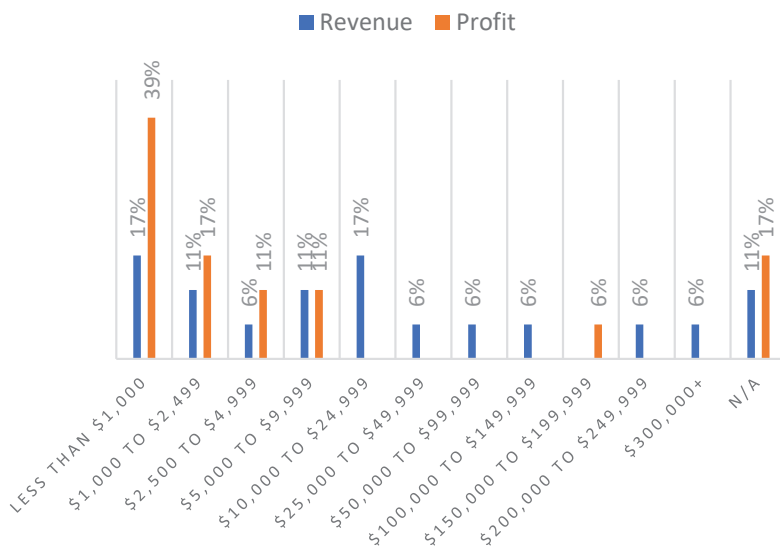
Tribes can also direct federal funding to support local agricultural development. The Muscogee Nation Ranch & Meat Processing Plant was established using CARES Act money in 2020. The 25,000 square foot meat processing plant opened in December 2021.

EASTERN OKLAHOMA

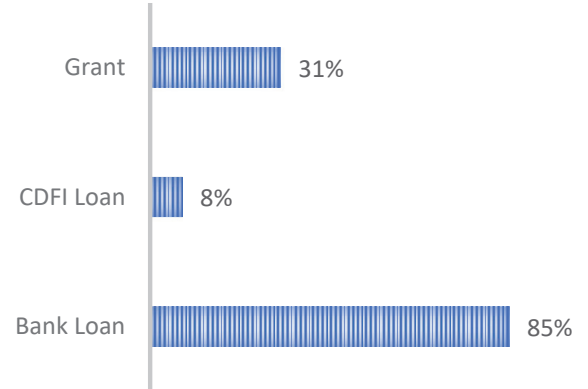
FINANCES

11% of eastern Oklahoma Native producers did not earn any revenue in 2021, and 17% did not earn any profit. 17% have no debt. 28% owe over \$350,000, 22% owe between \$100,000 and \$149,999, and 11% owe less than \$5,000. Interest rates range from 0% (17% of producers) to over 20% (6% of producers). 28% of producers have interest rates ranging from 3 – 4%, and the same number of producers also have interest rates of 7 – 8%. 39% of producers pay 5 – 6% in interest. 83% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



72% of producers raised capital for their operation. 78% of all producers have applied for a loan in the past five years (excluding their annual operating note). 93% of those who applied were approved.

45% of producers who sought and received a bank loan were satisfied and 55% were neither satisfied nor unsatisfied. 50% of grant recipients were neither satisfied nor unsatisfied, and 25% (one respondent) was unsatisfied. The sole recipient of a CDFI loan was neither satisfied nor unsatisfied.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	39%	\$ 1,958,000.00	\$ 279,714.29
Fix/maintain the equipment and/or infrastructure that I have	61%	\$ 690,000.00	\$ 69,000.00
Purchase livestock for my operations	67%	\$ 930,000.00	\$ 77,500.00
Purchase new equipment and/or infrastructure for my operations	67%	\$ 1,505,000.00	\$ 125,416.67
Purchase more land for my operations	72%	\$ 18,795,000.00	\$ 1,445,769.23
Refinance my debt with a better lender	33%	\$ 1,458,000.00	\$ 243,000.00

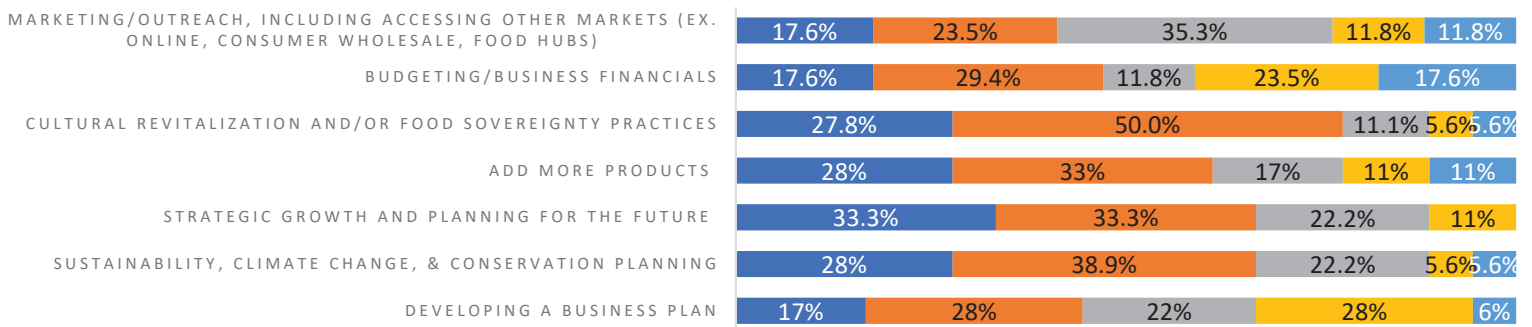
EASTERN OKLAHOMA

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Other knowledge held by Native producers includes how to raise livestock and rotate crops, as well as knowledge around marketing, sales, insurance, and real estate, and supporting youth agricultural programming and researching food and agriculture policy.

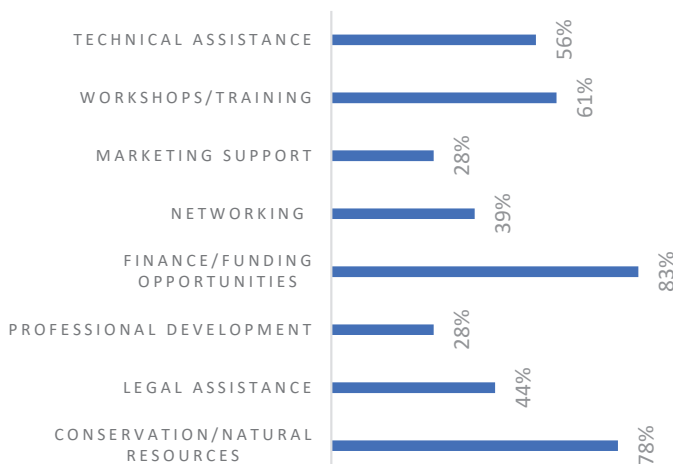
KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable

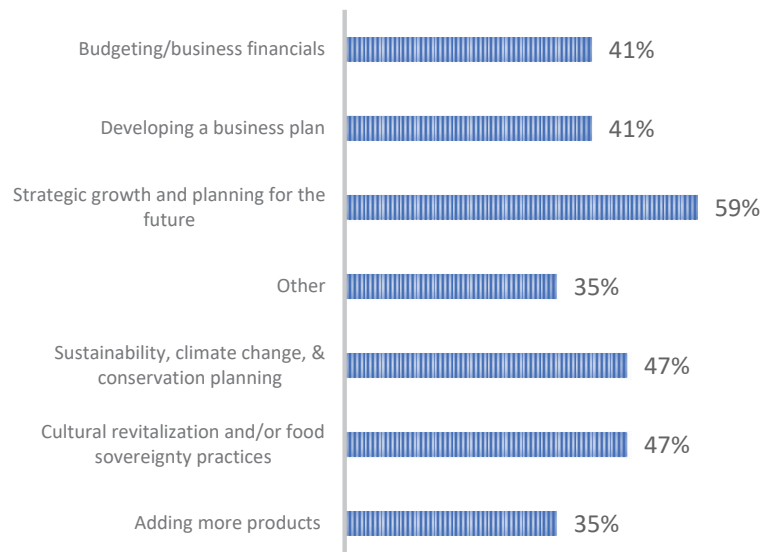


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



EASTERN

MS, AL, AR, FL, GA, SC, NC, VA, WV, KY, OH, TN, IN, PA, MA, MD, CT, NJ, NY, RI, ME, NH, VT, DE

KEY BARRIERS: LAND ACCESS AND LIMITED LAND BASES, UNSATISFACTORY SOURCES OF CAPITAL

KEY NEEDS: EXPANDED FINANCING OPPORTUNITIES, STRATEGIC GROWTH AND PLANNING FOR THE FUTURE

DEMOGRAPHICS

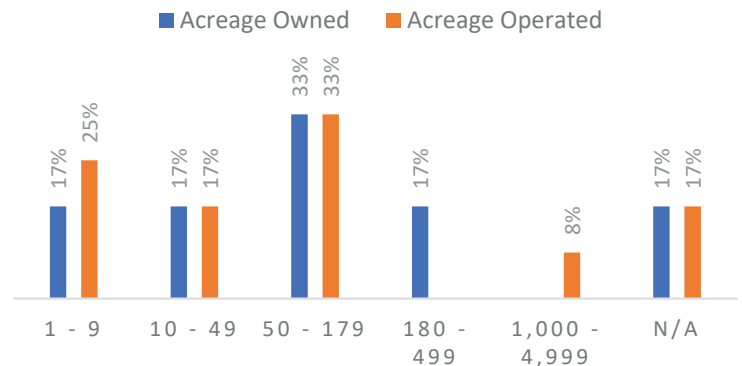
- 12 producers in IAC's eastern region completed the producer survey. 17% are female, 75% male, and 8% are Two Spirit. 50% are the head of their household. 11% (2 individuals) identify as LGBTQIA+, one of whom has a disability.
- 17% are multi-racial. 8% are Alaska Native, 8% are Caucasian, and 100% are American Indian.
- Producers range in age from 19 to 68, with an average age of 44. 67% are beginning producers.
- 17% live and operate on a reservation, while 83% neither live nor operate on a reservation

TRIBAL REPRESENTATION:

CHEROKEE TRIBE OF NORTHEAST ALABAMA, EASTERN BAND OF CHEROKEE INDIANS, LUMBEE TRIBE OF NORTH CAROLINA, MOHAWKS OF AKWESASNE, PENOBSCOT, EASTERN SHAWNEE, WYANDOTTE

LAND ACCESS

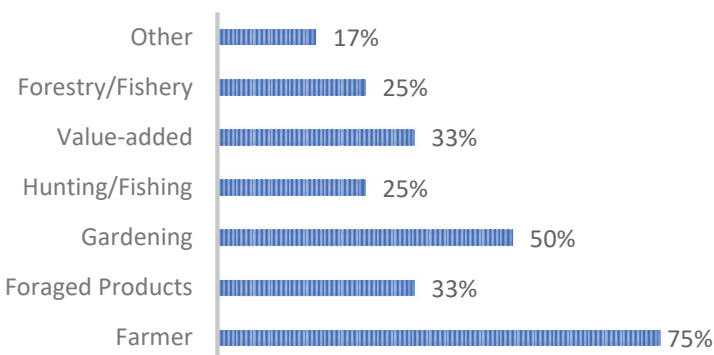
ACREAGE



58% of producers either own or operate fee land, 33% use trust land, and 8% (one individual) operates on restricted fee land that they own. 71% of producers who operate on fee land own the land, and 57% lease fee land. For the four producers operating on trust land, 75% own their land and 25% lease it.

In Virginia, the federally recognized Rappahannock tribe is looking to expand their small land base and needs funding for land purchases (NAAF).

PRODUCER TYPE



POLICY

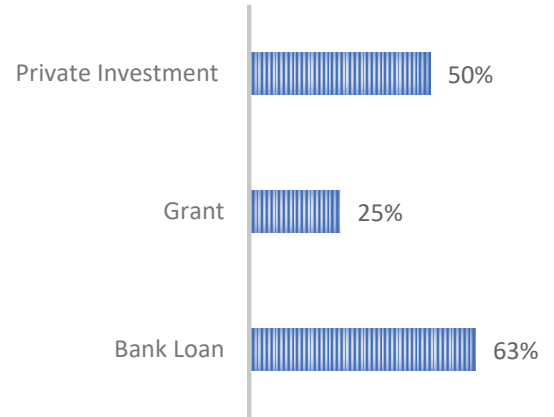
Arkansas schools have a significant number of Native students who would like more Native produced foods in their school lunches. To source Native produced foods for school cafeterias in the state requires the state legislature to pass an amendment to state law concerning the procurement regulations (IFAI).

EASTERN

SOURCES OF CAPITAL

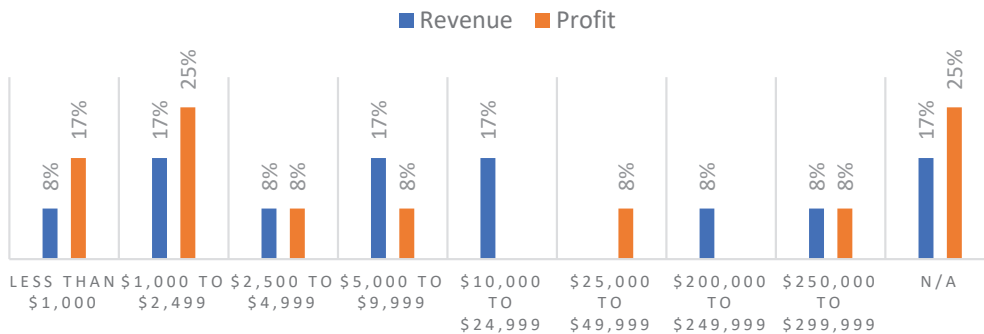
FINANCES

17% of producers did not earn any revenue in 2021, and 25% did not earn any profit. 50% have no debt. 17% owe between \$10,000 and \$24,999, 25% owe \$50,000 to \$99,999, and 8% owe between \$250,000 to \$349,999. Interest rates range from 0% (33% of producers) to 11 – 14% (22% of producers). 33% of producers have interest rates ranging from 5 – 6%, and the same number of producers also have interest rates of 9 – 10%. 22% of producers pay 7 – 8% in interest and 11% pay 3 – 4%. 75% of producers either have a job outside of their operation or have a spouse who has a job.



67% of producers raised capital. 42% applied for a loan in the past five years. All who applied were approved. 20% of producers who sought and received a bank loan were very unsatisfied, 40% were unsatisfied, and the remaining were neither satisfied nor unsatisfied. 50% of private investment recipients were ambivalent about their experience, and the remaining 50% were evenly split between unsatisfied and very unsatisfied. Grant recipients were also evenly split between satisfaction and ambivalence. .

2021 INCOME



UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	67%	\$ 508,000.00	\$ 63,500.00
Fix/maintain the equipment and/or infrastructure that I have	33%	\$ 125,000.00	\$ 41,666.67
Purchase livestock for my operations	50%	\$ 160,000.00	\$ 26,666.67
Purchase new equipment and/or infrastructure for my operations	75%	\$ 666,000.00	\$ 83,250.00
Purchase more land for my operations	67%	\$ 1,476,000.00	\$ 184,500.00
Refinance my debt with a better lender	17%	\$ 400,000.00	\$ 200,000.00

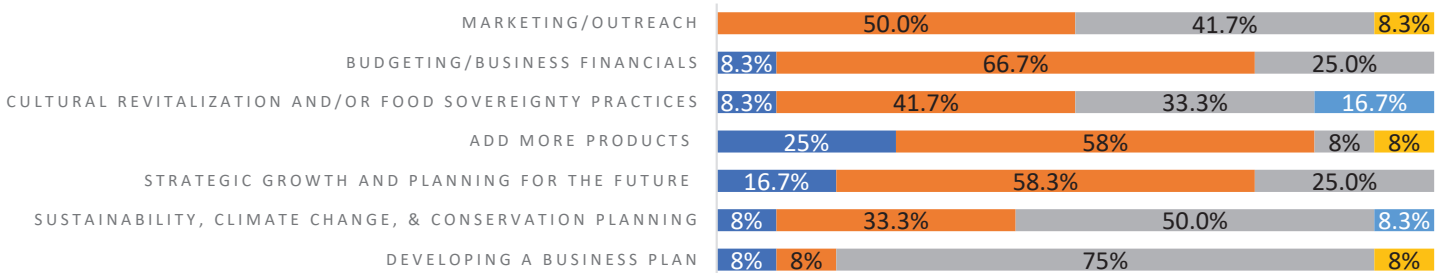
EASTERN

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Two individuals also have other knowledge; one has experience with Native landscape installation and stewardship and carpentry, and the other has knowledge on forestry, wildlife, water management, beekeeping, and small scale produce operations.

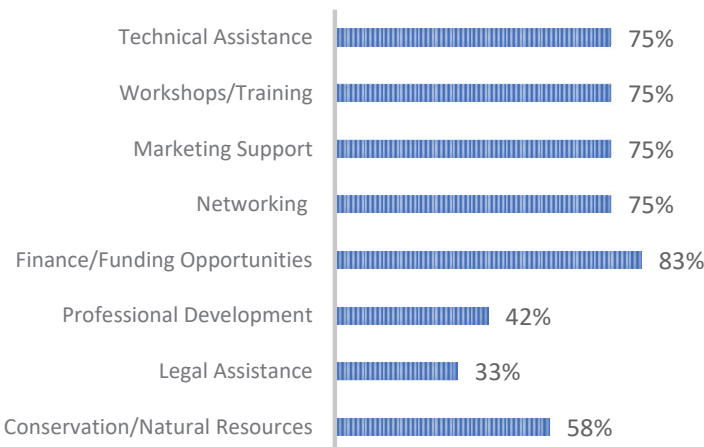
KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable



Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



GREAT PLAINS ND, SD, NE

KEY BARRIERS: CLIMATE CHANGE IMPACTS E.G. DROUGHT, STATE ADMINISTRATION UNFAVORABLE TO INDIAN AGRICULTURE

KEY NEEDS: EXPANDED DISASTER RELIEF FOR INDIVIDUAL PRODUCERS, EXPANDED LOCALIZED MEAT PROCESSING CAPACITY, BUSINESS MANAGEMENT AND STRATEGIC PLANNING SUPPORT, EXPANDED OPPORTUNITIES TO ACCESS FINANCING/FUNDING

DEMOGRAPHICS

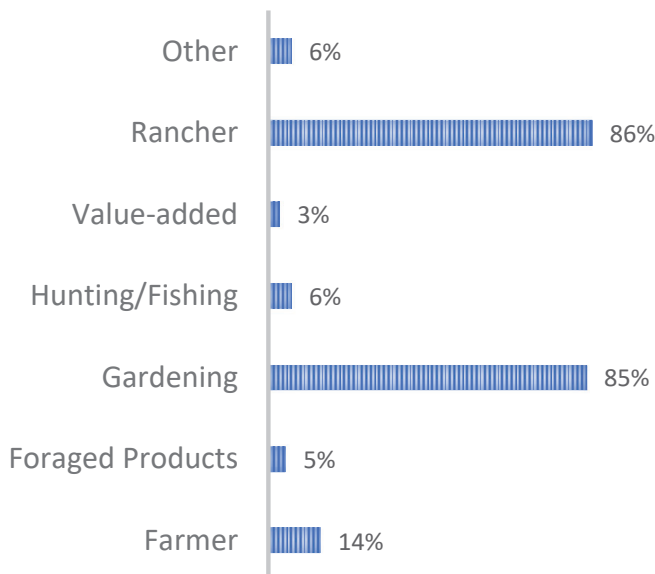
- 65 producers completed the producer survey. 45% are female and 55% male, 77% are the head of their household, 3% identify as LGBTQIA+, and one individual is a veteran (2%).
- 100% are American Indian and 5% are multi-racial. One individual is Latino or Hispanic (2%) and 2 individuals (3%) are Caucasian.
- Producers range in age from 19 to 67, with an average age of 44. 31% are beginning producers.
- 95% of producers live and operate on a reservation.

TRIBAL ENROLLMENT REPRESENTATION:

CHEYENNE RIVER SIOUX TRIBE, LOWER BRULE SIOUX, NAVAJO NATION, OGLALA SIOUX TRIBE, ROSEBUD SIOUX TRIBE, SISSETON WAHPETON OYATE, STANDING ROCK SIOUX TRIBE, THREE AFFILIATED TRIBES (MANDAN, HIDATSA, AND ARIKARA NATION), TURTLE MOUNTAIN BAND OF CHIPPEWA

POLICY

PRODUCER TYPE



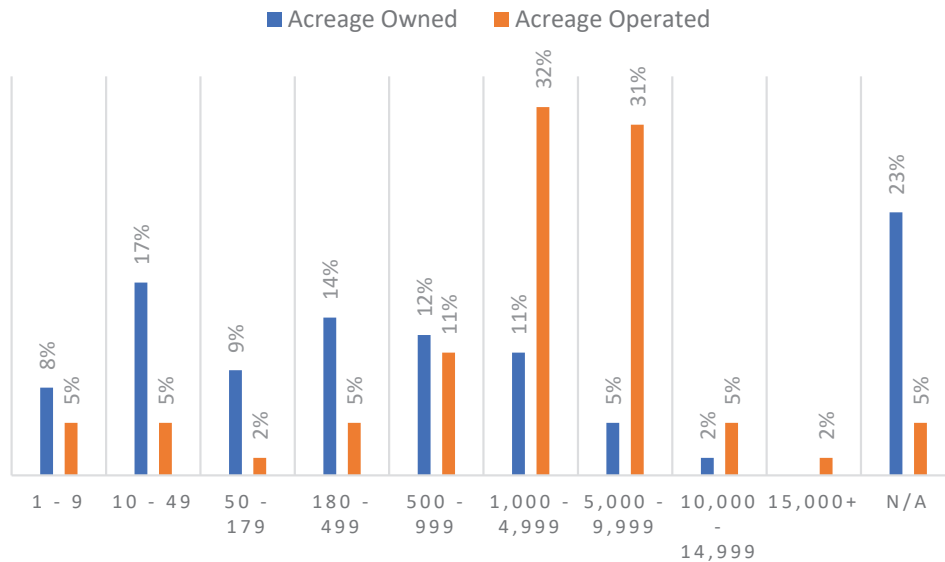
The Oglala Sioux Tribe has grazing ordinances that give preference to Native producers and do not require them to outbid non-Native ranchers. However, while the Tribe's farming ordinances do give preference to Native farmers, they still have to out-bid non-Native ranchers. The discrepancy in ordinances reduces security for Native farmers and is another barrier impeding their success, in addition to the already higher capital requirements they have compared to ranching operations.

South Dakota's state administration is not currently favorable to Indian Country or Indian agriculture.

GREAT PLAINS

LAND ACCESS AND BARRIERS

ACREAGE



52% of producers either own or operate fee land, 3% own or operate restricted fee land, and 78% use trust land. 56% of producers who operate on fee land own the land, and 100% lease fee land. 92% of producers on trust land lease, and 67% own trust land. Two producers operate on restricted fee land. Both own their land, and one also leases.

RESILIENCY

Individuals and families grow vegetables for themselves or to share with others, but specialty crops are not widely grown for commercial production for on the Cheyenne River Sioux Reservation. There are some restaurants that would like to provide local produce, but local production is not occurring at the scale needed to supply them (Four Bands). CRST is also home to several non-inspected meat processing facilities. One is located forty miles outside of Eagle Butte, but has limited capacity, especially when COVID increased demand. The processor originally only had the equipment to produce hamburger but eventually expanded into specialty cuts. The next nearest processor is located across the Missouri River in West Side, but they also quickly reached capacity.

There are several producers who know how to process animals themselves, and there are four private meat processing facilities who can process their own meat but are not able to do so commercially. Four Bands Community Fund has recently seen two ideas for a mobile meat processing unit, including 14 ranchers in a remote community that came together to create an LLC and invest in a processing facility for their families.

Climate change impacts, specifically drought, are being experienced

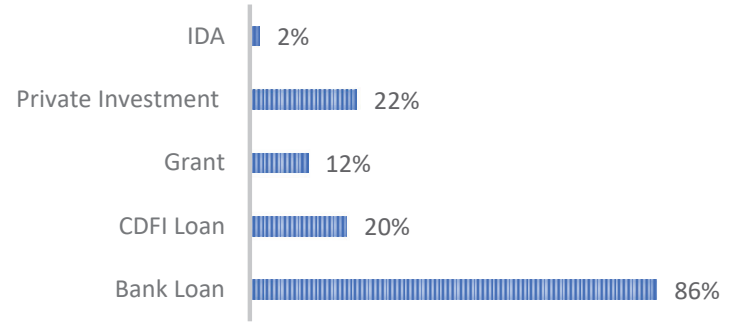
disproportionately by Native producers in South Dakota, creating a need for more widespread and more widely available disaster relief that is administered on an individual basis based on need (Lawrence IAC). Cattle are very popular, and **there doesn't appear to be much interest or activity in terms of bison ranching. The bison markets are more fickle than cattle markets and bison caretaking requires more infrastructure, such as stronger fences. Bison are also more difficult to vaccinate compared to cattle. It's more difficult to start a bison operation compared to cattle, but some individuals may inherit bison operations.**

GREAT PLAINS

SOURCES OF CAPITAL

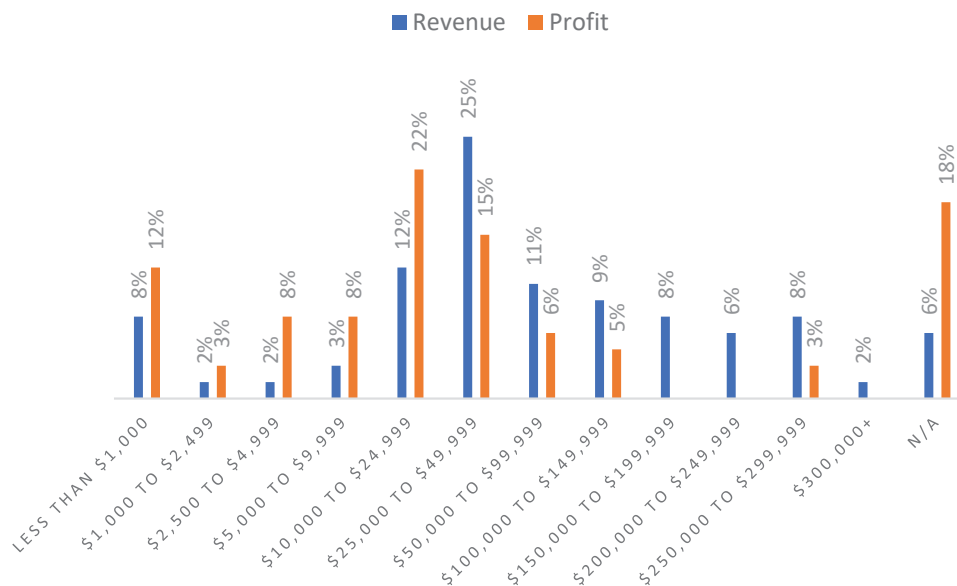
FINANCES

6% of producers did not earn any revenue in 2021 and 18% did not earn any profit. 82% have debt. 23% owe between \$150,000 and \$249,999, and 12% owe more than \$350,000. Interest rates range from 0% (13% of producers) to 15% - 19% (10% of producers). 47% of producers pay interest rates of 5 - 6%, and 33% pay 3 - 4%. 75% of producers either have a job outside of their operation or have a spouse who has a job.



75% of producers raised capital for their operation. 72% applied for a loan in the past five years (excluding their annual operating note). 91% of those who applied were approved.

2021 INCOME



47% of producers who sought and received a bank loan were satisfied, 33% were ambivalent, and 15% were unsatisfied. 50% of grant recipients were satisfied with their experience. 45% of those who received private investment were satisfied, while 27% were neither satisfied nor unsatisfied. The sole IDA recipient was unsatisfied. 60% of CDFI loan recipients were satisfied and 40% were ambivalent.

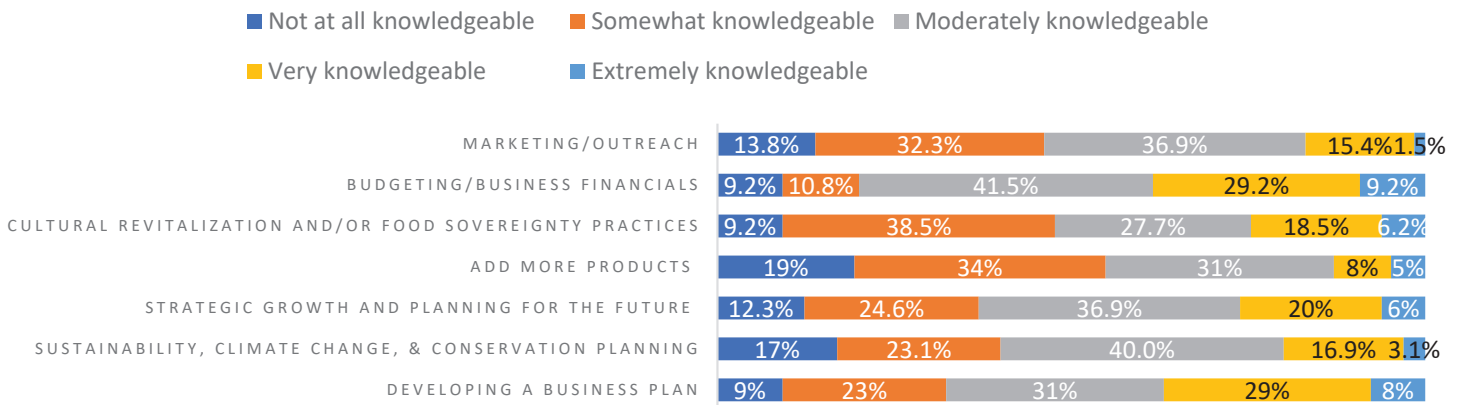
UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	29%	\$ 2,628,000.00	\$ 146,000.00
Fix/maintain the equipment and/or infrastructure that I have	35%	\$ 1,523,000.00	\$ 72,523.81
Purchase livestock for my operations	46%	\$ 3,963,000.00	\$ 136,655.17
Purchase new equipment and/or infrastructure for my operations	58%	\$ 5,517,500.00	\$ 149,121.62
Purchase more land for my operations	58%	\$ 29,987,499.00	\$ 832,986.08
Refinance my debt with a better lender	15%	\$ 2,976,000.00	\$ 330,666.67

GREAT PLAINS

KNOWLEDGE AND RESOURCES

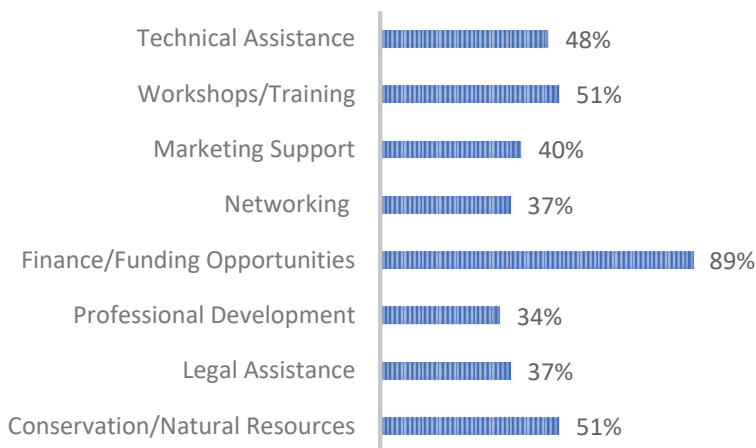
Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Eight respondents (5%) also reported having other knowledge. They are extremely knowledgeable about land management (13%), moderately knowledgeable about growth plans (13%), machine operation and maintenance (13%), and traditional ecological stewardship models, traditional foods, and medicines (13%). They also hold knowledge on gardening, ranching, preserving food, fishing, and hunting.

KNOWLEDGE RANKING

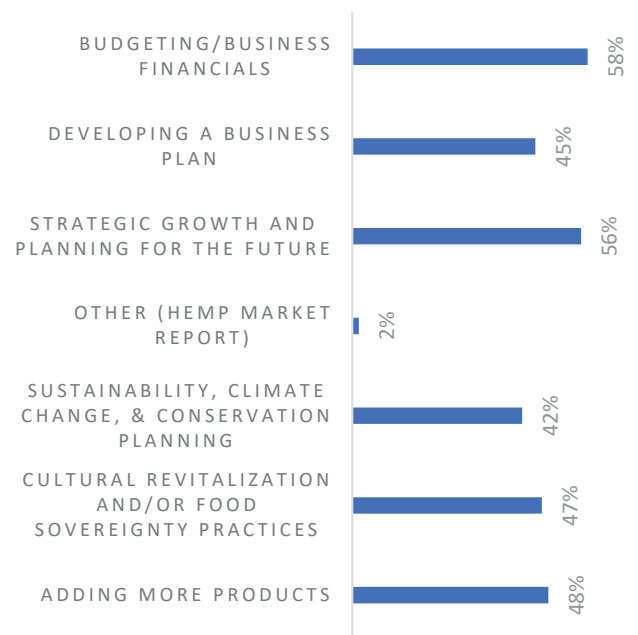


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local, regional organizations that support Great Plains Native producers include IAC, Akiptan, Four Bands Community Fund, USDA, Lakota Funds, and Holland, Inc.

MIDWEST MN, IA, MI, IL, WI

KEY BARRIERS: LACK OF TRIBALLY CONTROLLED PROCESSING FACILITIES

KEY NEEDS: PROCESSING FACILITIES FOR HEMP AND MEAT, MENTORSHIP AND SUCCESSION PLANNING

DEMOGRAPHICS

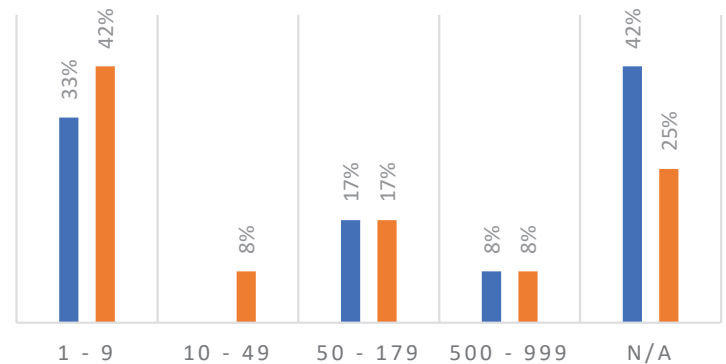
- 12 producers completed the producer survey. 83% are female and 17% male, 67% are the head of their household, 8% identify as LGBTQIA+, 17% are veterans, and 17% have a disability.
- 100% are American Indian and 8% (one individual) is also Caucasian.
- Producers range in age from 29 to 65, with an average age of 46. 42% are beginning producers.
- 42% live and operate on a reservation, 42% do not live nor operate on a reservation, 8% live off reservation but operate on reservation, and 8% live on reservation but operate off.

TRIBAL ENROLLMENT REPRESENTATION: BAD RIVER, CHOCTAW NATION OF OKLAHOMA, CHOCTAW (UNSPECIFIED), HO-CHUNK NATION, ONEIDA NATION OF WISCONSIN (17% ENROLLED, 8% DESCENT), PYRAMID LAKE PAIUTE TRIBE, RED CLIFF, STOCKBRIDGE MUNSEE

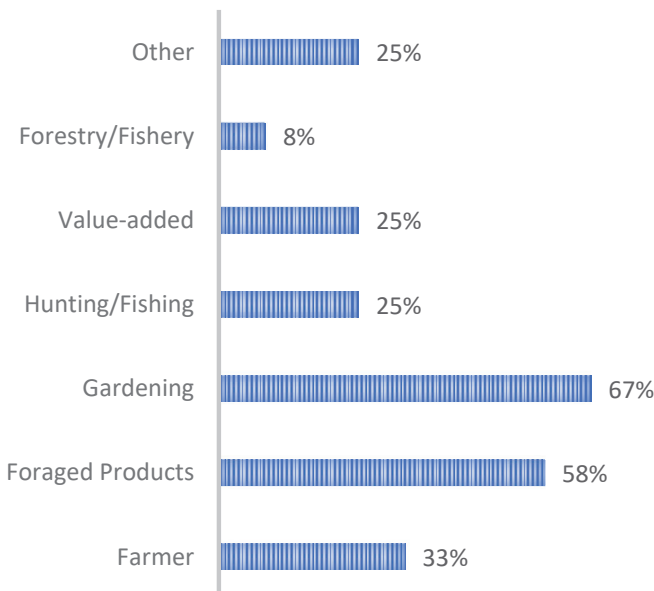
LAND ACCESS

ACREAGE

■ Acreage Owned ■ Acreage Operated



PRODUCER TYPE



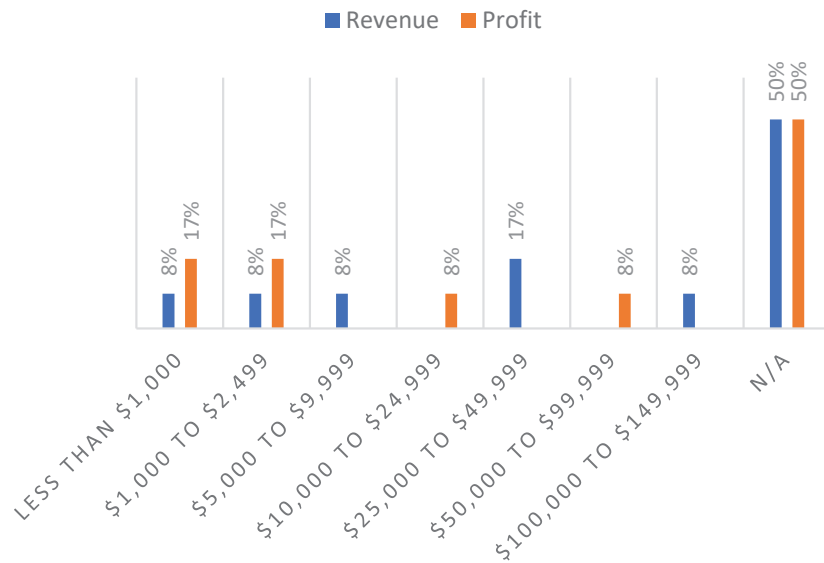
83% of producers either own or operate fee land, 42% use trust land, and 8% (one individual) uses restricted fee. 90% of producers who operate on fee land own the land, and 30% lease fee land. 60% of producers on trust land own their land and 80% lease land. The restricted fee producers own their land.

MIDWEST

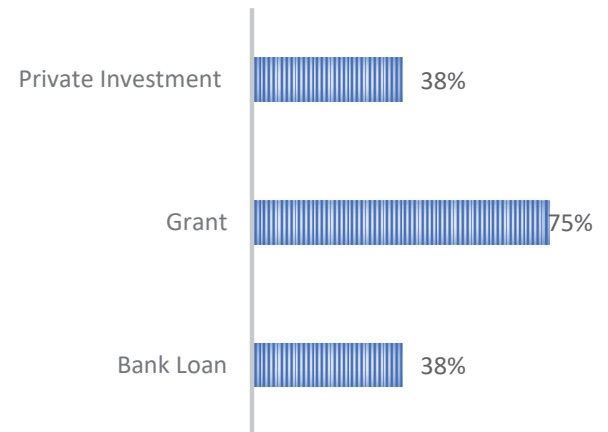
FINANCES

50% of producers did not earn any revenue or profit in 2021 and 58% have no debt. 17% owe between \$10,000 and \$24,999. No producers owe more than \$250,000. 8% owe less than \$5,000, 8% owe between \$100,000 to \$149,999 and another 8% owe between \$150,000 to \$249,999. Interest rates range from 0% (20% of producers) to 7% - 8% (10% of producers). 10% pay 1 - 2%, 50% pay 3 - 4%, and 1% pay 5 - 6%. 67% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



67% of producers raised capital for their operation. 33% applied for a loan in the past five years (excluding their annual operating note). All who applied were approved.

33% of producers who sought and received a bank loan were ambivalent and 67% were unsatisfied or very unsatisfied. Grant recipients' responses ranged from very unsatisfied to very satisfied, but no grantees were ambivalent about their experience. 67% of those who received private investment were unsatisfied, while 33% were satisfied.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations	42%	\$ 1,955,000.00	\$ 391,000.00
Fix/maintain the equipment and/or infrastructure that I have	33%	\$ 628,000.00	\$ 157,000.00
Purchase livestock for my operations	17%	\$ 60,000.00	\$ 30,000.00
Purchase new equipment and/or infrastructure for my operations	67%	\$ 1,745,000.00	\$ 218,125.00
Purchase more land for my operations	75%	\$ 2,445,000.00	\$ 271,666.67
Refinance my debt with a better lender	17%	\$ 295,000.00	\$ 147,500.00

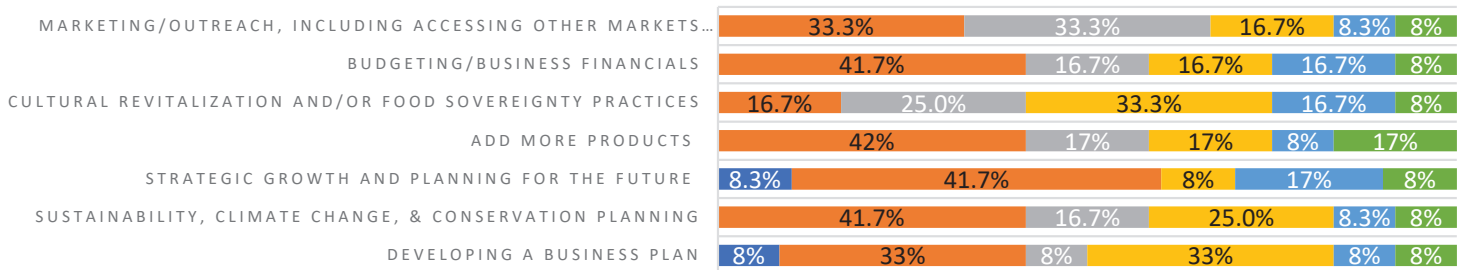
MIDWEST

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Six respondents (50%) also reported having other knowledge. They are extremely knowledgeable about marketing (17%) and very knowledgeable about community building and plant medicines (17% each). They also have knowledge on fishing, hunting, and livestock management (17%) and community engagement, mentorship, and education (33%).

KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable
 ■ Not applicable



Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP THEM WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local, regional organizations that support Midwest/Great Lakes Native producers include the Ho-Chunk and Oneida Tribes, and the Tribal Agriculture Department of Stockbridge Munsee. Other organizations include IAC, Akiptan, the Native Farm Bill Coalition, Indian Land Tenure Foundation, Native American Agriculture Fund, and the Indigenous Food and Agriculture Initiative at the University of Arkansas.

NAVAJO

KEY BARRIERS: LACK OF WATER INFRASTRUCTURE, CLIMATE CHANGE, LACK OF BROADBAND, DROUGHT, OVERGRAZING

KEY NEEDS: LOCAL, NATIVE CONTROLLED PROCESSING FACILITIES (MOBILE PROCESSING UNIT), UPDATED CONSERVATION PLANS AND LAND ASSESSMENTS, ENFORCE NAVAJO NATION GRAZING MANAGEMENT POLICY, YOUTH ENGAGEMENT AND EDUCATION, LONG TERM AG FUNDING, VETERINARY SERVICES, SKILLED LABOR, IMPROVED COOPERATION AND PARTNERSHIPS WITH VARIOUS GOVERNMENTS

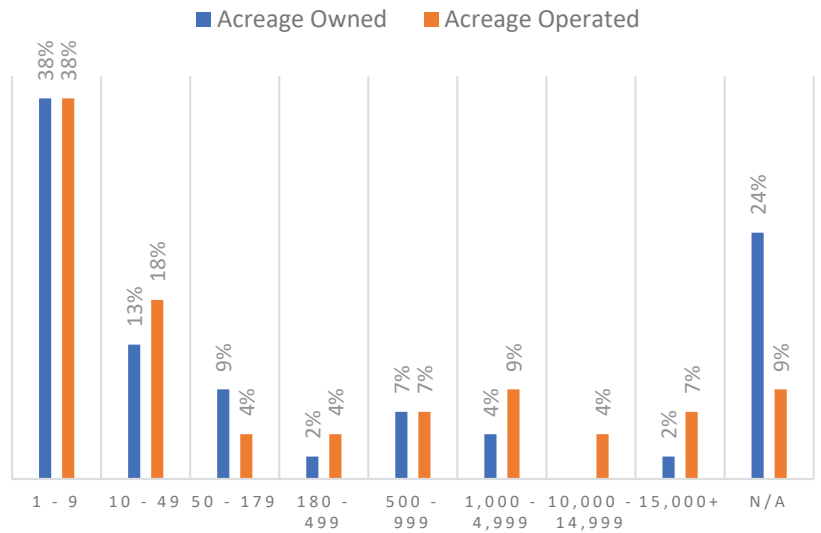
DEMOGRAPHICS

- 45 producers completed the producer survey. 100% are American Indian and 78% are Navajo. One respondent is multi-racial and is also Asian. 53% are female, 40% are male, 2% are non-binary and 4% chose not to respond.
- 76% are the head of their household, 7% identify as LGBTQIA+, 7% are veterans, and 7% have a disability.
- Producers range in age from 23 to 70, with an average age of 48. 29% are beginning producers.

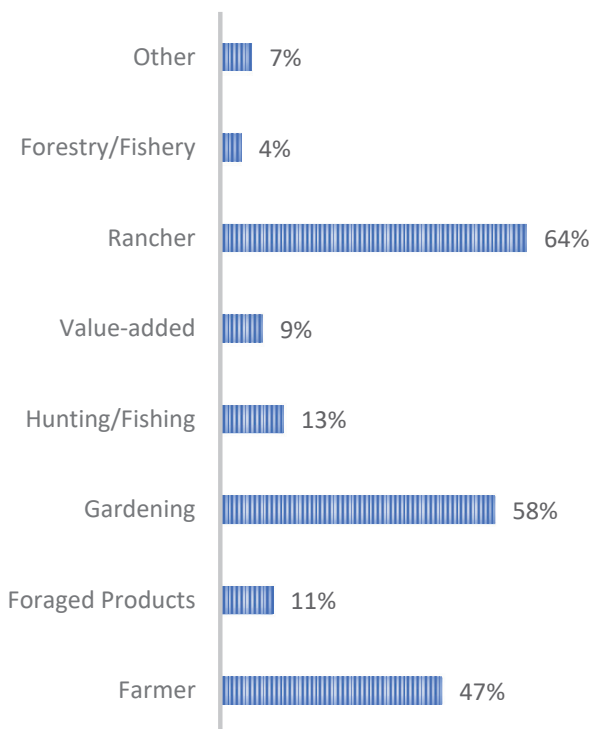
TRIBAL ENROLLMENT REPRESENTATION: COCHITI PUEBLO, HOPI NATION, NAVAJO NATION, PUEBLO OF ACOMA, SAN CARLOS APACHE, ZUNI

LAND ACCESS

ACREAGE



PRODUCER TYPE



92% of producers live and operate on a reservation. 87% of surveyed producers either own or operate trust land, 13% use fee land, and 2% use restricted fee land. 62% of producers who operate on trust land lease the land, and 51% own trust land. 67% of producers operating on fee land lease the land and 33% own fee land.

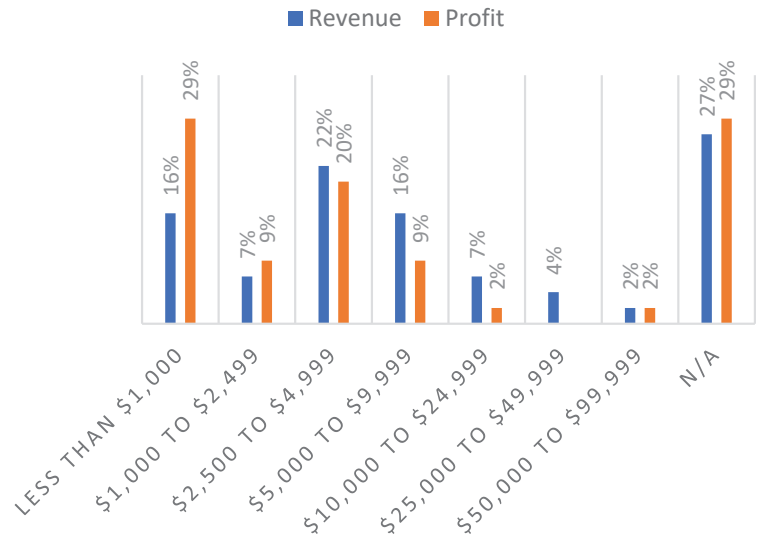
NAVAJO

INCOME

FINANCES

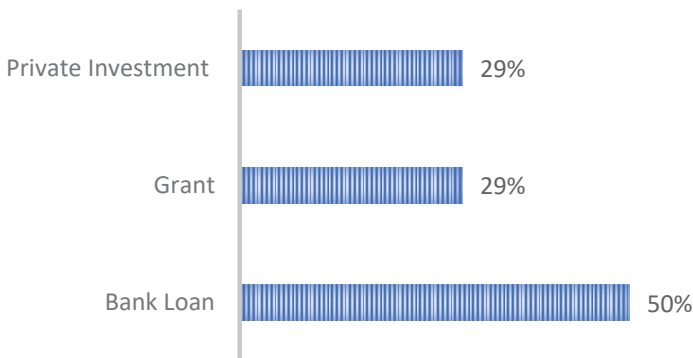
27% of producers did not earn any revenue and 29% earned no profit in 2021. 53% have no debt. 16% owe less than \$5,000, 7% owe between \$5,000 and \$9,999, 9% owe between \$10,000 and \$24,999, 11% owe between \$25,000 and \$49,999, and 4% owe \$100,000 to \$149,999.

Interest rates range from 0% (57% of producers) to over 20% (8% of producers). 11% of producers each pay interest rates of 7 – 8% and 9 – 10%. 64% of producers either have a job outside of their operation or have a spouse who has a job.



29% of producers have applied for a loan in the past five years (excluding their annual operating note). 85% of those who applied were approved.

SOURCES OF CAPITAL



71% of producers who sought and received a bank loan were neither satisfied nor unsatisfied. 14% were unsatisfied and 14% were satisfied. 25% of grant recipients were each very unsatisfied, unsatisfied, neither satisfied nor unsatisfied, and satisfied. 50% of those who received private investment were ambivalent, while 25% were unsatisfied and 25% were very unsatisfied. Overall, there are a lack of satisfactory sources of capital for Native producers in the Navajo region.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	33%	\$ 350,499.00	\$ 25,035.64
Fix/maintain the equipment and/or infrastructure that I have	47%	\$ 2,756,497.00	\$ 131,261.76
Purchase livestock for my operations	47%	\$ 388,000.00	\$ 19,400.00
Purchase new equipment and/or infrastructure for my operations	82%	\$ 8,969,997.00	\$ 263,823.44
Purchase more land for my operations	36%	\$ 2,980,000.00	\$ 248,333.33
Refinance my debt with a better lender	4%	\$ 75,000.00	\$ 37,500.00

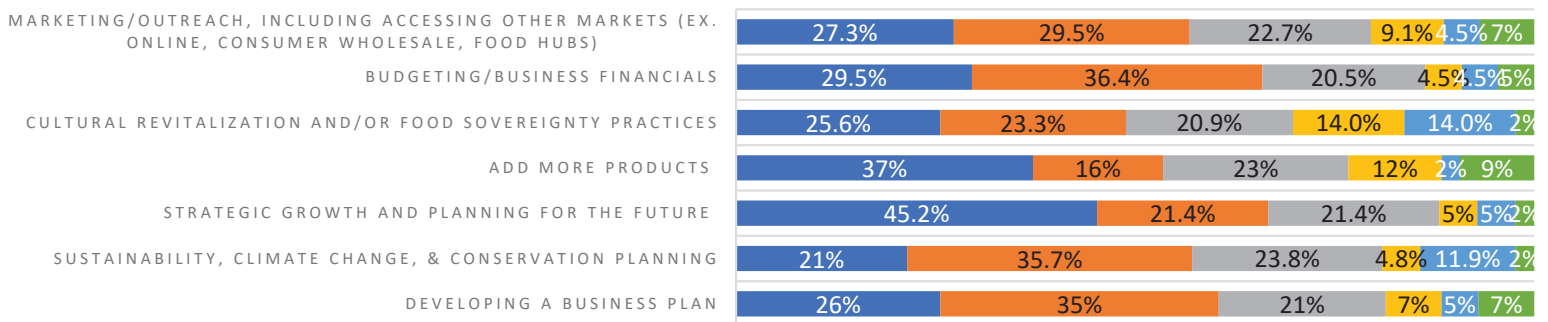
NAVAJO

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. One individual is also knowledgeable about how to propagate fruit trees, and another has knowledge on revitalizing agricultural economies.

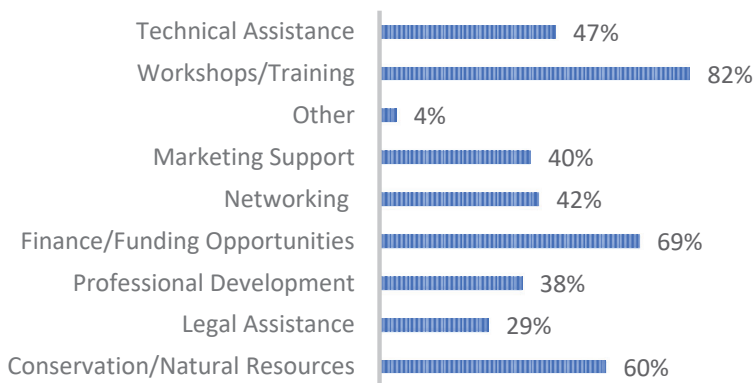
KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable
 ■ Not applicable

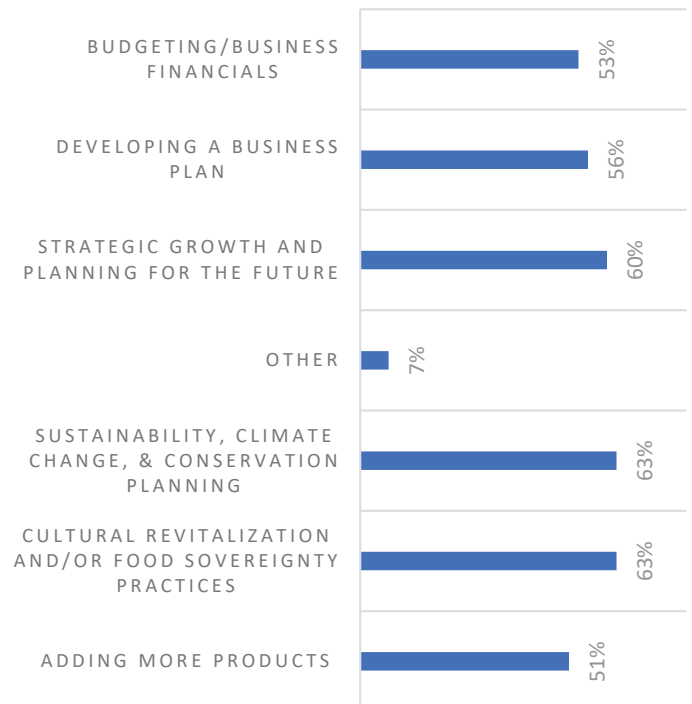


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local, regional organizations that support Navajo Native producers include USDA and County USDA Extension Agencies. The Navajo Nation Department of Agriculture, Tribal government, Tribal farm, Chapter House Meetings, and Ford Defiance are sources of information and support for producers.

NORTHWEST WA, OR, ID

KEY BARRIERS: LAND FRAGMENTATION, LACK OF IRRIGATION INFRASTRUCTURE OR INSTALLTION SUPPORT, BUREAUCRACY, CLIMATE CHANGE, POOR SOIL QUALITY, DIFFICULTY ACCESSING FUNDING, HIGH EQUIPMENT COSTS

KEY NEEDS: AG EDUCATION/WORKSHOPS FOR YOUTH AND ADULTS, LOCAL PROCESSING FACILITIES, AG RESOURCE MANAGEMENT PLANS, SUPPORT HUB TO ACCESS FUNDING OPPORTUNITIES

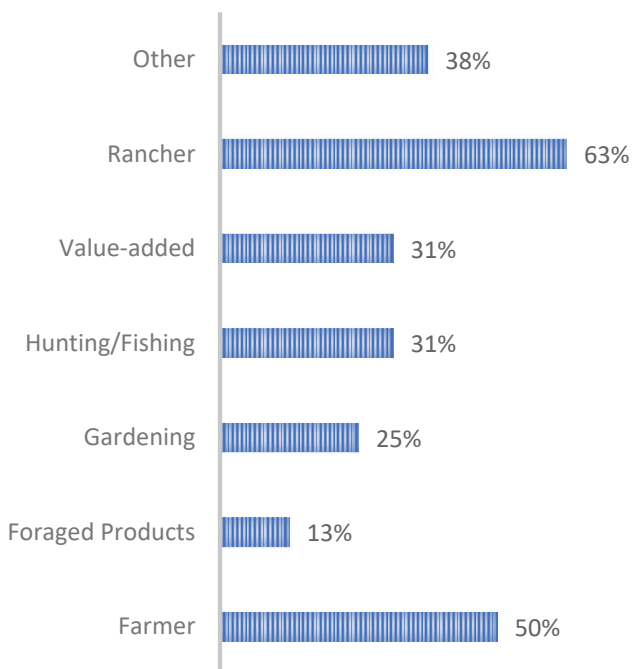
DEMOGRAPHICS

- 17 producers completed the producer survey. 31% are female and 69% male. 69% are the head of their household, 6% are veterans, and 13% have a disability.
- 100% are American Indian and 18% are multi-racial. 12% are Caucasian and 6% are African American.
- Producers range in age from 25 to 66, with an average age of 48. 56% are beginning producers.
- 69% live and operate on a reservation, 13% do not live nor operate on a reservation, 13% live off reservation but operate on reservation, and 6% live on reservation but operate off.

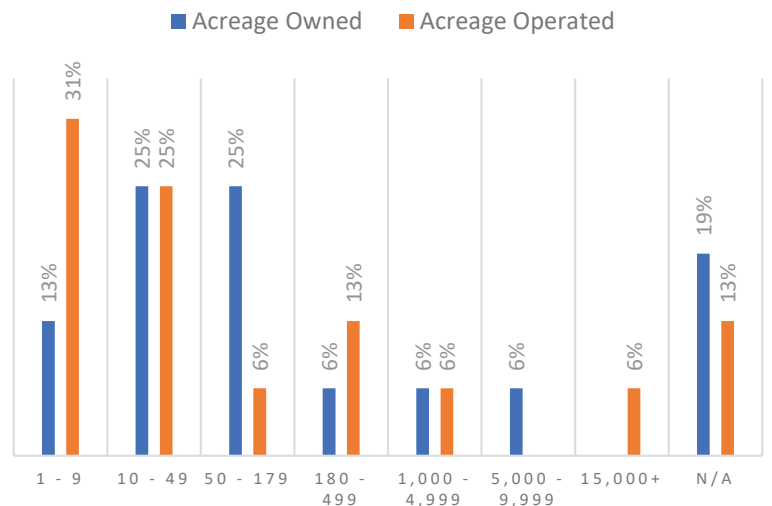
TRIBAL ENROLLMENT REPRESENTATION: CONFEDERATED TRIBES OF THE UMATILLA INDIAN RESERVATION, COEUR D'ALENE TRIBE, COLVILLE CONFEDERATED TRIBES, CONFEDERATED TRIBES OF WARM SPRINGS, KARUK TRIBE, NEZ PERCE TRIBE, SHOSHONE-BANNOCK TRIBES, SPOKANE TRIBE, YAKAMA NATION, EASTERN BAND OF CHEROKEE, GRAND RONDE (DESCENT)

LAND ACCESS

PRODUCER TYPE



ACREAGE



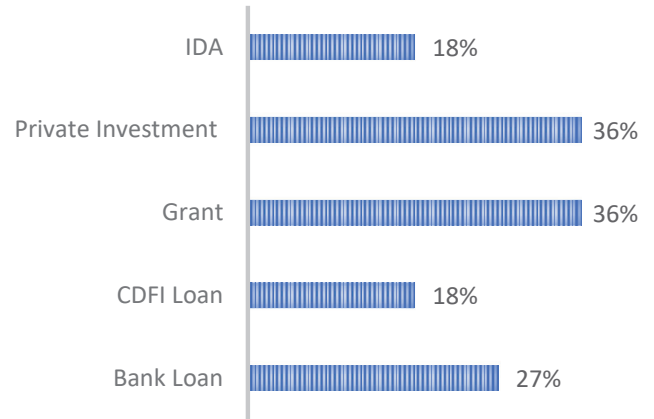
88% of producers either own or operate trust land and 38% use fee land. 83% of producers who operate on fee land own land and 83% lease land. 86% of producers on trust land own their land and 57% lease land. No producers operate on restricted fee land.

NORTHWEST

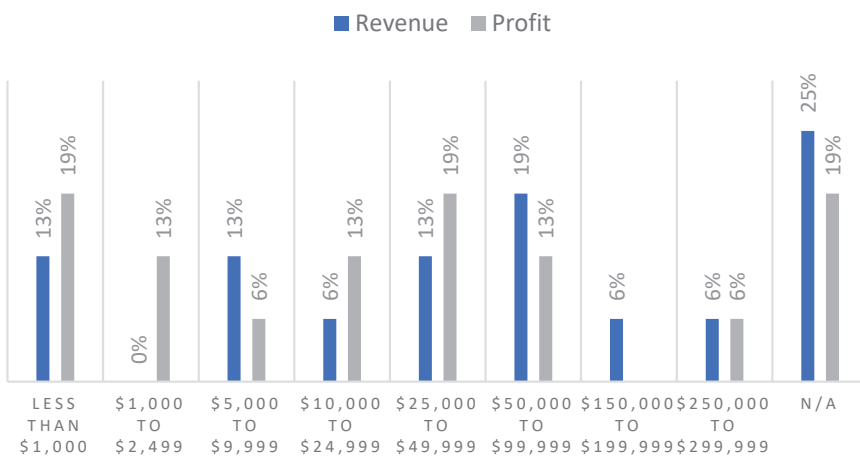
SOURCES OF CAPITAL

FINANCES

25% of producers did not earn any revenue and 19% earned no profit in 2021. 38% have no debt. 38% owe between \$10,000 and \$24,999. 19% owe between \$50,000 and \$99,999, and 6% owe between \$150,000 to \$249,999. Interest rates range from 1 – 2% (33% of producers) to 7 - 8% (17% of producers). 50% pay 3 – 4% and 17% pay between 5 – 6% in interest. 56% of producers either have a job outside of their operation or have a spouse who has a job.



2021 INCOME



69% of producers raised capital for their operation. 50% applied for a loan in the past five years (excluding their annual operating note). All who applied were approved. 33% of producers who sought and received a bank loan were ambivalent, 33% were satisfied, and 33% were very unsatisfied. 50% of CDFI loan recipients were very unsatisfied, and the remainder were neither satisfied nor unsatisfied. 25% of grantees were very unsatisfied, 25% were ambivalent, 25% were satisfied, and 25% were very satisfied. 75 of private investment recipients were ambivalent and 25% were very unsatisfied. 50% of IDA recipients were very unsatisfied and 50% were satisfied.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	50%	\$ 755,000.00	\$ 125,833.33
Fix/maintain the equipment and/or infrastructure that I have	63%	\$ 389,000.00	\$ 55,571.43
Purchase livestock for my operations	44%	\$ 430,000.00	\$ 86,000.00
Purchase new equipment and/or infrastructure for my operations	88%	\$ 1,076,000.00	\$ 97,818.18
Purchase more land for my operations	56%	\$ 1,900,000.00	\$ 211,111.11
Refinance my debt with a better lender	19%	\$ 320,000.00	\$ 106,666.67

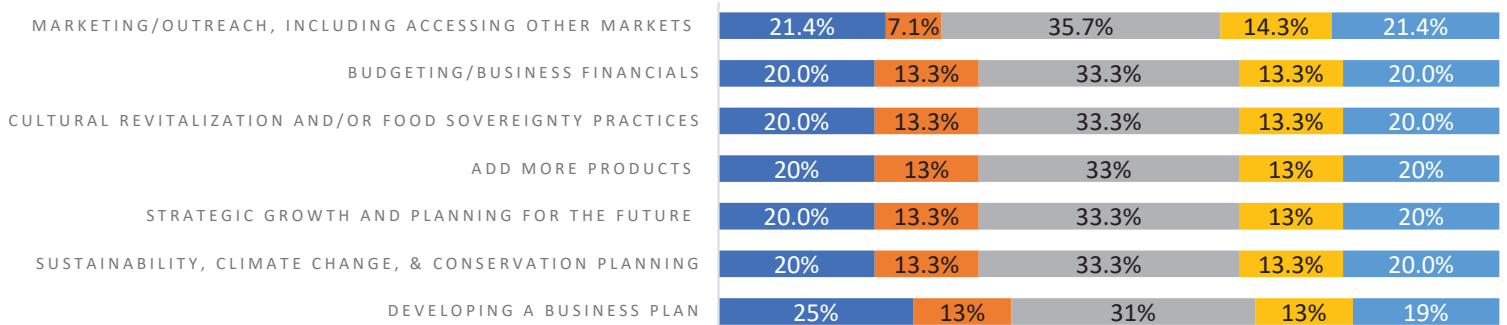
NORTHWEST

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Respondents also have knowledge around customer service, BIA irrigation and leasing, cattle, equipment, and product management.

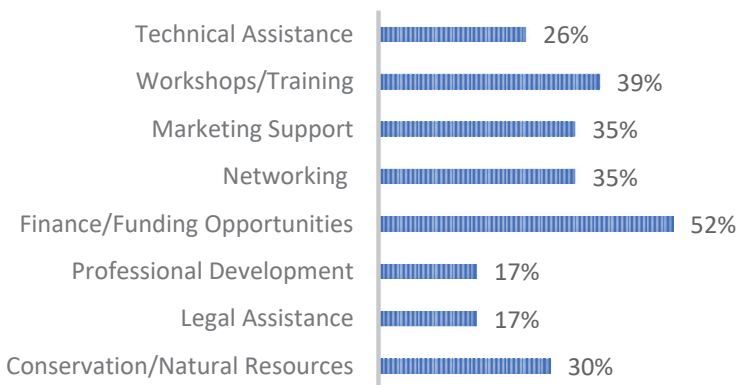
KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable

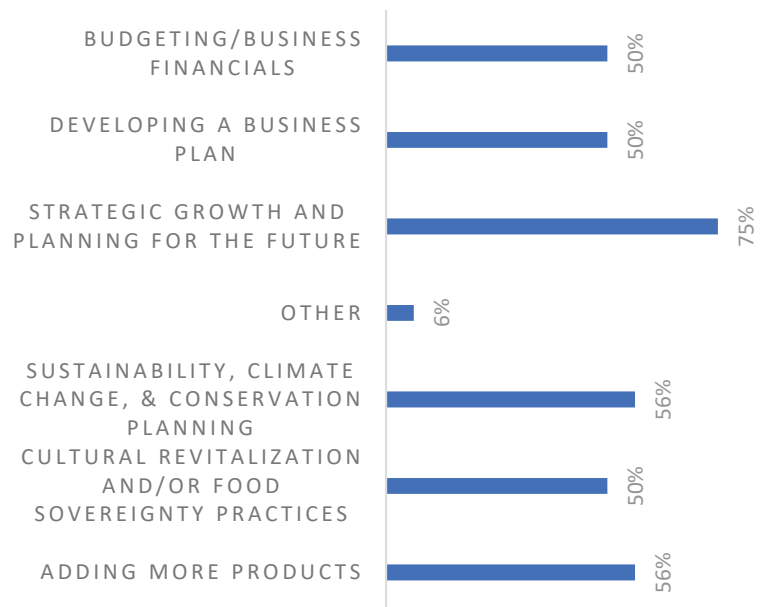


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local, regional organizations that support Northwest producers include local Buffalo Lodge meetings and OSU extension.

PACIFIC CA, NV, HI

KEY BARRIERS: LACK OF TRIBAL LAND BASES, LACK OF LONG TERM, SUSTAINABLE FUNDING, FLOODING AND DROUGHT, LACK OF ACCESS TO TRADITIONAL FOODS, CLIMATE CHANGE

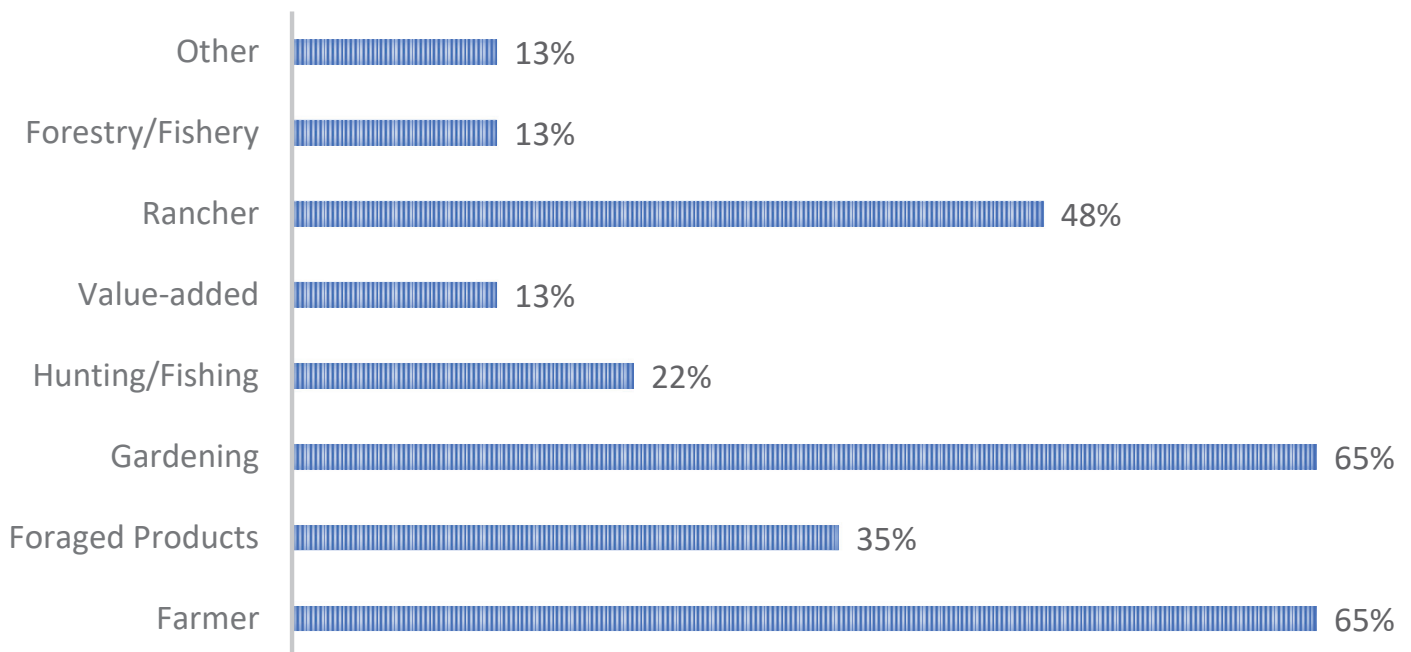
KEY NEEDS: PATIENT CAPITAL, IRRIGATION SYSTEMS AND WATER INFRASTRUCTURE, SUPPORT FOR TRADITIONAL FOODWAYS PRACTITIONERS, BUSINESS EDUCATION

DEMOGRAPHICS

- 23 producers completed the producer survey. 65% are female, 4% are non-binary, and 30% are male. 70% are the head of their household, 9% identify as LGBTQIA+, and 4% have a disability.
- 91% are American Indian, 4% are African American, 4% are Alaska Native, 9% are Caucasian, 4% are Latino, and 4% are Native Hawaiian.
- Producers range in age from 16 to 69, with an average age of 45. 39% are beginning producers.

TRIBAL REPRESENTATION: NGÄBE BUGLÉ, BAND OF POMO INDIANS OF THE STEWARDS POINT RANCHERIA, FALLON PAIUTE SHOSHONE TRIBE, HOOPA VALLEY TRIBE, IIPAY NATION OF SANTA YSABEL, PYRAMID LAKE PAIUTE TRIBE, RENO-SPARKS INDIAN COLONY, ROUND VALLEY INDIAN TRIBES, SOUTH FORK BAND OF TE-MOAK TRIBE, TORRES MARTINEZ DESERT CAHUILLA INDIANS, WALKER RIVER PAIUTE TRIBE, YERINGTON PAIUTE, YUOK TRIBE, YOEME TRIBE, YAQUI TRIBE

PRODUCER TYPE



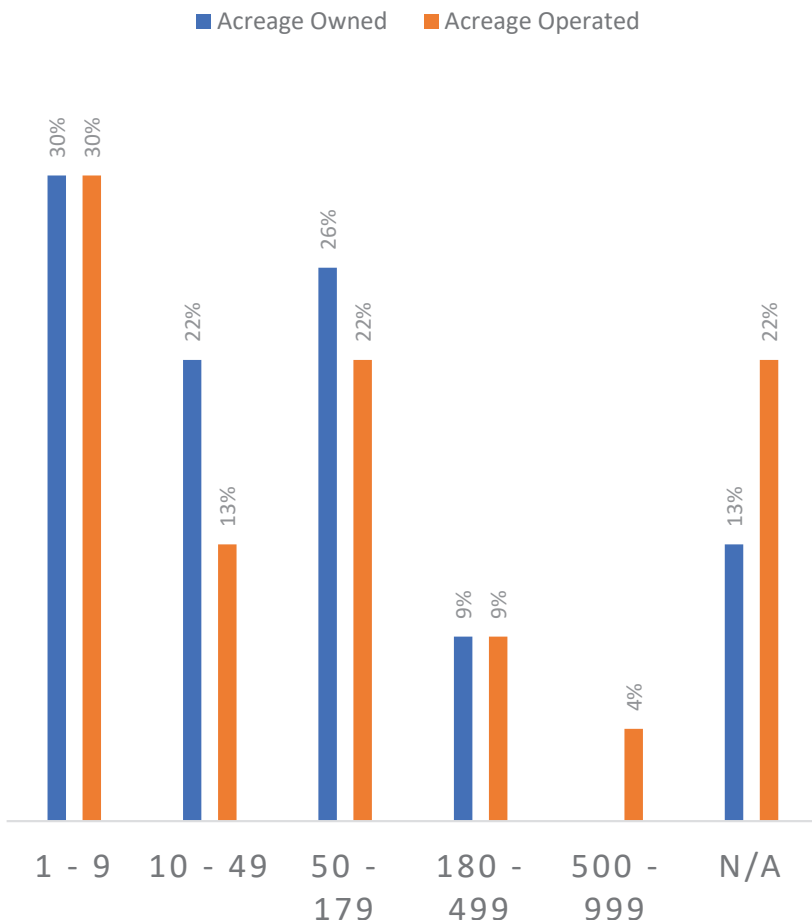
PACIFIC

LAND ACCESS AND BARRIERS

Lack of access to their traditional territories is a major barrier for many California Native Nations. Tribes either have small land bases or no land base (there are ten federally recognized Tribes without a land base in the state), but traditionally had diverse communities and diverse food systems.

Partnership development between producers, traditional food and fire practitioners, Tribes, and Tribal organizations with easement holders and land trusts can help increase access to and support Native producers. Traditional land management practices, which includes burning the landscape for the regeneration of eco-cultural resources, will be key to help mitigate the effects of climate change. California is currently in a 1200-year mega drought (IAC).

ACREAGE



65% of producers live and operate on a reservation. 22% do not live or operate on a reservation, and 13% live off reservation but operate on a reservation.

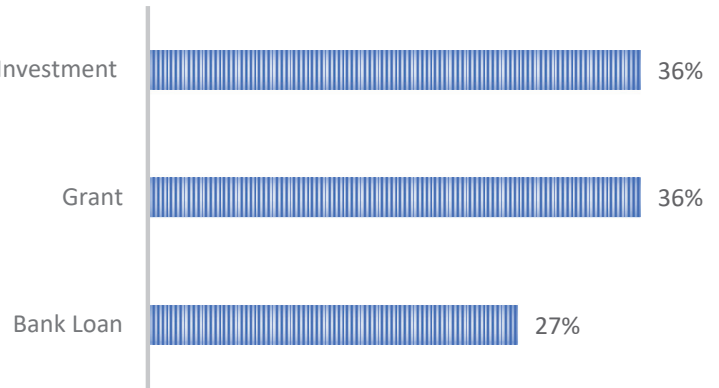
78% of surveyed producers either own or operate trust land, and 35% use fee land. 75% of producers who operate on fee land own the land, and 50% lease fee land. For the producers operating on trust land, 78% own their land while 44% lease.

PACIFIC

SOURCES OF CAPITAL

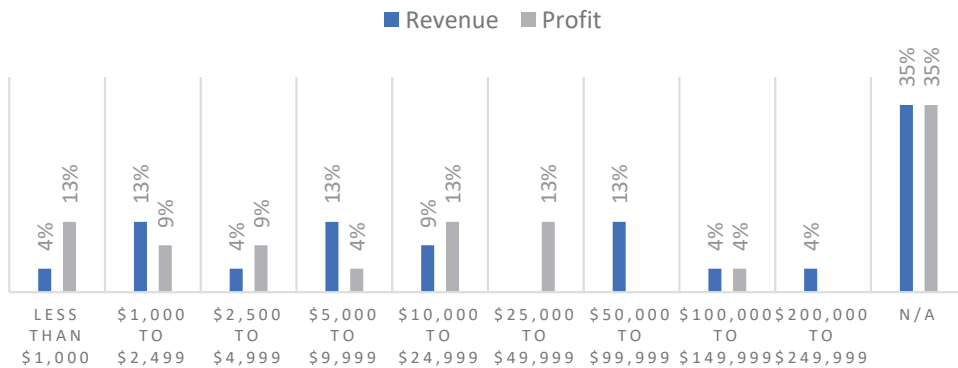
FINANCES

35% of producers did not earn any revenue or profit in 2021 and 70% have no debt. 9% owe less than \$5,000, 4% owe between \$5,000 and \$9,999, 13% owe between \$10,000 and \$24,999, and 4% owe between \$100,000 and \$149,999. Interest rates range from 0% (44% of producers) to 9 – 10% (6% of producers). 11% of producers pay between 1 – 2%, 28% pay between 3% – 4%, 11% pay between 5% – 6%, and 11% pay between 7 – 8%. 78% of producers either have a job outside of their operation or have a spouse who has a job.



48% of producers raised capital for their operation. 26% applied for a loan in the past five years (excluding their annual operating note). 67% of those who applied were approved.

2021 INCOME



67% of producers who sought and received a bank loan were ambivalent about their experience and 33% were unsatisfied. 25% of grant recipients were very satisfied, and 75% were neither satisfied nor unsatisfied. 25% of those who received private investment were satisfied, 50% were ambivalent, and 25% were unsatisfied.

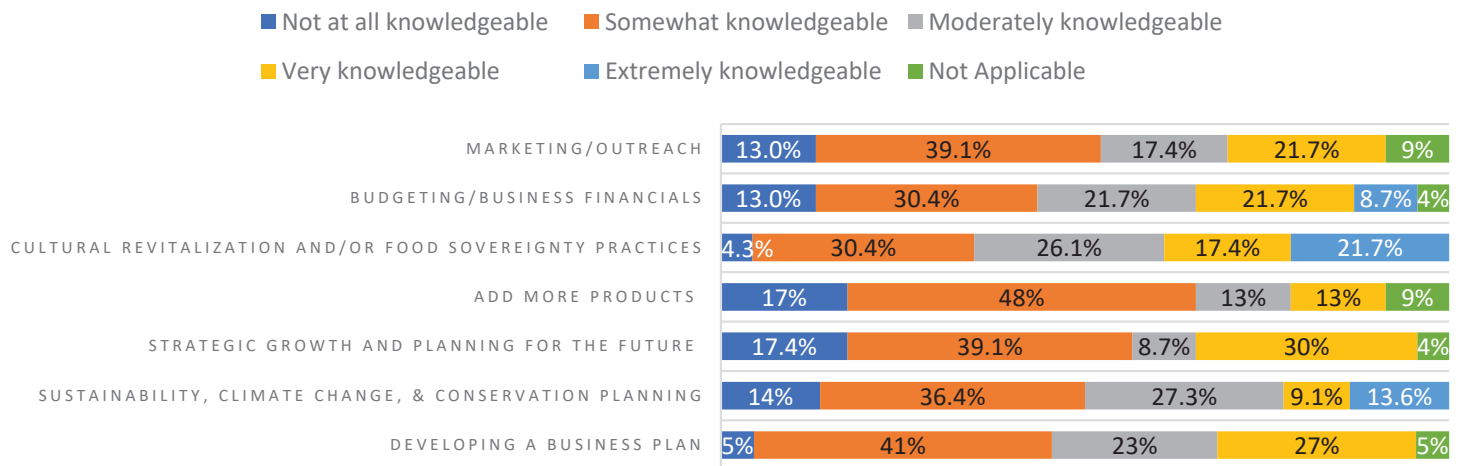
UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	35%	\$ 198,000.00	\$ 24,750.00
Fix/maintain the equipment and/or infrastructure that I have	39%	\$ 368,000.00	\$ 46,000.00
Purchase livestock for my operations	35%	\$ 182,000.00	\$ 26,000.00
Purchase new equipment and/or infrastructure for my operations	78%	\$ 930,000.00	\$ 58,125.00
Purchase more land for my operations	17%	\$ 280,000.00	\$ 70,000.00
Refinance my debt with a better lender	9%	\$ 35,000.00	\$ 17,500.00

PACIFIC

KNOWLEDGE AND RESOURCES

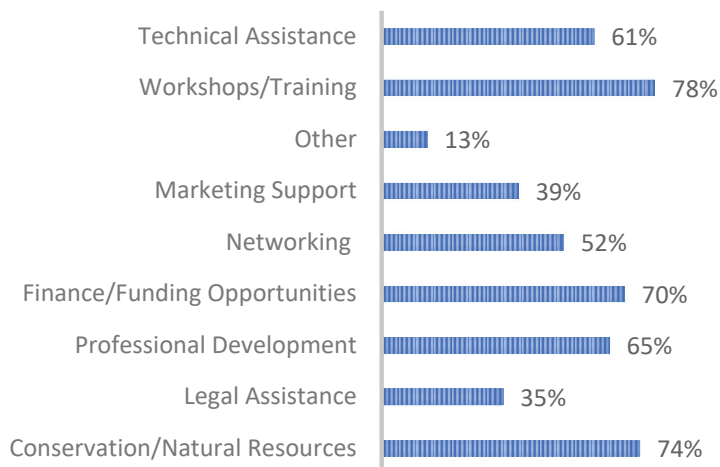
Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Producers also have knowledge on water engineering and policy advocacy, lending, and federal trust lands.

KNOWLEDGE RANKING

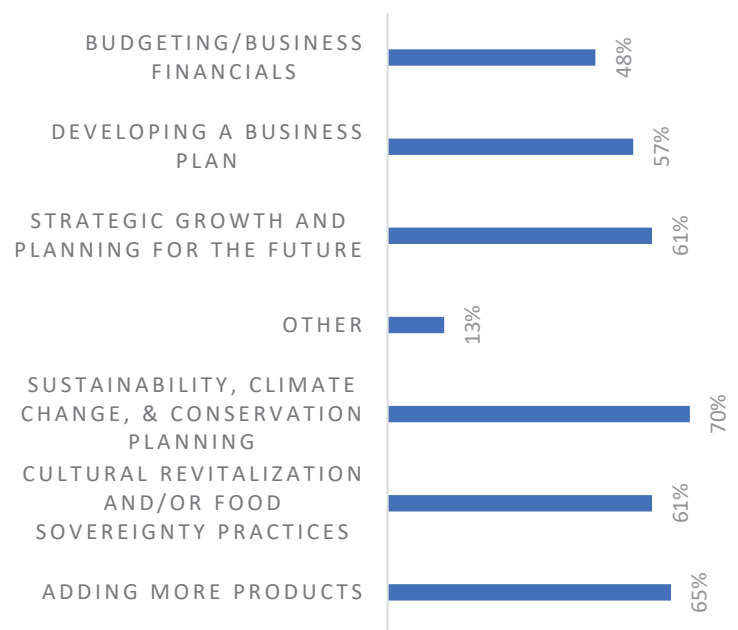


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local, regional organizations that support Pacific producers include NRCS-CA, University of California Cooperative Extension, Owens Valley Indian Water Commission, Pyramid Lake Cattlemen's Association, Farm Service Fallon, RCD, Farm Advisor, IAC, and the Community Alliance with Family Farmers.

ROCKY MOUNTAINS MT, WY

KEY BARRIERS: BIA, FSA LAND REQUIREMENTS FOR LOANS ARE PROHIBITIVE, LAND FRACTIONATION, FENCING ISSUES, LOSING LEASE DUE TO BEING OUTBID, DROUGHT, CLIMATE CHANGE, LOAN TERMS AND LACK OF FLEXIBILITY

KEY NEEDS: SUPPORT YOUTH/BEGINNING PRODUCERS, TECHNICAL ASSISTANCE TO EXPAND LOCAL FOOD DISTRIBUTION, EDUCATION, RELIABLE WATER SOURCES

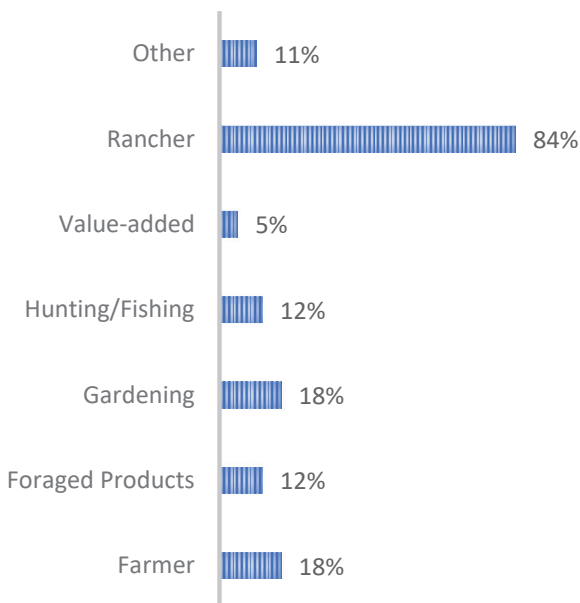
DEMOGRAPHICS

- 57 producers completed the producer survey. 44% are female, 2% are non-binary, and 54% male. 74% are the head of their household, 9% are veterans, 4% are LGBTQIA+, and 9% have a disability.
- 100% are American Indian and 12% are multi-racial. 11% are Caucasian and 2% are Latino/Hispanic.
- Producers range in age from 9 to 75, with an average age of 45. 37% are beginning producers.
- 86% live and operate on a reservation, 5% do not live nor operate on a reservation, 7% live off reservation but operate on reservation, and 2% live on reservation but operate off.

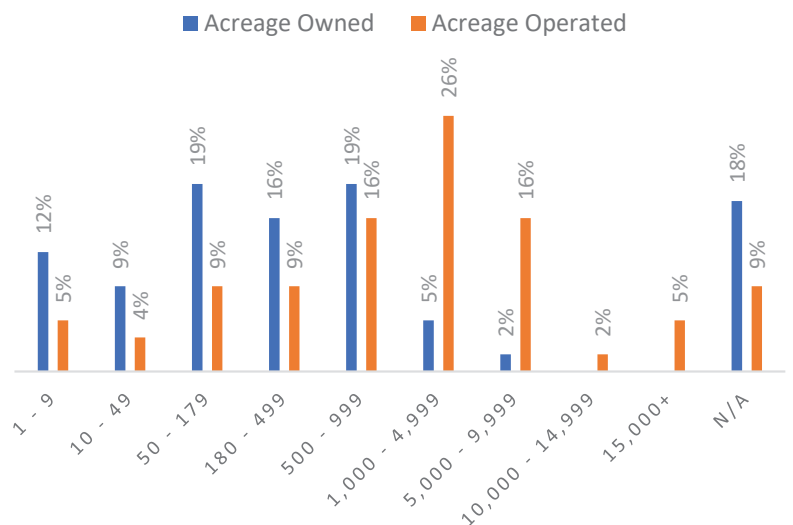
TRIBAL ENROLLMENT REPRESENTATION: ASSINIBOINE, BLACKFEET TRIBE, CHEYENNE RIVER SIOUX TRIBE, CHIPPEWA-CREE TRIBE, CONFEDERATED SALISH AND KOOTENAI TRIBES, CROW TRIBE, FORT BELKNAP INDIAN RESERVATION, FORT PECK SIOUX TRIBE, GROS VENTRE, LITTLESHELL BAND OF CHIPPEWA INDIANS, NAVAJO NATION, NORTHERN ARAPAHO, NORTHERN CHEYENNE, OGLALA SIOUX TRIBE, PYRAMID LAKE PAIUTE TRIBE, QUINAULT TRIBE, SISSETON WAHPETON OYATE, EASTERN SHOSHONE

LAND ACCESS

PRODUCER TYPE



ACREAGE

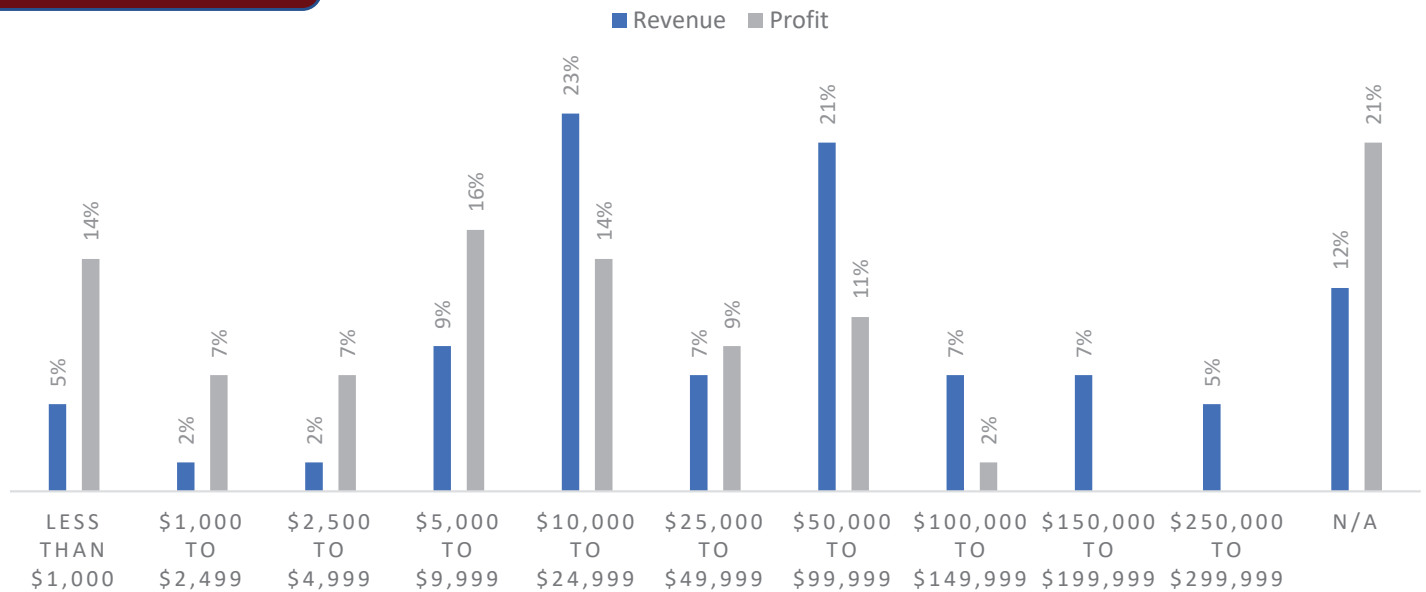


78% of producers either own or operate trust land and 35% use fee land. 75% of producers who operate on fee land own their land and 50% lease land. 78% of producers on trust land own their land and 44% lease land. No producers operate on restricted fee land.

ROCKY MOUNTAINS

FINANCES

2021 INCOME



12% of producers did not earn any revenue and 21% earned no profit in 2021. 23% have no debt. 4% owe less than \$5,000, 11% owe between \$5,000 and \$9,999, 9% owe between \$10,000 and \$24,999, 11% owe between \$25,000 and \$49,999, 12% owe between \$50,000 and \$99,999, 12% owe between \$100,000 and \$149,999, 2% owe between \$150,000 and \$249,999, 7% owe between \$250,000 and \$349,999, and 11% owe over \$350,000.

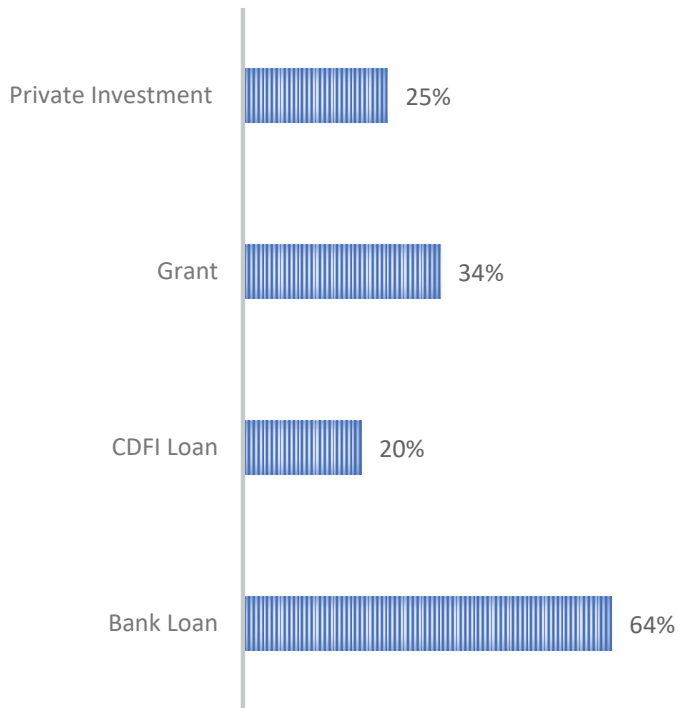
Interest rates range from 0% (12% of producers) to over 20% (4% of producers). 17% pay 1 – 2% in interest, 40% pay 3 – 4%, 42% pay 5 – 6%, 25% pay 7 – 8%, 2% of producers pay between 9 – 10% in interest, 8% pay between 11 – 14%, and 6% pay between 15- 19%. 82% of producers either have a job outside of their operation or have a spouse who has a job.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	40%	\$ 5,542,055.56	\$ 251,911.62
Fix/maintain the equipment and/or infrastructure that I have	44%	\$ 1,758,000.00	\$ 70,320.00
Purchase livestock for my operations	61%	\$ 4,129,000.00	\$ 129,031.25
Purchase new equipment and/or infrastructure for my operations	74%	\$ 6,215,611.11	\$ 151,600.27
Purchase more land for my operations	58%	\$ 11,855,000.00	\$ 423,392.86
Refinance my debt with a better lender	23%	\$ 3,112,000.00	\$ 222,285.71

ROCKY MOUNTAINS

FINANCES

SOURCES OF CAPITAL



77% of producers raised capital for their operation. 61% applied for a loan in the past five years (excluding their annual operating note). 86% of those who applied were approved.

21% of producers who sought and received a bank loan were neither satisfied nor unsatisfied with their experience. 36% were satisfied, 11% were very satisfied, 21% were unsatisfied, and 4% were very unsatisfied.

11% of CDFI loan recipients were very unsatisfied, 11% were unsatisfied, 33% were neither satisfied nor unsatisfied, and 44% were satisfied. 20% of grantees were very unsatisfied, 7% were unsatisfied, 13% were neither satisfied nor unsatisfied, 13% were satisfied, and 13% were very satisfied. 18% of private investment recipients were very unsatisfied, 9% were unsatisfied, 45% were neither satisfied nor unsatisfied, and 27% were satisfied. No individuals received an IDA.

Native producers in the Rocky Mountain region, like producers across Indian Country, face challenges accessing financing due to their inability to use their land as collateral. One Native producer shared their experience with accessing financing:

“What I experienced was... the process of our allotted lands and how all our lands are structured to actually fit into the loan and actually fit in there as collateral. Not being able to utilize any of [them] like in my situation. I'm currently with the FSA loan holder but I pretty much had to do all personal financing... That's ... really the only difference between the Native rancher and the non-Native rancher [is that the non-Native rancher] has actual options they have to finance and keep their operation up to date and going and able to use different pieces of land for collateral where we're not able to do so... that's a huge barrier that [I] always faced and I feel it still hasn't really been addressed somewhat.”

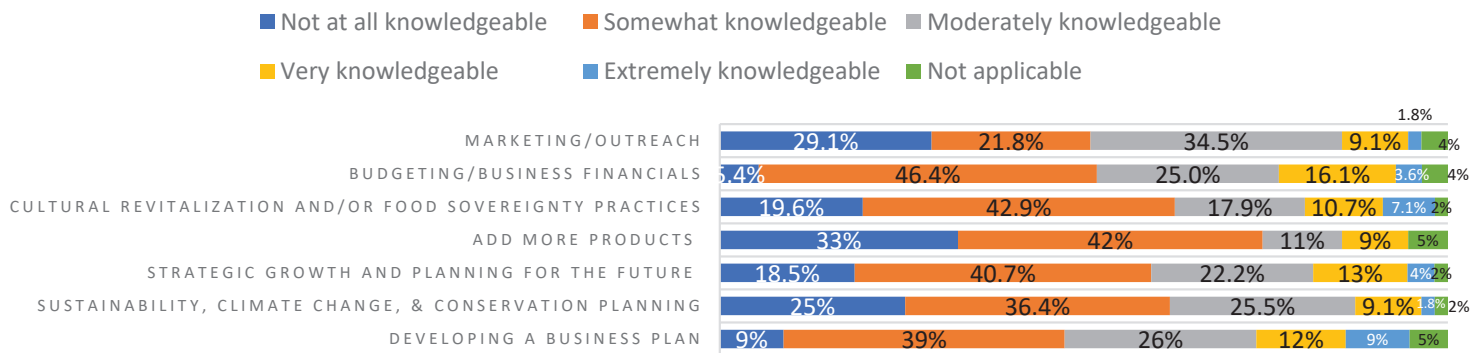
However, there are organizations like NACDC CDFI that are filling the financing gap for Native producers. An NACDC representative who attended the Rocky Mountain focus group shared that the organization provides regular ag loans as well as equipment, cattle, and real estate operating loans to Native producers. The organization is able to be more flexible on financing and terms than the USDA.

ROCKY MOUNTAINS

KNOWLEDGE AND RESOURCES

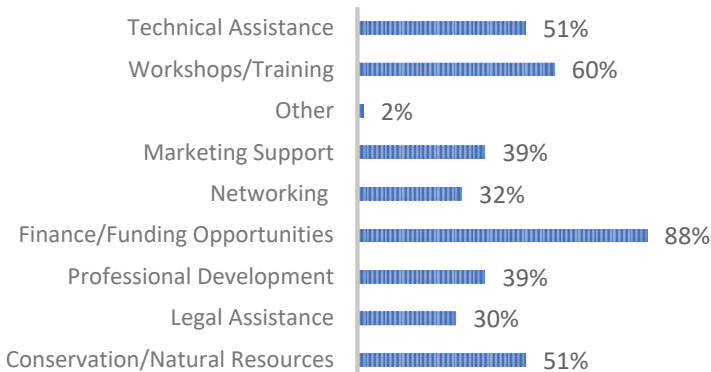
Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Respondents also have knowledge around butchering, contracting, cattle, small business management, product diversification, marketing, construction, horses, conservation and regenerative practices, foraging, trucking, and culinary applications

KNOWLEDGE RANKING

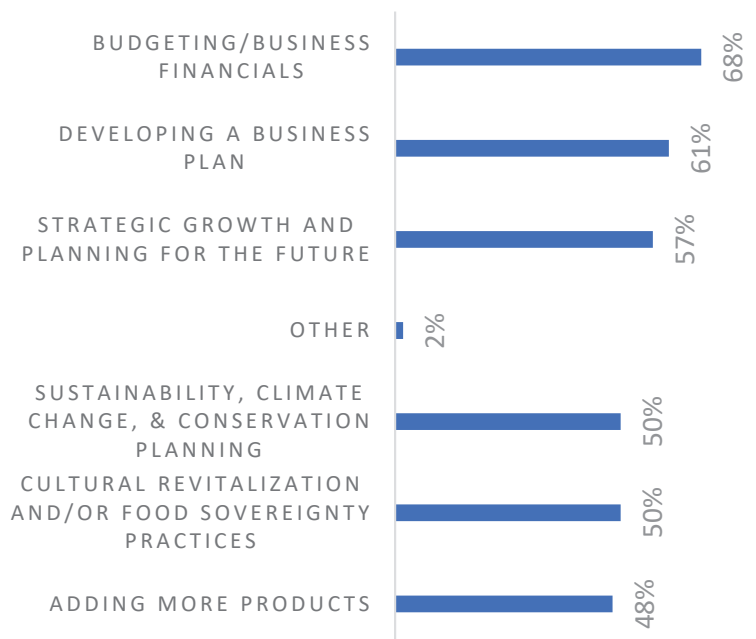


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Local and regional organizations that support Rocky Mountain producers include NACDC CDFI, IAC, INCA, Sweetgrass Development, and the Blackfoot Tribe.

SOUTHERN PLAINS KS, OK, TX

KEY BARRIERS: LAND FRACTIONATION, LACK OF SUPPORT FOR NON-FEDERAL RECOGNIZED TRIBES, MEETING FSA LENDING REQUIREMENTS

KEY NEEDS: SUPPORT FOR PRODUCERS APPLYING FOR USDA FUNDING, HIGH CAPACITY TRIBALLY OWNED PROCESSING FACILITIES AVAILABLE TO INDIVIDUAL RANCHERS, IN PERSON TRAININGS/TA, SUPPORT NEXT GENERATION OF PRODUCERS

DEMOGRAPHICS

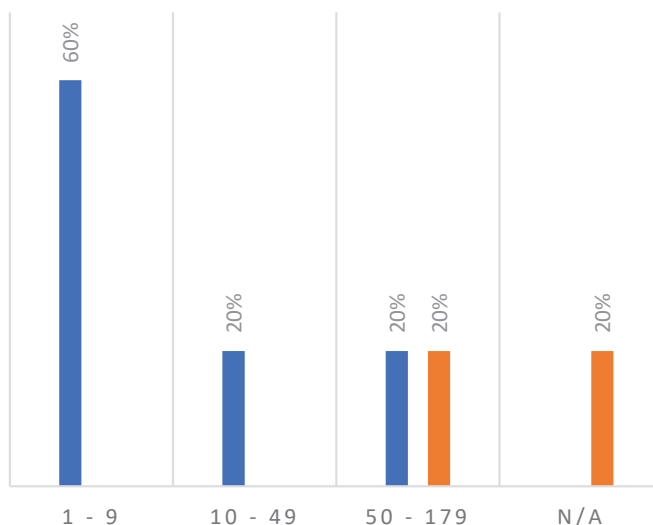
- 5 producers completed the producer survey. 60% are female and 40% male. 100% are the head of their household.
- 100% are American Indian and 20% (one individual) is multi-racial (Caucasian).
- Producers range in age from 36 to 55, with an average age of 46. 60% are beginning producers.
- 20% live and operate on a reservation, 60% do not live nor operate on a reservation, and 20% live on a reservation but operate off.

TRIBAL ENROLLMENT REPRESENTATION: CHEROKEE NATION OF OKLAHOMA, LIPAN APACHE BAND OF TEXAS, NAVAJO NATION, PRAIRIE BAND POTAWATOMI NATION, SAUK, WINNEBAGO

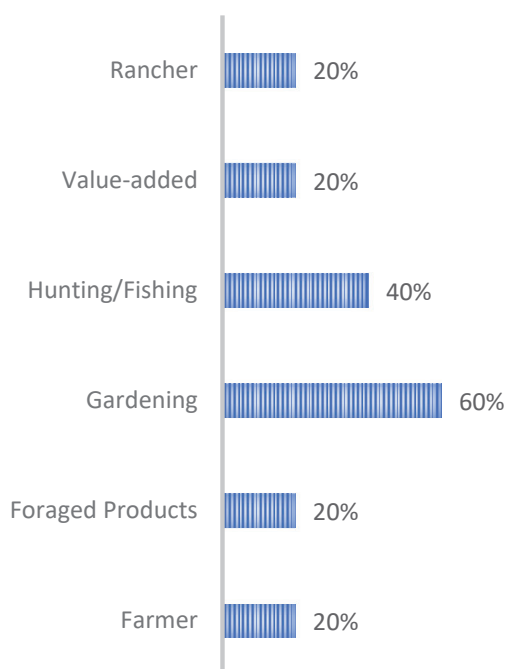
LAND ACCESS

ACREAGE

■ Acreage Owned ■ Acreage Operated



PRODUCER TYPE



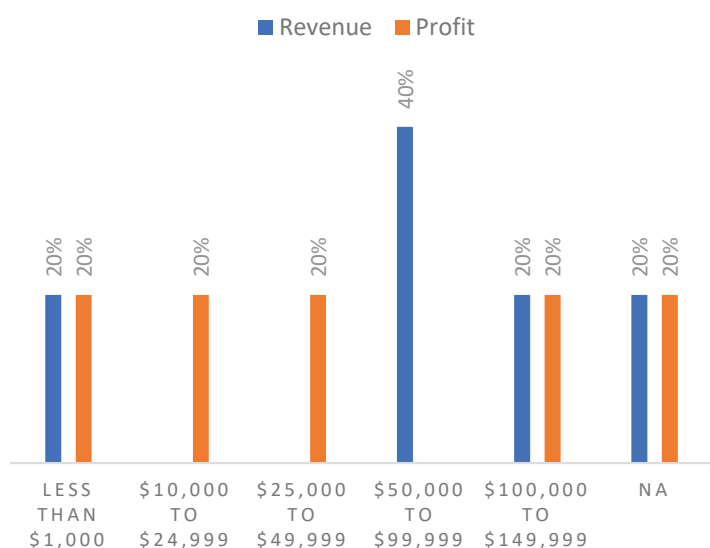
40% of producers either own or operate trust land and 60% use fee land. All producers who operate on fee land own their land and none lease additional land. All producers on trust land also own their land and do not lease.

SOUTHERN PLAINS

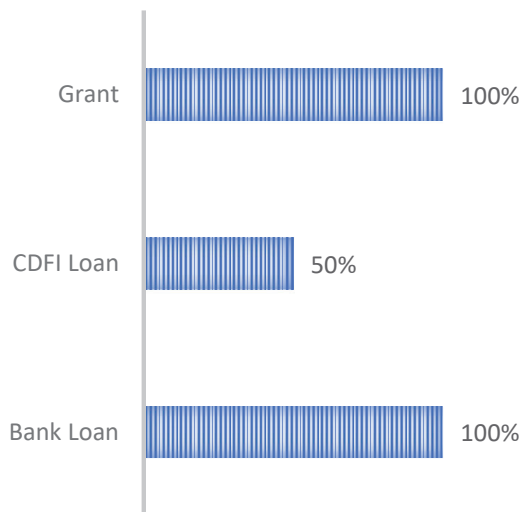
FINANCES

20% of producers did not earn any revenue or profit in 2021. 60% have no debt, and 40% owe between \$50,000 and \$99,999. Interest rates range from 0% (25% of producers) to 1 – 2% (25% of producers) and 3 – 4% (50% of producers). 80% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



40% of producers raised capital for their operation. The chart above breaks down the types of capital those producers raised. 60% applied for a loan in the past five years (excluding their annual operating note). 33% of those who applied were approved. All producers who received a bank loan were satisfied, as were all grant recipients. The CDFI loan recipient was also satisfied.

UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	20%	\$ 20,000.00	\$ 20,000.00
Purchase livestock for my operations	20%	\$ 3,000.00	\$ 3,000.00
Purchase new equipment and/or infrastructure for my operations	100%	\$ 215,000.00	\$ 43,000.00
Purchase more land for my operations	40%	\$ 2,020,000.00	\$ 1,010,000.00

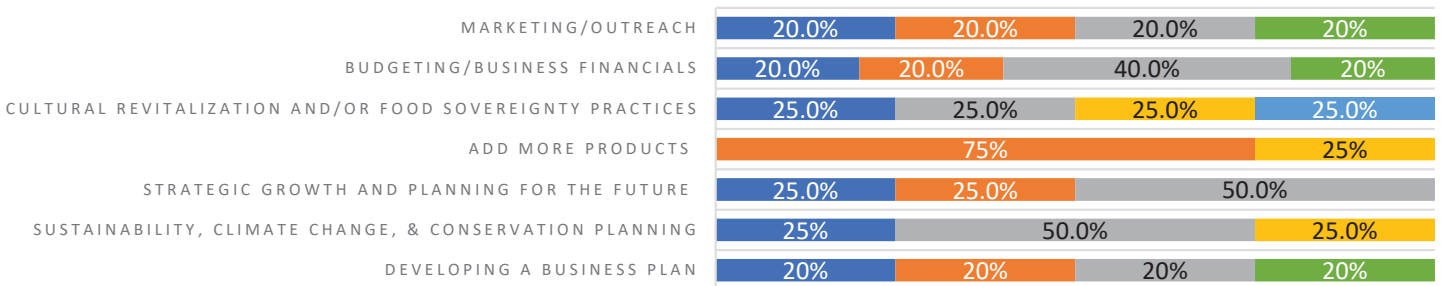
SOUTHERN PLAINS

KNOWLEDGE AND RESOURCES

Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Respondents also have knowledge about TEK and language and culture.

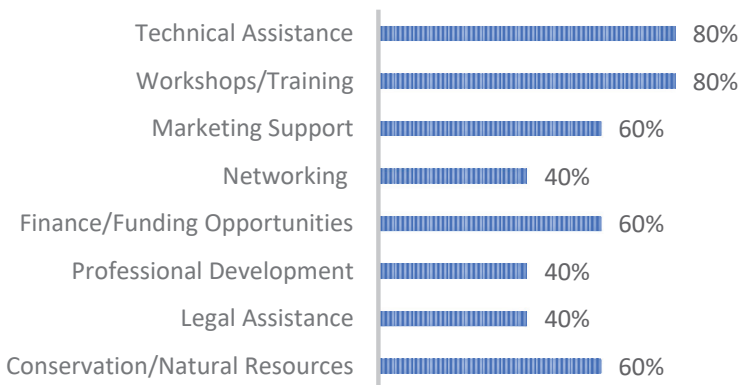
KNOWLEDGE RANKING

■ Not at all knowledgeable
 ■ Somewhat knowledgeable
 ■ Moderately knowledgeable
■ Very knowledgeable
 ■ Extremely knowledgeable
 ■ Not Applicable

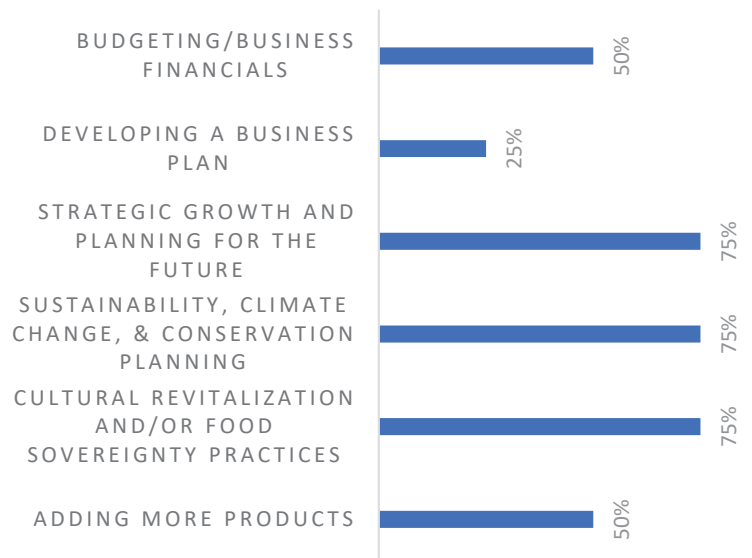


Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



Organizations that support Southern Plains producers include American Indian Foods and the Intertribal Agriculture Council.

SOUTHWEST CO, NM

KEY BARRIERS: IRRIGATION, BUREAUCRACY IMPEDES LAND ACCESS, LACK OF TRANSPORTATION, NO AGRICULTURAL TRAINING, COSTLINESS OF EQUIPMENT

KEY NEEDS: REGIONAL ALLIANCES, INCREASED YOUTH INVOLVEMENT, FOOD SAFETY TRAININGS, WATER AND LAND ACCESS

DEMOGRAPHICS

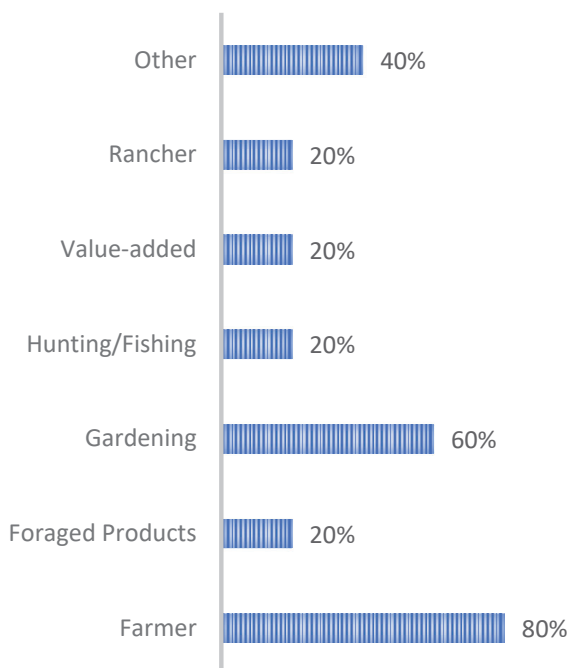
- 5 producers completed the producer survey. 20% are female and 80% male. 20% are the head of their household, and that individual is also disabled. 20% are LGBTQIA+ and 40% are veterans.
- 100% are American Indian and 20% (one individual) is multi-racial (Latino or Hispanic).
- Producers range in age from 23 to 62, with an average age of 46. 40% are beginning producers.

TRIBAL ENROLLMENT REPRESENTATION:

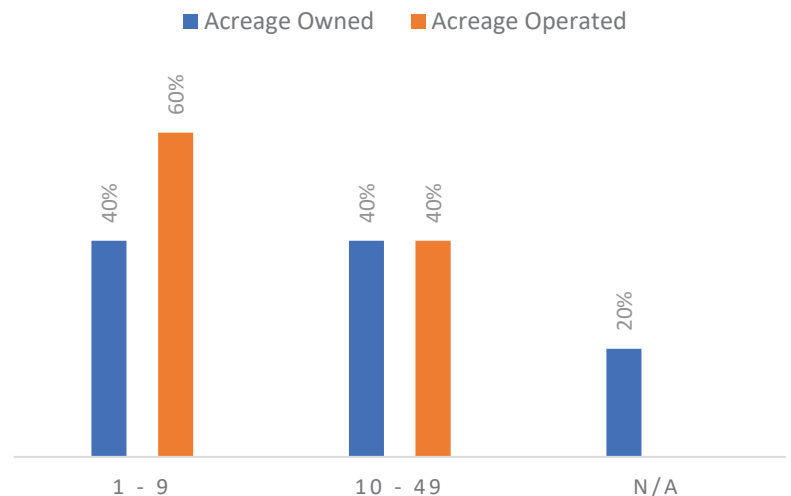
APACHE, NAVAJO NATION, PUEBLO OF ISLETA, ZUNI, YAQUI

LAND ACCESS

PRODUCER TYPE



ACREAGE



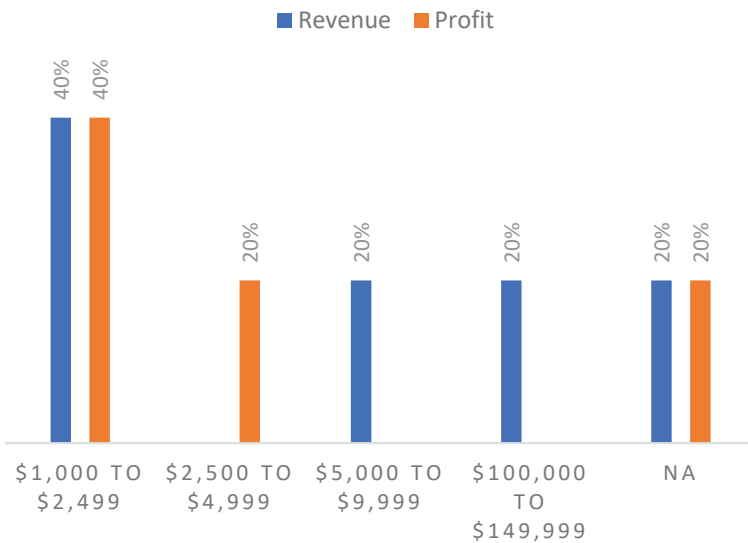
40% of producers own trust land and none lease trust land. 40% of producers own fee land, and no producers lease additional fee land. 20% lease restricted fee land. 20% live and operate on a reservation, 80% do not live nor operate on a reservation.

SOUTHWEST

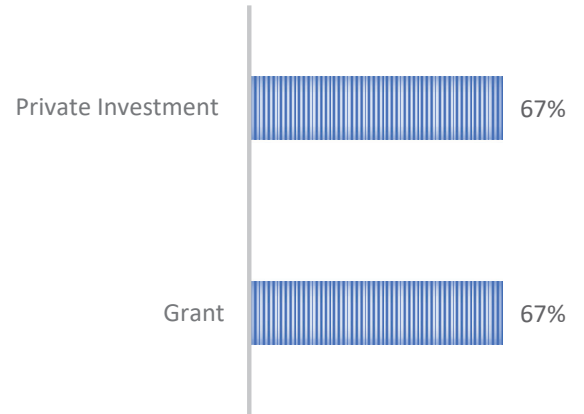
FINANCES

20% of producers did not earn any revenue or profit in 2021. 20% have no debt. 20% owe less than \$5,000, 40% owe between \$10,000 to \$24,999, and 20% owe between \$50,000 to \$99,999. Interest rates range from 0% (60% of producers) to 3 – 4% (20% of producers) and 20%+ (20% of producers). 80% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



60% of producers raised capital for their operation. The chart above breaks down the types of capital those producers raised. 20% applied for a loan in the past five years (excluding their annual operating note). That producer was approved. One producer who received a grant (50%) was neither satisfied nor unsatisfied, while the other 50% was satisfied. For the two producers who received private investment, one was very unsatisfied and the other was neither satisfied nor unsatisfied.

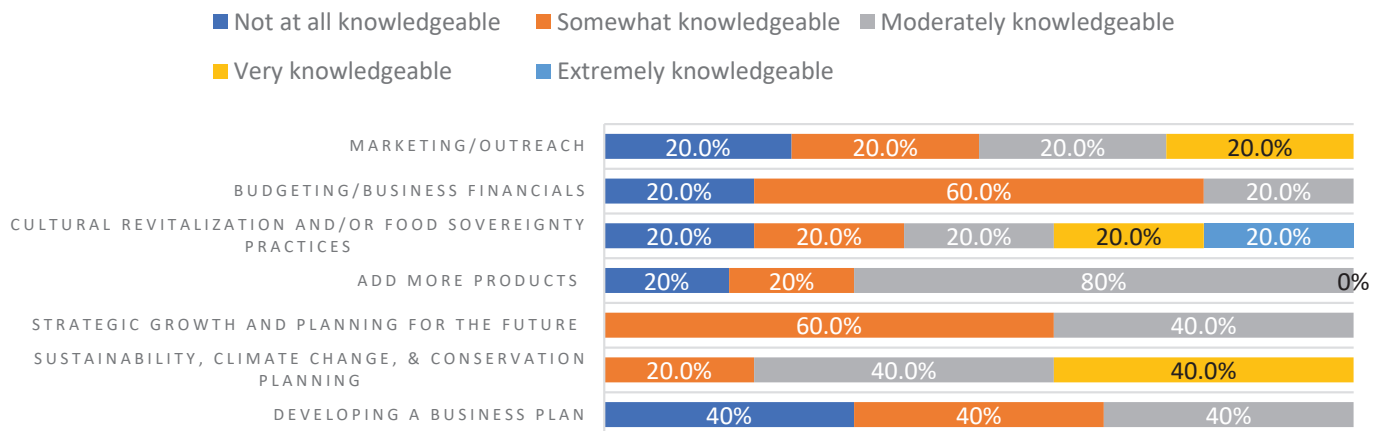
UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	60%	\$ 3,014,000.00	\$ 1,004,666.67
Fix/maintain the equipment and/or infrastructure that I have	20%	\$ 2,000.00	\$ 2,000.00
Purchase livestock for my operations	40%	\$ 17,000.00	\$ 8,500.00
Purchase new equipment and/or infrastructure for my operations	80%	\$ 1,080,000.00	\$ 270,000.00
Purchase more land for my operations	40%	\$ 2,050,000.00	\$ 1,025,000.00
Refinance my debt with a better lender	20%	\$ 10,000.00	\$ 10,000.00

SOUTHWEST

KNOWLEDGE AND RESOURCES

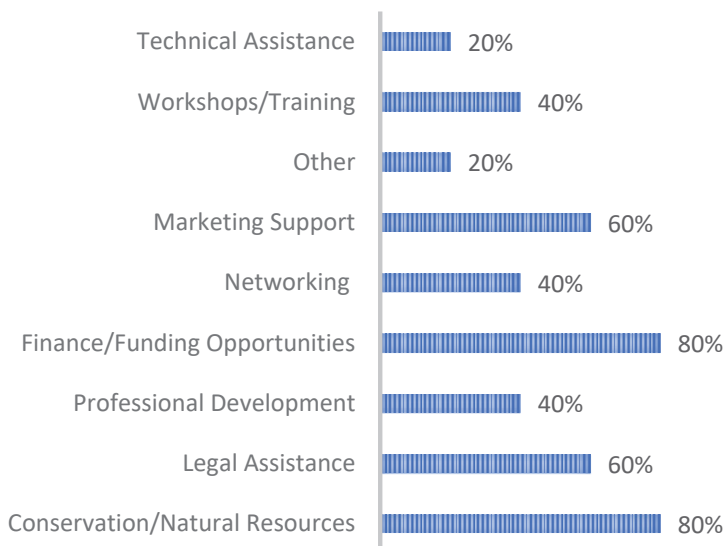
Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. Respondents also have knowledge about acequia irrigation, range management, and sustainable energy practices and social equity development.

KNOWLEDGE RANKING



Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



WESTERN AZ, UT

KEY BARRIERS: CLIMATE CHANGE, DROUGHT, FIRE SUPPRESSION, DISALIGNMENT BETWEEN GRANT OBJECTIVES AND TRADITIONAL FOODWAYS PRACTICES, INFLATION, LACK OF INFRASTRUCTURE

KEY NEEDS: FUNDING SUPPORT FOR FORAGING/TRADITIONAL FOODWAYS, ALTERNATIVE COLLATERALIZATION/FINANCING OPPORTUNITIES FOR TRIBAL LAND, LOCAL PROCESSING PLANTS

DEMOGRAPHICS

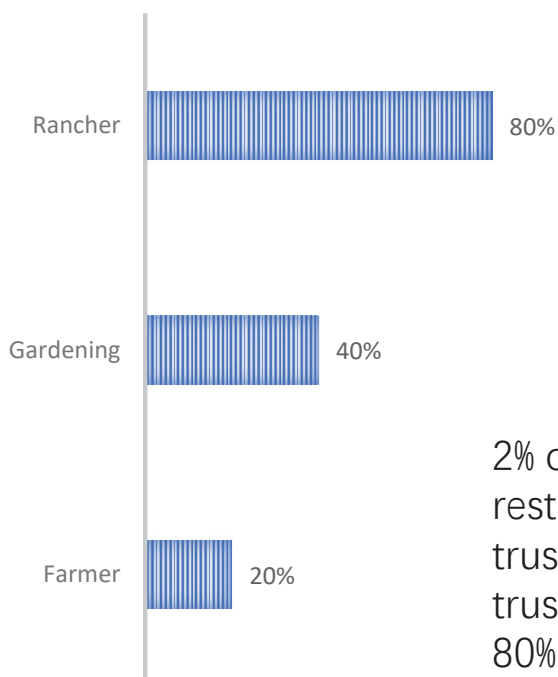
- 5 producers completed the producer survey. 60% are female and 40% male. 80% are the head of their household and 20% have a disability.
- 100% are American Indian and 20% (one individual) is multi-ethnic (Latino or Hispanic).
- Producers range in age from 31 to 59, with an average age of 47. 80% are beginning producers.

TRIBAL ENROLLMENT REPRESENTATION:

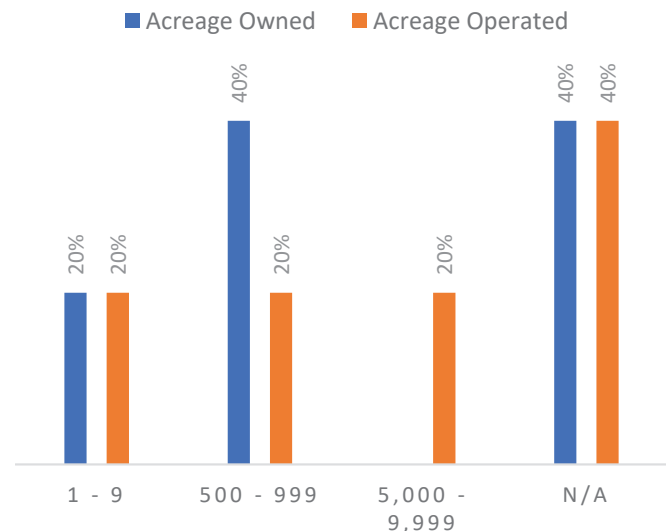
TOHONO O'ODHAM NATION, COLORADO RIVER INDIAN TRIBES

LAND ACCESS

PRODUCER TYPE



ACREAGE



2% of producers own fee land, and 20% own restricted fee land. 60% of producers own/operate trust land. Of those 60%, 33% (one producer) leases trust land and 67% (two producers) own trust land. 80% live and operate on a reservation and 20% do not live nor operate on a reservation.

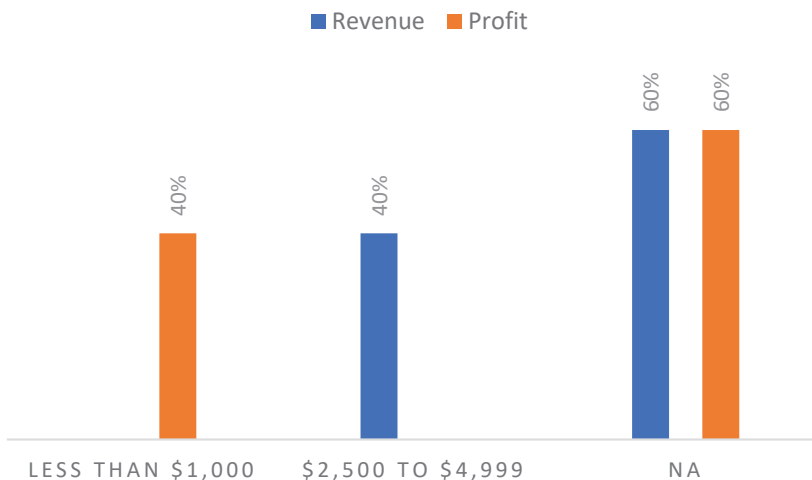
WESTERN

FINANCES

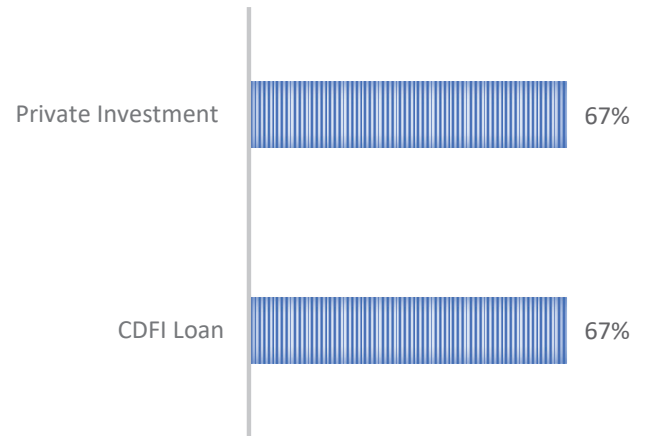
60% of producers did not earn any revenue or profit in 2021. 60% have no debt. 20% owe less than \$5,000 and 20% owe between \$25,000 and \$49,999.

Four producers reported the interest rates they pay on loans. Interest rates range from 0% (50% of reporting producers) to 5 – 6% (25% of reporting producers), 9 – 10% (25% of reporting producers) and 11 - 14% (25% of reporting producers). 80% of producers either have a job outside of their operation or have a spouse who has a job.

2021 INCOME



SOURCES OF CAPITAL



60% of producers raised capital for their operation. The chart above breaks down the types of capital those producers raised. 20% applied for a loan in the past five years (excluding their annual operating note). That producer was approved. All recipients of private investment and CDFI loans were neither satisfied nor unsatisfied.

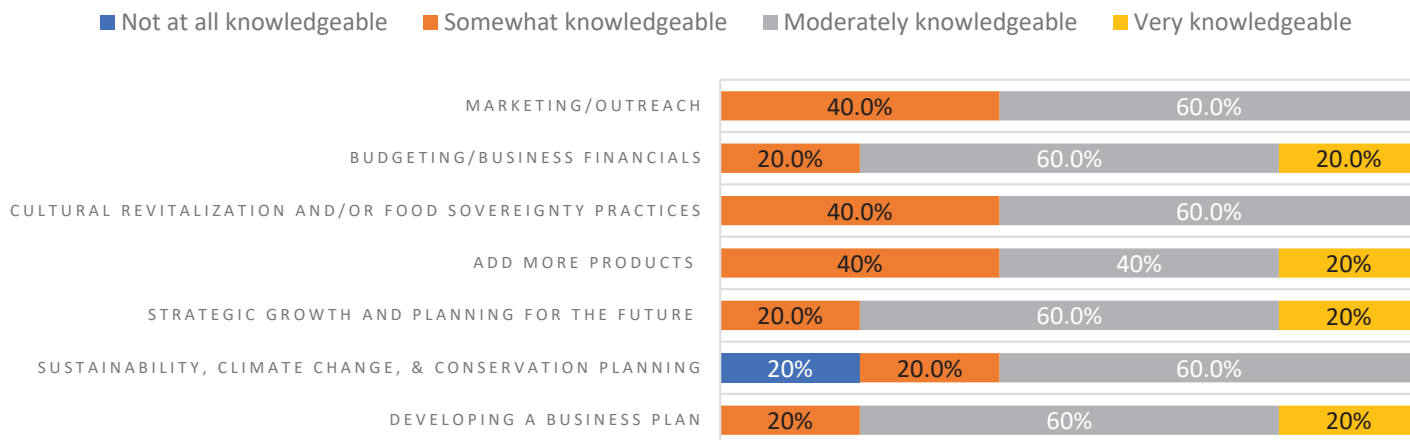
UNMET NEEDS	% OF PRODUCERS	TOTAL FUNDING NEEDED	AVERAGE FUNDING NEEDED
Expand operations (ex. sell to broader demographic, add more products, value-added products, sell online, etc.)	20%	\$ 10,000.00	\$ 10,000.00
Fix/maintain the equipment and/or infrastructure that I have	40%	\$ 10,000.00	\$ 5,000.00
Purchase livestock for my operations	80%	\$ 56,000.00	\$ 14,000.00
Purchase new equipment and/or infrastructure for my operations	80%	\$ 47,000.00	\$ 11,750.00
Purchase more land for my operations	20%	\$ 15,000.00	\$ 15,000.00
Refinance my debt with a better lender	20%	\$ 5,000.00	\$ 5,000.00

WESTERN

KNOWLEDGE AND RESOURCES

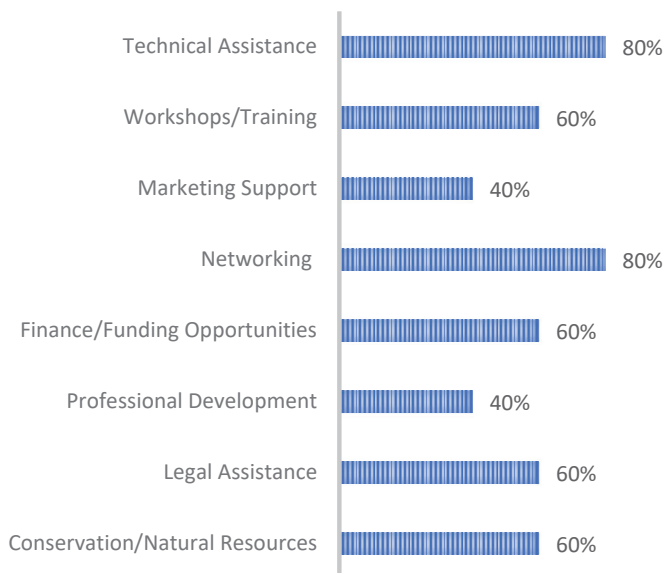
Producers were asked to rank their knowledge on various topics related to their businesses. Their responses can be seen in the chart below. One respondent also has knowledge around business development.

KNOWLEDGE RANKING



Producers were also asked to identify areas where they would like additional assistance and resources that would help them achieve their goals.

RESOURCES THAT PRODUCERS WOULD UTILIZE TO HELP WITH THEIR GOALS



WOULD LIKE ASSISTANCE WITH:



APPENDIX

ALASKA

Unless noted otherwise, information about Alaska and Alaska Native foodways has been provided by the Intertribal Agriculture Council.

KEY BARRIERS: CLIMATE CHANGE, ENVIRONMENTAL THREATS ASSOCIATED WITH RISING TEMPERATURES AND SEA LEVELS, DISCRIMINATION AGAINST NATIVE TRADITIONAL FOODWAYS PRACTITIONERS, LACK OF A TRIBAL LAND BASE

KEY NEEDS: GRANT FUNDING AND CAPACITY BUILDING

OVERVIEW

Most food work in Alaska Native communities is subsistence based and takes place at the community and family levels, rather than conventional for-profit “agriculture.” Pressing issues in the Native Alaska food system include addressing discrimination and racism from the state of Alaska against Native people participating in traditional foodways, as well as addressing immediate environmental threats. Rising temperatures and sea levels are directly threatening the safety and structural security of many Native Alaskan villages situated close to coastal and river resources. While these issues threaten food sovereignty, a more immediate concern is usually relocating entire communities to avoid crises situations.

While there are a limited number of Native ranchers in the conventional sense, there are grassroots level reindeer herders who sell quarter shares in their animals to customers before slaughtering in the field. Most Native Alaskan communities have limited access to meat inspection facilities, and in general, there is a need for increased funding and support for capacity building. However, given that most producers are subsistence based, with some slowly growing their operations to begin selling at a small commercial scale, there is currently more interest in grant funding than loans. But there are tribal members who participate in commercial fishing and aquaculture, and these individuals may have more demand for loans given that they are operating businesses for profit.

CONTEXT

Alaska was colonized after the continental United States and as a result, Native Alaska communities are currently at a different stage in the decolonization process than Native Nations who experienced earlier encounters with European and European American settlers. Pandemics of introduced diseases during the 1910s and 1920s eliminated a large percent of the Native population. Anchorage, Alaska’s largest city, was established during World War II. Native communities in Alaska are still going through the process of re-establishing their culture and identity and working to preserve their language. Elders lived through the trauma of boarding schools and endured attempts to have their culture beaten out of them. There is currently a

cultural renaissance of elders who, with encouragement and investment from younger generations, are courageously revitalizing those traditional practices.

There are many organizations that offer opportunities for Native youth in Alaska and lots of opportunities for motivated youth to become involved with their community. Sometimes the number of available internship opportunities exceeds the number of interested candidates and organizations compete to attract qualified applicants. Organizations may also be limited in their ability to offer internships by capacity constraints.

In Alaska Native communities there are some families who still glean around 90% of their traditional foods through subsistence methods. Much of the food security work taking place in Alaska Native communities is happening at the tribal or family level. Tribes may work together to increase community food security through community gardens, tribally owned businesses, or through the re-establishment of fish or culture camps, as one example. Individuals and families harvest plants, berries, salmon, moose, caribou, whale, and other marine and terrestrial animals. As these community and family-based food security work is not for-profit, grants are currently a better fit for many Alaska producers than loans. Although many Alaska Natives directly participate in the food system, there is a disconnect between their activities and the connotations they may have of “agriculture” or being a “producer.” However, there are tribal members who fish for profit and there is increased effort around aquaculture, with a growing number of producers in expansion phases.

There are various institutions at play within the context of Alaska Native communities that differ from Native Nations in the lower 48 states. The Alaska Native Claims Settlement Act (ANCSA), passed in 1971, led to the establishment of Alaska Native Regional Corporations and village corporations and transferred 44 million acres of land to these corporations (ANCSA Regional Association).¹ These corporations are private, for-profit entities that own private land. While they may offer support for their region, they manage land and other subsidiary businesses for the benefit of their shareholders and are driven by their own priorities. Many do include services around culture, traditions, and preservation, and food is usually a part of that.

Corporations can have multiple subsidiaries that operate at the state, national, and global levels. Shares in ANCs can be passed down, and enrollment procedures vary by corporation. In general, there are enrollment requirements to be met and enrollment is not open to all Native descendants for various reasons, including but not limited to reluctance to dilute share values, age, and blood quantum. Each ANC determines their own enrollment criteria. Other policies relevant to Alaska Native Corporations include the Alaska Native Land Claims Act and Alaska National Interest Lands Conservation Act. While there are 228 federally recognized tribes in the Alaska BIA region² who have a sovereign government-to-government relationship with the United States, these tribes do

¹ Retrieved August 4, 2022 from <https://ancsaregional.com/about-ancsa/>

² BIA Alaska Region. Retrieved August 4, 2022 from <https://www.bia.gov/regional-office/alaska-region#:~:text=More%20than%20180%2C000%20Tribal%20members,Atka%20in%20the%20Aleutian%20Chain.>

not have a land base. Rather, Alaska Native land ownership is concentrated among the Alaska Native Corporations.

PARTNERSHIPS

40% of U.S. tribes are in Alaska and they receive less support than tribes in the lower forty-eight states. Increased technical assistance is needed to support Alaska Native tribes, and partnerships are key for service providers looking to intentionally expand support to Native communities across Alaska. Identifying key organizations and individuals will help ensure greater success.

Partnerships are also key for future research efforts. The best way to engage with tribes and/or tribal communities is by leveraging existing systems to receive a place on tribal and ANC meeting agendas. Native Alaskans are constantly being asked to share their experiences and speak about topics as they relate to state, federal, or nonprofit priorities. Survey fatigue is a real issue, and the research often feels extractive. Not enough effort has been put into closing the loop and bringing research findings back to communities so they can take action on their own.

Potential partners include Alaska Native regional health care corporates, which exist due to the allocation of funding from IHS to tribes and ANCs to administer their own health care programs. These corporations “have regional advisory councils with representation from each of the tribes” from that region. This is a similar model to the for-profit regional corporations, which “have boards [with] representation from each of the tribes.” Specific potential partner organizations include Alaska Federation of Natives and Alaska Native Tribal Health Consortium. These organizations already deliver services across the state and have each region represented on the board to ensure all perspectives are heard when it comes to making decisions. The Alaska Food Policy Council is another organization already working on relevant issues that affect Native foodways across the state. Organizations like the Alaskan Municipal League, Alaska Native Village Corporation Association, Alaska Federation of Natives, and other regional groups and nonprofits are working to address climate change related environmental issues impacting Native communities.

Akiptan’s approach to lending and technical assistance would be a meaningful addition to the resources in Alaska. Before seeking to expand into Alaska, Akiptan may wish to conduct a study to focus on region specific needs relating to Native foodways in the state. Using a more community-based approach to data collection through strategic partnerships with local and regional organizations will help garner a greater response rate. Akiptan should seek to partner with regional advisory councils within regional corporations that have representation from all tribes in Alaska, and leverage these partnerships to conduct outreach and request data from regional partners.

If Akiptan is seeking to expand grant opportunities to Native foodways practitioners in Alaska, they should explore partnership opportunities with the Center for Environmentally Threatened Communities. The Center is an organization that writes grant applications for tribes pro-bono to deal with environmental issues affecting their communities. Due to high demand, overburdened communities are prioritized; there is a large need for skilled grant writers who know Alaska and are

culturally sensitive. Addressing environmental issues is directly tied to ensuring Alaska Native foodways can continue to support Native communities.

Finding common language should also be taken into account when working with Alaska Native communities. Individuals need to be versed in local terminology to share opportunities with community members and encourage participation. In the context of this study, it became clear that many Native Alaskans do not resonate with the term “producer,” despite their regular participation in traditional harvesting and hunting practices.

One potential for partnership to expand capital access to Alaska Native communities and address region specific needs is to establish a rolling loan fund. The fund could have forgivable terms and be administered by Akiptan through a partnership with regional nonprofits or tribal organizations. Due to Alaska’ vast size, needs vary widely and are specific to each community despite having similar impacts on a broad scale.

There are some CDFIs serving Alaska Native communities. Spruce Root has been serving southeastern Alaska since 2012. They have a fund of \$3 million comprised of partner, grant, and benefactor funds, and provide technical assistance, education, and loans to small businesses and entrepreneurs. They serve twenty-three communities, many of which are low income, rural, and historically Native. The fund began with \$500,000 in seed money from the Sealaska Corporation and is part of the Sustainable Southeast Partnership. The Partnership does outreach to Native communities and is building a network to work towards food security and land sovereignty.

STRENGTHS

Prior to colonization, food independence and food security were commonplace. There was regular trade of local meats, other foods, fur, and other goods. Alaska Native communities had and continue to have a culture of self-reliance. Many traditional foodways practices are still regularly engaged in and there are also efforts to establish community gardens.

There have also been strides made towards increasing self-determination for Alaska Natives, with some progress being made through the Indian Health Service (IHS). Funding that was allocated to tribes from the state was disbursed to twelve regional health corporations, with support also offered to tribes. Recent state legislative wins for Alaska Natives have included the approval of capital budget requests. Although these requests were not tribal specific, due to issues that will be discussed in the “Barriers” section, they were in alignment with the needs of rural Alaska communities, including Alaska Native communities. The Alaska Food Policy Council was instrumental in compiling the request.

BARRIERS

The remote location of many Alaska Native communities has exacerbated the impact of COVID-19 related supply chain shocks. Supply chain issues have limited access to materials and

contributed to the high cost of projects. When supply chain interruptions peaked during the COVID-19 pandemic, remote communities rationed supplies.

The state of Alaska is discriminatory towards Native ways of life and is a key barrier for Native people seeking to practice their traditional, subsistence based foodways. The state does not recognize federally recognized tribes, and only recognizes the Alaska Native Corporations formed under the ANCSA, which is an issue as tribes in Alaska do not have a land base. While the federal government guarantees Alaska Native subsistence priority on federal lands and will open up early subsistence harvest opportunities, the state will only open up “rural preference” priority harvests, and avoids using the word “subsistence” because of its connotations with treaty rights for Alaska Natives. There is an anti-discrimination clause in the state constitution that has been used by the state as an excuse to not uphold tribal treaty rights, as priority for tribes is considered discrimination towards all other Alaska citizens. To avoid preferencing Alaska Natives, the state will often legislate or create usage guidelines around the rural and urban binary.

While Alaska Natives struggle with food security, the state actively tries to prevent Natives from engaging in traditional practices. During the COVID-19 pandemic, several tribes put in requests for emergency hunts, which were granted by the federal subsistence board. The state sued the federal government, claiming that the subsistence board had overstepped their authority by granting those tribal hunts. The case was dismissed by a judge who stated that the subsistence board's actions met compliance regulations. There are no state requirements on fishing by-catch, and hundreds of thousands of fish, equivalent to millions of pounds of protein, are cast overboard each year since they are not the target species for commercial fishing. While the lack of state regulations regarding by-catch causes “future trawling” through the immense wasting of resources, several tribal members have broken the law to fish and have been arrested and charged. In Alaska's system for management of fish populations, commercial fleets receive first priority, and second priority goes to “escapement goals required by the Pacific Salmon Treaty [with Canada], ensuring a certain number of [salmon] escaping up the river has passed the border.” Tribal use of fisheries is the lowest priority in the state, despite the fact that Alaska Natives traditionally use every part of the fish and food security is a pressing issue in Native communities.

Climate change is also a major barrier for Alaska Native communities. The increase in temperatures and rising sea levels has led to many villages being washed out to sea or swept away by rapidly eroding rivers as permafrost (ground that remains continuously frozen) melts. Coastal ice sheets that previously protected coastlines are melting, allowing storms to thrash and erode shorelines. Homes and villages that were built close to natural resources are quite literally falling into the ocean. In many cases, before communities think about food security they are prioritizing the relocation of their entire community and stabilizing sea walls to mitigate future erosion.

Funding is also an issue for Native communities. While “everyone is looking for funding,” many are searching for grants rather than loans. However, federal grant reporting requirements make those opportunities prohibitive to Alaska Native tribes and producers who have limited capacity

and may be unable to develop a strong grant proposal. Most Alaska tribes are very small; for instance, the IAC technical assistance provider for the Alaska region is currently working with a village that has fourteen inhabitants and is interested in expanding water access to their residents. Communities are also interested in addressing issues of food security and solid waste, establishing community gardens, and in general, want to develop infrastructure and encourage growth in their communities. However, there is frequently a single individual driving all community development efforts, which is a major capacity constraint. When organizations are able to write and win grants, the reporting requirements may then be so burdensome they limit the capacity to be able to apply for and manage additional project funding. This has been a particular issue experienced with COVID relief grants.

NEEDS

Building the capacity to deal with environmental challenges and reforming policy to support traditional harvesting practices are instrumental for Alaska Native communities to thrive.

Native Alaskan communities need support, or at least no outright opposition, from the state of Alaska. The state needs to respect Native and tribal treaty rights, and respect the rights of federally recognized tribes when it comes to federal resource decisions pertaining to tribes. Tribes have a guaranteed right to subsistence activity that goes unrecognized by the state. Policy reform needs to address expanding capital access to support Native food producer businesses. Public education on available funding, what types of activities may qualify, and under what terms is also needed.

In general, capacity building is needed for Native Alaska nonprofits and other organizations to expand services. Skilled grant writers are particularly needed. Funding is also needed to support communities dealing with the effects of climate change, including increased erosion and damage to homes due to melting permafrost and sea ice. Grant funding would be more supportive to most Native foodways practitioners than loans at this time, but some Native food business owners may need access to loan capital. Funding is also needed for capital development projects, which is a need that has been identified by the Alaska Federation of Natives, who are “advocating for the pursuit of more federal funding.” However, organizations are frequently at capacity managing current sources of funding and are not able to pursue support for other needed projects. Ease and flexibility in reporting requirements of funding is needed to reduce this burden.

There have been positive responses to micro grant programs that support food security through funding the purchase of fuel, ammunition, or other supplies needed to support a subsistence lifestyle. The micro grant program was administered through the state’s Division of Agriculture and was met with overwhelming demand. A similar program could be administered by a tribal organization to support tribal members, thereby reducing the barrier of reporting requirements. Smaller grants and/or loans are more fitting for the needs of Alaska Native foodways practitioners. Grants should cover broad funding needs and include eligible costs such as ammunition and fuel for subsistence activities, which are not usually allowed under the terms of USDA grant opportunities.

APPENDIX C: PRODUCER TRIBAL AFFILIATIONS

Tribe	Number of Respondents	% of Total Respondents (N=261)
Aleut Community of St. Paul Island	1	0.4%
Apache	1	0.4%
Assiniboine	4	1.5%
Bad River	1	0.4%
Band of Pomo Indians of The Stewarts Point Rancheria	1	0.4%
Blackfeet	10	3.8%
Cherokee Nation of Oklahoma	4	1.5%
Cherokee Tribe of Northeast Alabama	1	0.4%
Cheyenne River Sioux Tribe	47	18.0%
Chippewa-Cree Tribe	5	1.9%
Choctaw	1	0.4%
Choctaw Nation of Oklahoma	2	0.8%
Citizen Potawatomi Nation	2	0.8%
Coeur d'Alene Tribe	1	0.4%
Colorado River Indian Tribes	1	0.4%
Colville Confederated Tribes	3	1.1%
Confederated Salish and Kootenai Tribes	1	0.4%
Confederated Tribes of Warm Springs	2	0.8%
Confederated Tribes of the Umatilla Indian Reservation	2	0.8%
Crow	5	1.9%
Eastern Band of Cherokee Indians	2	0.8%
Eastern Shawnee	1	0.4%
Eastern Shoshone	2	0.8%
Fallon Paiute Shoshone Tribe	3	1.1%
Fort Belknap Indian Reservation	1	0.4%
Fort Peck Sioux	1	0.4%
Grand Ronde descent	1	0.4%
Gros Ventre	4	1.5%
Ho-Chunk Nation	4	1.5%
Hoop Valley Tribe	2	0.8%
Hopi	4	1.5%
Karuk	1	0.4%
ipay Nation of Santa Ysabel	1	0.4%
Lipan Apache Band of Texas	1	0.4%
LittleShell Band of Chippewa Indians	1	0.4%
Lower Brule Sioux	1	0.4%
Lumbee Tribe of North Carolina	7	2.7%
Mohawks of Akwesasne	1	0.4%
Muscogee Creek Nation	5	1.9%
Navajo Nation	40	15.3%
Nez Perce	1	0.4%
Ngābe Buglé	1	0.4%
Northern Arapaho	4	1.5%
Northern Cheyenne	11	4.2%
Oglala Sioux Tribe	11	4.2%

Oneida Nation of Wisconsin	3	1.1%
Osage	3	1.1%
Pawnee	1	0.4%
Penobscot	1	0.4%
Peoria Tribe of Indians of Oklahoma	1	0.4%
Prairie Band Potawatomi Nation	2	0.8%
Sauk	1	0.4%
Pueblo of Acoma	2	0.8%
Pueblo of Cochiti	1	0.4%
Pueblo of Isleta	1	0.4%
Pyramid Lake Paiute Tribe	6	2.3%
Quinault	1	0.4%
Red Cliff	1	0.4%
Reno-Sparks Indian Colony	2	0.8%
Rosebud Sioux Tribe	5	1.9%
Round Valley Indian Tribes	1	0.4%
San Carlos Apache	1	0.4%
Shoshone-Bannock Tribes	4	1.5%
Sisseton Wahpeton Oyate	2	0.8%
South Fork Band of Te-Moak Tribe	1	0.4%
Spokane	1	0.4%
Standing Rock Sioux Tribe	2	0.8%
Stockbridge Munsee	1	0.4%
Three Affiliated Tribes (Mandan, Hidatsa & Arikara Nation)	1	0.4%
Tohono O'odham Nation	4	1.5%
Torres Martinez Desert Cahuilla Indians	1	0.4%
Turtle Mountain Band of Chippewa	1	0.4%
Walker River Paiute Tribe	1	0.4%
Winnebago	1	0.4%
Wyandotte	1	0.4%
Yakama Nation	1	0.4%
Yaqui	1	0.4%
Yerington Paiute	1	0.4%
Yoeme	1	0.4%
Yurok	1	0.4%
Zuni	3	1.1%

APPENDIX C: FOCUS GROUP ASSET & BARRIER TABLES

FOCUS GROUP: ASSETS/OPPORTUNITIES IN NATIVE AGRICULTURE		
Asset/Opportunity Reported	% of Responses	# of Responses
Labor Force	1%	1
Multigenerational Learning	1%	1
Scholarships	1%	1
Tribal Agriculture Agencies	1%	1
Tribal Conservation Districts	1%	1
Local Organizations & Businesses	2%	2
Policy/Legislation	2%	2
Access to Training/TA	2%	2
Native Producers Included in Conversations	2%	2
American Indian Foods/Trademark	2%	2
Local Facilities	2%	2
Greenhouses	2%	2
Innovation	2%	2
Regenerative Ag Practices	3%	3
Access to Programming	4%	4
Connection to Land	4%	4
Long History of Agriculture	4%	4
Youth Involvement & Engagement	4%	4
Food Sovereignty Interest/Practices	5%	5
Market Opportunity	5%	5
Abundance of Natural Resources	6%	6
Traditional Ecological Knowledge (TEK)	7%	7
Geographic Advantage	7%	7
Collaboration/Networking/Partnerships	8%	8
Funding Opportunities	9%	9
Available Land	9%	9

FOCUS GROUP: BARRIERS IN NATIVE AGRICULTURE

Barrier Reported	% of Responses	# of Responses
Access to Traditional Foods	1%	1
Data Sovereignty/Census Inaccuracies	1%	1
Feral Horses	1%	1
FFA & 4-H Not Utilized	1%	1
Lack of Cultural Knowledge	1%	1
No Support System/Network	1%	1
Soil Health	1%	1
Staffing Issues	1%	1
Agency Accountability (BIA, USDA, etc.)	1%	2
BIA	1%	2
Collateral	1%	2
Conservation Planning	1%	2
Innovation & New Methods	1%	2
Food Deserts & Insecurity	1%	2
General Health Issues	1%	2
Rurality/Location	1%	2
Market Access	2%	3
Program Responsiveness & Communication	2%	3
Increased Cost of Living	2%	3
Importing Foods/Goods	2%	3
Irrigation	2%	3
Non-Inclusive Ag Definition	2%	3
USDA Programming	2%	3
Discrimination/Racism	2%	3
Access to Equipment	3%	4
Water Access & Rights	3%	4
Value Shifts	3%	4
Succession Planning	3%	4
Lack of Support/Interest in Ag	3%	5
Not Profitable/Sustainable	3%	5
Policy	3%	5
School/Youth Involvement	4%	6
Climate Change & Environmental Issues	5%	8
Infrastructure/Supplies	6%	9
Lack of Local Foods & Processing	6%	10
Access to Education/Resources	8%	13
Accessing Land	10%	16
Funding Opportunities	12%	19