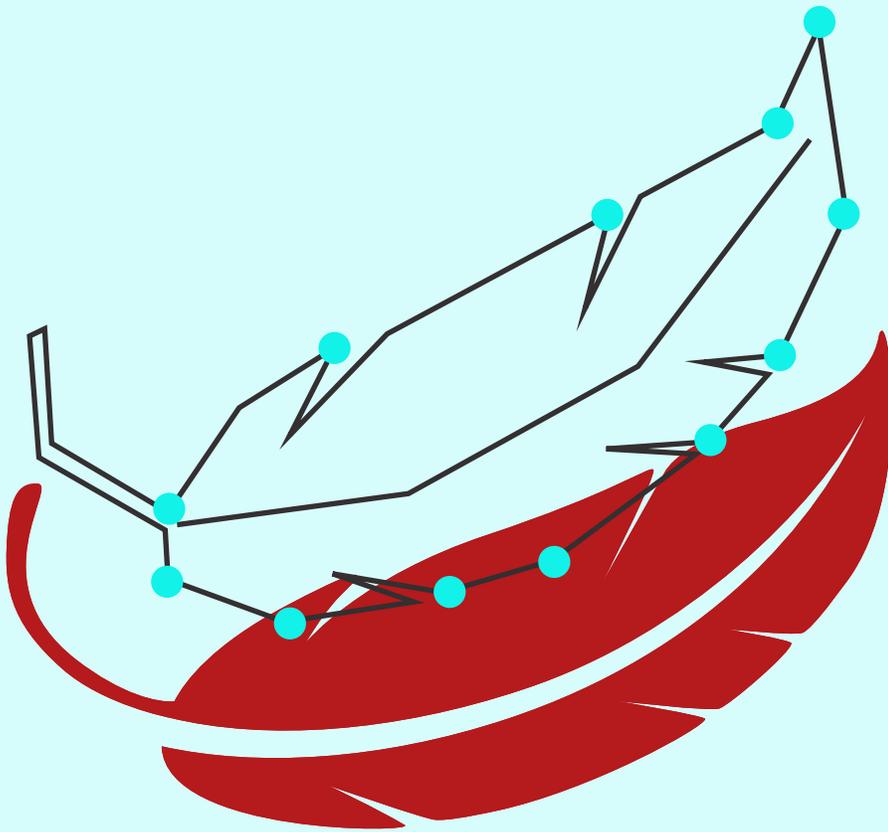


Women
Entrepreneurship
Knowledge Hub

Canadian Council for
**ABORIGINAL
BUSINESS**



Breaking Barriers

A decade of Indigenous women's
entrepreneurship in Canada

TED
ROGERS
SCHOOL
OF MANAGEMENT

DiVERSITY
INSTITUTE

 brookfield
institute
for innovation + entrepreneurship

Funded by the
Government of
Canada

Canada



Women Entrepreneurship Knowledge Hub

WEKH.CA

[@WEKH_PCFE](https://twitter.com/WEKH_PCFE)

DIVERSITYINSTITUTE@RYERSON.CA



Funded by the Government of Canada



Women Entrepreneurship Knowledge Hub (WEKH) is a national network and accessible digital platform for sharing research, resources, and leading strategies. With ten regional hubs and a network of more than 250 organizations, WEKH is designed to address the needs of diverse women entrepreneurs across regions and across sectors. In response to COVID-19, WEKH adopted an agitator role connecting women entrepreneurs and support organizations across the country and led network calls and training sessions. WEKH's advanced technology platform, powered by Magnet, will enhance the capacity of women entrepreneurs and the organizations who serve them by linking them to resources and best practices from across the country.

With the support of the Government of Canada, WEKH will spread its expertise from coast to coast, enabling service providers, academics, government, and industry to enhance their support for women entrepreneurs. Ryerson University's Diversity Institute, in collaboration with Ryerson's Brookfield Institute for Innovation + Entrepreneurship and the Ted Rogers School of Management, is leading a team of researchers, business support organizations, and key stakeholders to create a more inclusive and supportive environment to grow women's entrepreneurship in Canada.

Canadian Council for ABORIGINAL BUSINESS



CCAB.COM

[@CCAB_NATIONAL](https://twitter.com/CCAB_NATIONAL)

INFO@CCAB.COM

The Canadian Council for Aboriginal Business (CCAB) is a national, non-partisan association with a mission to promote, strengthen, and enhance a prosperous Indigenous economy. CCAB is committed to the full participation of Indigenous peoples in Canada's economy through the fostering of business relationships, opportunities and awareness. The Council offers knowledge, resources, and programs to its members to foster economic opportunities for Indigenous peoples and businesses across Canada. For more information visit ccab.com.

CCAB Research continuously strives to support Indigenous communities and companies in Canada. Their influential work is used in developing policies and programs for federal and provincial governments and Canadian corporations. Identifying how Indigenous businesses can take part in supply chains, making meaningful connections through networking events, and developing customized business lists of relevant Indigenous companies are just a few ways CCAB research has supported the Indigenous economy in Canada. Just as the Council supports Indigenous peoples and businesses, CCAB also assists non-Indigenous organizations in fostering meaningful relationships with Indigenous peoples, businesses, and communities.

Authors

Kaira Jakobsh
CCAB

Sonia Boskov
CCAB

Contributors

Wendy Cukier, PhD
Ryerson University

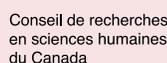
Guang Ying Mo, PhD
Ryerson University

Samantha Morton
CCAB

Henrique Hon, MBA
Ryerson University

Sponsors

The sponsors of this project include the Government of Canada, Social Sciences and Humanities Research Council.

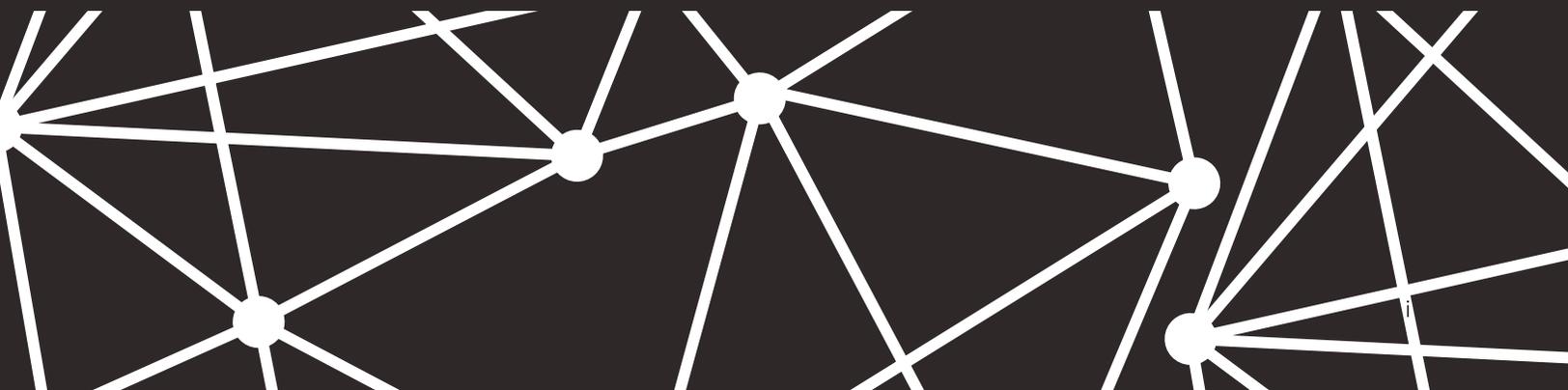


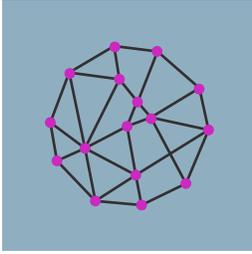
Date published

December 2020

Contents

<u>Executive Summary</u>	iii
<u>Introduction</u>	1
<u>Literature Review & Background</u>	3
<u>Methodology</u>	7
<u>Profile of Indigenous Women-Owned Businesses, 2010–2019</u>	8
<u>Traditional Knowledge & Indigenous Business</u>	19
<u>Conclusions & Recommendations</u>	23
<u>Appendix</u>	25
<u>References</u>	27





Executive Summary

About the Research

The goal of this study is to provide a review of Indigenous women entrepreneurship in Canada's economy, identify the barriers to their entrepreneurial success, understand Indigenous women entrepreneurs' unique approaches to innovation, and provide recommendations for a more inclusive ecosystem to support Indigenous women in their economic pursuits and social activities. The study uses a gender perspective to explore the profiles of Indigenous women-owned businesses, and takes a preliminary look at their use of traditional knowledge (collective knowledge of traditions used by Indigenous groups to sustain and adapt themselves to their environment over time¹).

While traditional knowledge is difficult to define, it is "commonly understood to refer to collective knowledge of traditions used by Indigenous groups to sustain and adapt themselves to their environment over time."² It is often passed down generationally and can be communicated in a variety of ways such as storytelling, ceremonies, traditions, ideologies, hunting, trapping, food gathering, teachings, innovations, and medicines.

This report provides new data from the Canadian Council of Aboriginal Business' extensive body of research with Indigenous-owned businesses, including surveys conducted in 2010, 2015, and 2019. Data from the 2016 Census on self-employed Canadians is included wherever possible to compare the profiles of Indigenous women-owned businesses to Canadian businesses overall. A brief literature review is provided to add context about the position of Indigenous women entrepreneurs in the business world, and to connect this small but crucial group

to the broader economic picture. The report considers past research on Indigenous women entrepreneurs and notes the impacts that structural barriers have had on their business practices.

Research Highlights

Business Characteristics

- > Approximately two in five (40%) Indigenous self-employed workers are women, representing a higher proportion than self-employed non-Indigenous Canadian women overall (36%).
- > Indigenous women-owned businesses tend to be smaller than their men-owned counterparts:
 - > Indigenous women-owned businesses are more likely to be sole proprietors (60%) than Indigenous men-owned businesses (48%);
 - > Indigenous women-owned businesses are more likely to operate without employees (58%) than Indigenous men-owned businesses (45%);
 - > Nine percent of Indigenous women-owned businesses have annual revenues of \$1 million or more, compared to 18% of Indigenous men-owned businesses.

Despite these disparities, all Indigenous-owned businesses, both men-owned and women-owned, are experiencing similar growth rates.

The proportion of Indigenous women-owned businesses that are incorporated has increased over time, from 17% in 2010 to 21% in 2019. This is in spite of the tax implications for businesses located on-reserve, which create a disincentive to incorporating.³

Indigenous women-owned businesses are more likely than Indigenous men-owned businesses to demonstrate innovation by introducing new products or services (47% vs. 41%) and new processes (34% vs. 31%).

Despite this increase, their incorporation rate is lower than that of Indigenous men-owned businesses (30%) and of non-Indigenous women-owned businesses in Canada (26%).

Employment

Compared to Indigenous men-owned businesses, a smaller portion of Indigenous women-owned businesses had employees (55% vs. 42%) in 2019. The 2016 Census data indicates the proportion for non-Indigenous women-owned businesses with employees is similar to that of Indigenous women-owned businesses (in 2015, the most comparable time period).⁴

Notably, however, the proportion of Indigenous women-owned businesses with employees has been increasing over time, nearly doubling over the last decade (from 23% in 2010 to 42% in 2019).

Indigenous women-owned businesses are more likely to have a smaller staff but have a higher percentage of Indigenous employees compared to Indigenous men-owned businesses. In fact, Indigenous women-owned businesses are more likely than Indigenous men-owned businesses to have a 100% Indigenous staff (44% vs. 26%).

Industry

Indigenous women-owned businesses skew towards service industries (62%), although the proportion operating in the primary sectors (12%), such as mining and agriculture, and secondary sectors (22%), such as manufacturing and wholesale and retail trade, have increased over time.

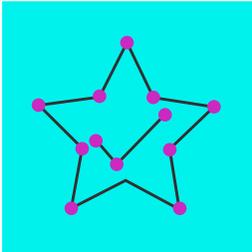
There is greater diversity among the types of Indigenous women-owned businesses than among non-Indigenous women-owned businesses in Canada, with the latter skewed even more heavily towards service industries (75%).

Indigenous women-owned businesses are more likely than Indigenous men-owned businesses to demonstrate innovation by introducing new products or services (47% vs. 41%) and new processes (34% vs. 31%).

Traditional Knowledge

About 73% of Indigenous women who own businesses say they use either traditional knowledge (TK) or traditional cultural expressions (TCE) in their businesses, which is more widespread than among Indigenous men-owned businesses (55%). Indigenous women-owned businesses often produce arts and crafts, storytelling, clothing, jewellery, and non-medicinal products.

While TK and TCE are widely used among Indigenous women-owned businesses, only a minority of Indigenous women-owned businesses have any type of knowledge protection (intellectual property or otherwise; 25%). However, knowledge protection is more common in Indigenous women-owned businesses than among their men-owned counterparts who use TK/TCE (16%). This could be due to a higher rate of incidences of unauthorized use experienced by Indigenous women-owned businesses.



Introduction

Indigenous Business in Canada

There are over 60,000 Indigenous businesses in Canada with an estimated 12% of them being large community-owned firms.⁵ The Indigenous private economy alone was estimated to contribute \$32 billion to the Canadian economy in 2016, and total revenue continues to increase each year.⁶ Indigenous businesses of all sizes are present in every industry and region in Canada.

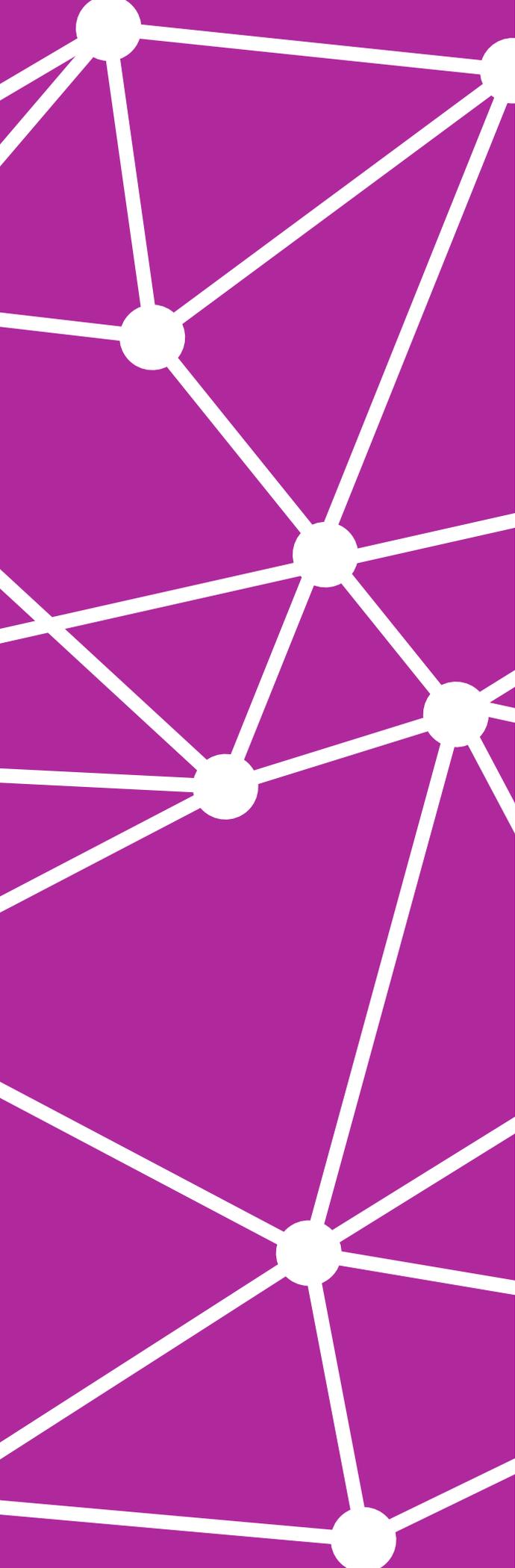
Indigenous women engage in entrepreneurship (including self-employment) at higher rates than the Canadian average for women. According to the 2016 Census, Indigenous women make up 40% of self-employed Indigenous people, while non-Indigenous women make up 36% of self-employed Canadians.⁷ It is important to note that Indigenous communities are not a monolith: the majority of Indigenous people distinguish themselves by region, which often correlates with their identity as First Nation, Inuit, or Métis, as well as whether they live on-reserve or off-reserve.

CCAB's research has shown that Indigenous women business owners are a competitive part of the Indigenous economy and an asset to their communities. Although they face challenges in terms of financing and funding, and their businesses tend to be smaller than men's, Indigenous women show considerable strengths in other ways. For example, Indigenous women-owned businesses export at higher rates than men-owned businesses (28% vs. 24% export to the US, and 21% vs. 15% export abroad). Furthermore, their businesses often implement community-

oriented strategies and have a focus on community relationships.⁸

The COVID-19 pandemic has exacerbated many of the structural and social barriers that exist in Canada.⁹ Access to funding and financing has been a long-standing barrier for Indigenous entrepreneurs and their businesses, in addition to the administrative burden of working with governments on contracts or funding opportunities.¹⁰ These issues have become even more pressing during the COVID-19 pandemic, as many people and businesses across Canada require additional government support and funding. Additionally, many Indigenous communities in remote or northern areas do not have access to affordable or reliable internet: only 24% of households in Indigenous communities have access to high speed internet, compared to 84% of households in Canada.¹¹ This digital divide has added to existing barriers during a period of increased reliance on remote work and communication technology. As new policies and practices are introduced to help during the pandemic, governments, non-profits, Indigenous communities, and the corporate sector can build data-driven strategies to address these problems and work toward lasting equitable solutions.

Although growth and innovation within the Indigenous economy have drawn the attention of governments, industry, and communities, data on entrepreneurship among Indigenous people in Canada is limited. While studies are becoming more common, they tend to approach Indigenous business as a broad category, leaving research gaps on key factors, such as gender or heritage.¹² Understanding the opportunities and challenges faced by



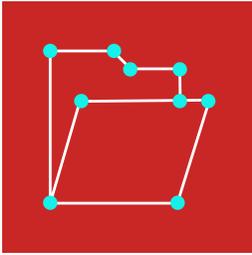
Indigenous businesses overall is important, but a nuanced approach is needed to ensure that all Indigenous businesses are set up for success.

This report aims to provide a deeper, more nuanced understanding of the current landscape of the Indigenous economy by analyzing the demographics of Indigenous women entrepreneurs over the last decade. Building on previous research, this report revisits three of CCAB's previous national studies from a gender perspective, providing insights on the characteristics of Indigenous women-owned and Indigenous men-owned businesses over nearly a decade. The data are taken from CCAB's research series, *Promise and Prosperity: The Aboriginal Business Survey*, from 2011 and 2016, as well as data collected in 2019, allowing for a unique longitudinal analysis of gender in Indigenous business. The focal factors in this study include:

- > businesses location (on-reserve or off-reserve);
- > identity (First Nations, Métis, or Inuit);
- > revenue, industry, and other business characteristics.

This report begins with a literature review that examines the existing, but limited, studies on Indigenous women entrepreneurs. The subsequent section integrates data from three surveys to generate a comprehensive profile of Indigenous women entrepreneurs from 2010 to 2019, with specific focus on eight key characteristics: identity, location, business type, business size, sector, customers, innovation, and revenue.

Following this profile, we explore how Indigenous women-owned businesses use traditional knowledge (TK) and traditional cultural expressions (TCE) in their businesses. Finally, a brief discussion ties in these findings with the broader Indigenous and Canadian business landscape and provides recommendations aimed at creating a more equitable economic ecosystem.



Literature Review & Background

Various studies have identified positive trends for Indigenous businesses in Canada, despite the systemic barriers and challenges they face.^{13,14,15} CCAB's 2016 national *Promise and Prosperity* report revealed most Indigenous businesses hold a positive outlook for the future and of their success to date. Indigenous businesses increasingly embrace innovation; 63% of respondents reported introducing new products, services, or processes into their businesses in the previous three years.¹⁶

Indigenous women are more likely than non-Indigenous women to pursue entrepreneurship, particularly in self-employment. According to the 2016 Census, 40% of self-employed Indigenous people are women, while non-Indigenous women make up 36% of all self-employed Canadians.¹⁷ According to a recent study by the National Aboriginal Capital Corporations Association (NACCA), Indigenous women tend to have a lower value of loan write-offs, more often pursue services and supports for their business, and build longer-lasting business relationships compared to Indigenous men.¹⁸ They create jobs for their community, share skills with community members, and act as role models and leaders in their communities.¹⁹

Businesses owned by Indigenous women and Indigenous men also differ in several ways. WEKH and CCAB's 2020 report, *Indigenous Women Entrepreneurs: Preliminary Report*, reanalyzed the data from CCAB's 2016's *Promise and Prosperity* survey using gender-based analysis. The review provides unique insights into this sector of the economy. In addition, a number of studies and reports

reveal the unique characteristics and experiences of Indigenous women-owned businesses. Key findings across the literature point toward several topics worth exploring in more depth: size and structure, networks, motivation, funding, accessibility, and infrastructure of Indigenous women-owned businesses.^{20,21,22}

Social Capital, Social Impact & Social Media

On average, Indigenous women-owned businesses tend to have a smaller staff but have a higher percentage of Indigenous employees compared to Indigenous men-owned businesses. Many have a fully Indigenous staff (44% of Indigenous women-owned vs. 26% of Indigenous men-owned businesses). Our research also reveals that Indigenous women-owned businesses rank their community relationships as most important to their business success (83%), while Indigenous men-owned businesses rank their suppliers as most important (80%). These findings suggest a shared desire by Indigenous women entrepreneurs to create positive economic and social impact within their communities. Indigenous women's motivations for social entrepreneurship are an area for future exploration.

Moreover, Indigenous women are more likely than Indigenous men to value Indigenous leadership. These priorities may be related to their consumer base: Indigenous women-owned businesses are more likely to supply goods and services to consumers (68%) and Indigenous governments (49%), but less likely to supply to the private

sector and non-Indigenous government departments. A study on Indigenous women entrepreneurs in British Columbia points to the important role of social capital in motivating entrepreneurship. The qualitative data collected from the surveys and interviews assert that the internal motivation of Indigenous women entrepreneurs to give back to their communities is an integral part of their business endeavors.²³

In addition to being closely connected to their communities, Indigenous women are more likely to seek advice through both formal (27%) and informal (63%) channels compared to Indigenous men (21% through formal and 56% through informal channels).²⁴ Indigenous women-owned businesses also consistently use all types of digital and social media more than men-owned Indigenous businesses for marketing or customer engagement purposes (including but not limited to a company website, Facebook, LinkedIn, Twitter, and email).²⁵ Further research is needed to explore the differences in Indigenous women's and men's business strategies and motivations in order to guide policies and provide resources and partnership opportunities.

Barriers to Financing

Studies have also identified several challenges, particularly for Indigenous women entrepreneurs. Securing financing is often the biggest challenge for Indigenous businesses in general, but women experience greater barriers in this area. Indigenous women entrepreneurs often lack access to loans and financial institutions, lack property for collateral, and lack credit.²⁶ Indigenous women are also more likely to use personal savings to start their business. They are significantly less likely to use business loans or lines of credit to start their business: 16% of Indigenous men-owned businesses secure these types of financing, compared with only 7% of Indigenous women-owned businesses.²⁷ For established businesses, Indigenous women entrepreneurs are less

likely to rate retained earnings, personal loans, business loans, Indigenous lending agencies, and federal government grants and loans as important to their business, compared to Indigenous men. Personal savings was the only category in which both Indigenous women-owned and Indigenous men-owned businesses give similar ratings. Indigenous women-owned businesses are less likely to report an increase in sales revenues or a net profit.^{28,29} However, this report shows that these rates are growing.

Social and Institutional Barriers to Professional Growth

In addition to institutional barriers such as access to capital, Indigenous women entrepreneurs experience social barriers that impact their business ventures. Social barriers include unbalanced gender role responsibilities in the home and access to childcare. A recent study by the National Aboriginal Capital Corporations Association (NACCA) identified that balancing the workload between family and business responsibilities as well as gender-role stereotyping in entrepreneurship is a prominent challenge for Indigenous women.³⁰ Despite the increased labour force participation of women, traditional gender roles persist. Women continue to perform a disproportionate share of unpaid work (i.e., housework and caregiving).³¹ There is also evidence that men have not increased their participation in unpaid work to the same extent that women have increased their participation in paid employment.³² Given these realities, the lack of accessible childcare and family supports is a significant barrier to women's business success. The barriers to accessing these critical resources are amplified for Indigenous women entrepreneurs, who face compounding barriers, being both women and Indigenous. In many ways, structural and institutional barriers reinforce one another.

The gap between essential infrastructure services available to Indigenous communities and those available to all Canadians is yet another structural barrier.³³ Indigenous women entrepreneurs face similar barriers experienced by other residents of Indigenous communities when trying to access essential government services, in addition to financing. Many Indigenous communities have insufficient access to basic critical infrastructure required to operate a business, such as technology, transportation, affordable housing, education, and clean water.³⁴ The glaring inequalities that Indigenous communities face when it comes to basic infrastructure have an even greater negative impact on business activities.

Considering the institutional, systemic, and structural barriers that inhibit business success for Indigenous women, an intersectional perspective can lead to a more comprehensive understanding of Indigenous women-owned businesses and the processes they employ, the successes they achieve, and the barriers they encounter. A gender-based analysis that also uses an intersectional framework can help researchers develop deeper insights into the barriers and discrimination Indigenous women entrepreneurs face, both outside and within their own communities.

An intersectional perspective can lead to a more comprehensive understanding of Indigenous women-owned businesses and the processes they employ, the successes they achieve, and the barriers they encounter.

Impact of the COVID-19 Pandemic on Indigenous Businesses

The existing structural inequalities faced by Indigenous businesses are exacerbated by the COVID-19 pandemic. Compared to businesses overall in Canada, those owned by Indigenous entrepreneurs have been hit harder by the effects of the pandemic.³⁵ In response to the COVID-19 pandemic, CCAB teamed up with several leading Indigenous organizations to participate in the Indigenous Business COVID-19 Response Taskforce. The taskforce worked to understand how Indigenous businesses were affected by the pandemic so they could advocate on their behalf at the beginning of the crisis. In spring of 2020, led by CCAB, the taskforce contributed to a survey of over 800 Indigenous businesses across the country to gain insights into the impacts of the pandemic on business operations during the early stages of the pandemic. The study found that 91% of Indigenous businesses experienced a negative impact from the COVID-19 pandemic. The top three impacts were a decrease in revenues (76%), a decrease in demand for products and services (65%), and a cancellation of meetings, gatherings, or events (59%). About 67% of respondents reported experiencing a decrease in revenues compared to the same quarter in 2019. About 56% predicted their business would not last more than three months, including 10% who could only last one month, and 2% whose businesses had already closed.

In addition, women-owned businesses in Canada have felt deeper impacts of the pandemic in several ways. For example, 41% of women-owned businesses experienced a decline in revenue of 50% or more, compared to 35% of Canadian businesses as a whole.³⁶ Similarly, women business owners are less likely to receive financing than men and are more likely to have smaller businesses, which are in turn more likely to be impacted by the pandemic.³⁷

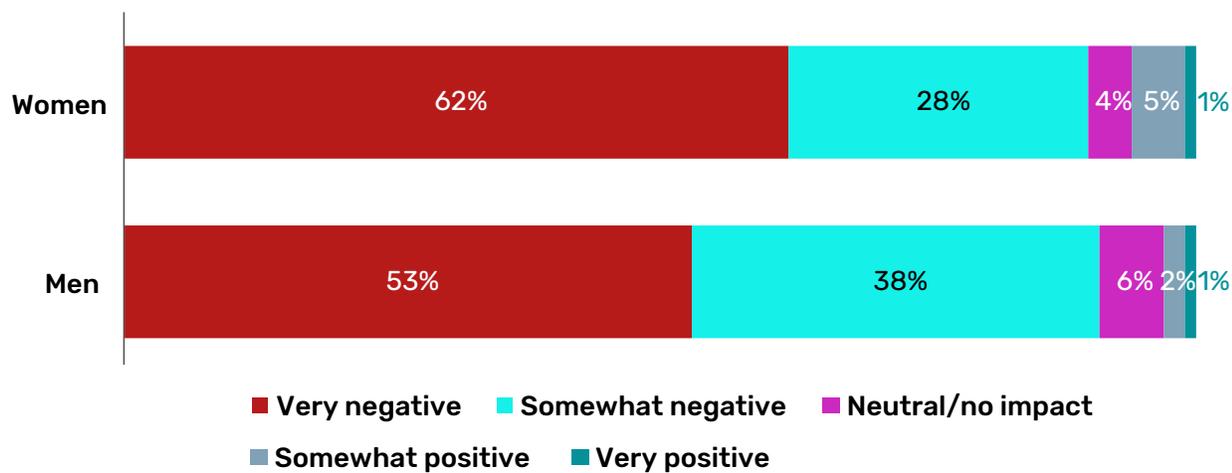
Much of the impact has been felt more acutely by Indigenous women-owned businesses. Indigenous women-owned businesses are more likely to have experienced a “very negative” impact from the COVID-19 pandemic (Figure 1) and are more likely to have experienced a drop in revenue of more than 50%. Over a third (35%) of Indigenous women-owned businesses have no current lending relationships, which makes finding financial support difficult over this period, compared to 25% of Indigenous men-owned businesses.³⁸ These challenges, exacerbated by the pandemic, as well as the differences in business strategies demonstrate a need for additional research. With more evidence-based research, programs can be created to mitigate challenges and improve opportunities for Indigenous women in business.

Indigenous women-owned businesses are more likely to have experienced a “very negative” impact from the COVID-19 pandemic and are more likely to have experienced a drop in revenue of more than 50%.

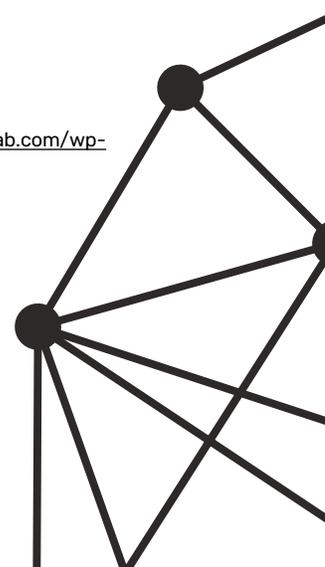


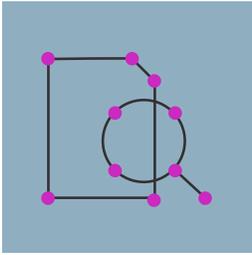
FIGURE 1

Impact of COVID-19 on Indigenous-owned businesses, May 2020



Source: Indigenous Business COVID-19 Response Taskforce. (2020). *COVID-19 Indigenous Business Survey*. <https://www.ccab.com/wp-content/uploads/2020/07/EN-COVID-19-Indigenous-Business-Survey-FINAL-DRAFT-July-29.pdf>.





Methodology

This report presents the results of three telephone surveys of First Nations (on-reserve and off-reserve), Inuit, and Métis business owners across Canada.

TABLE 1

Summary of surveys, 2010, 2015, and 2019

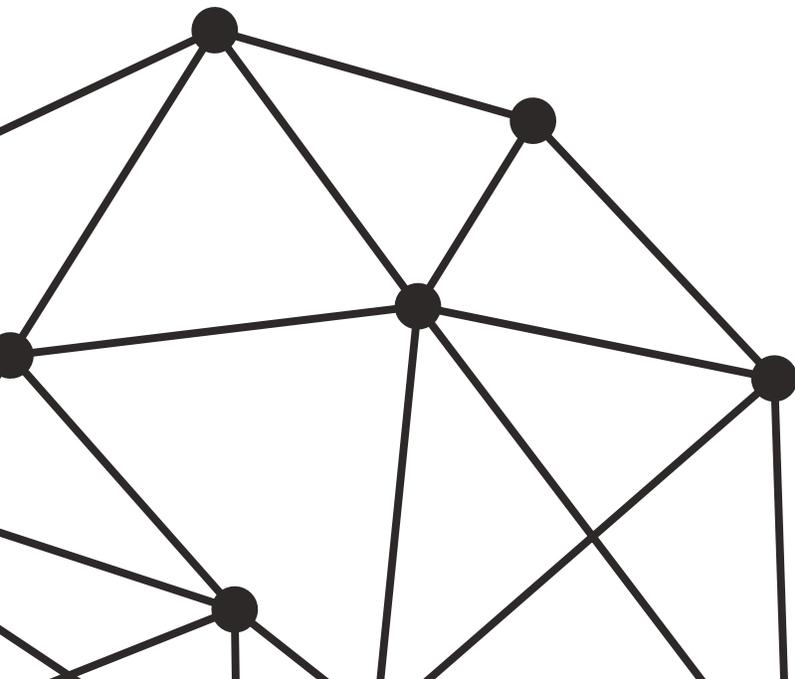
Survey year	Number of surveys			Field dates
	Total	Women-owned	Men-owned	
2010	1,095	407	688	September 10 – November 19, 2010
2015	1,101	369	732	February 10 – March 10, 2015
2019	1,100	328	755	August 7 – September 10, 2019

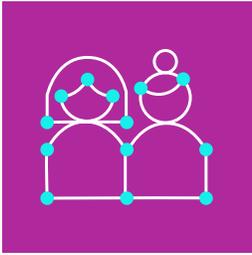
The survey sample is drawn from lists of Indigenous businesses provided by CCAB. The list is based on a variety of sources, including Internet searches, databases, networking, social media outreach, and referrals from other survey participants. These surveys are a collaboration between CCAB and Environics Research, one of Canada’s leading public opinion research firms.^a

Some sampling changes have occurred from year to year, resulting in an increasingly inclusive group of businesses. The 2010 survey was limited to small and medium-sized businesses of 100 employees or less. The 2015 survey was expanded to include large businesses (defined here as businesses with over 100 employees). The 2019 survey was expanded again to include community-owned businesses (12% of the total sample).

At the analysis stage, the data from each survey were statistically weighted by Indigenous identity group and business size to ensure the final sample is representative of the Indigenous self-employed population according to the most recent Canadian Census data.

^a All of CCAB’s research reports, including this current one, are available for download at ccab.com/research.





Profile of Indigenous Women-Owned Businesses, 2010–2019

Gender Breakdown of Indigenous Self-Employment

Women represent two in five Indigenous people who are self-employed; this is slightly higher than the rate of women in the overall self-employed population. According to the 2016 Census, 49,369 Indigenous people in the labour force reported that they were self-employed. Of these, 19,741 (40%) were women (Figure 2).³⁹

Women represent two in five Indigenous people who are self-employed; this is slightly higher than the rate of women in the overall self-employed population.

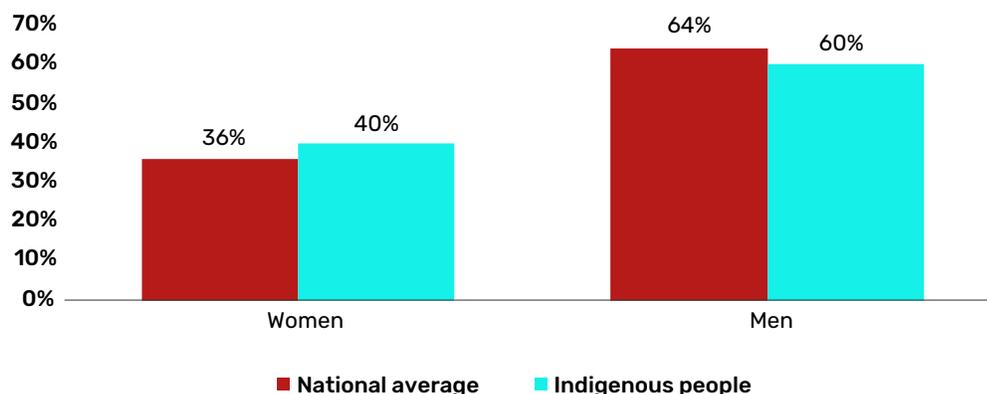
Indigenous Identity & Business Location

Indigenous women entrepreneurs skew towards First Nations, while Indigenous men entrepreneurs skew towards Métis. Three in ten entrepreneurs who identify as First Nations or Métis have located their business on-reserve.

According to the 2019 survey results (Table 2), more than half (55%) of Indigenous women entrepreneurs identify as First Nations, and just under half (46%) identify as Métis; 3% identify as Inuk (Figure 3). The reverse is true of Indigenous men entrepreneurs, who skew towards Métis, at 55%. Among women entrepreneurs who identify as First Nations or Métis, three in ten (30%) have located their businesses on-reserve (Figure 4), which is consistent with Indigenous men-owned businesses.

FIGURE 2

Proportion of Indigenous self-employed workers by gender (2016 Census)



Source: Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>.

TABLE 2

Indigenous-owned businesses by Indigenous identity and location

	Indigenous women-owned			Indigenous men-owned		
	2010	2015	2019	2010	2015	2019
Indigenous identity						
Métis	46%	49%	46%	52%	53%	55%
First Nations	52%	50%	55%	45%	46%	46%
Inuk	3%	2%	3%	2%	3%	4%
Location (among First Nations and Métis businesses only)	n/a	(n=341)	(n=291)	n/a	(n=670)	(n=684)
Located on-reserve	n/a	29%	31%	n/a	28%	29%

FIGURE 3

Location of Indigenous women-owned businesses (on-reserve/off-reserve), 2019

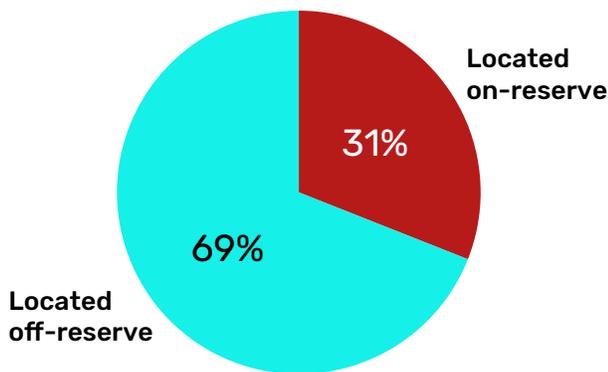
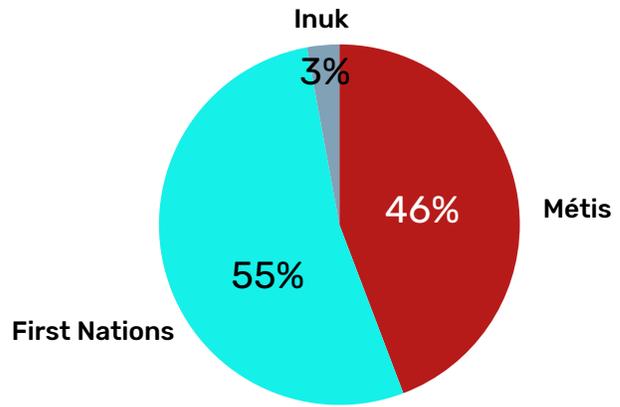


FIGURE 4

Indigenous identity of women business owners, 2019



Business Type & Employees

Indigenous women-owned businesses tend to be smaller than their men-owned counterparts; they are more likely to be sole proprietorships and to operate without employees.

The majority (60%) of Indigenous women-owned businesses are sole proprietorships, while a small proportion (11%) are partnerships (Figure 5). The proportion of Indigenous women-owned businesses that are incorporated has increased over time from 17% in 2010 to 21% in 2019. Still, Indigenous women-owned businesses are less likely than

Indigenous men-owned businesses to be incorporated (21% vs. 30%) or partnerships (11% vs. 13%), but more likely to be sole proprietorships (60% vs. 48%). However, the proportion of Indigenous women-owned businesses that are incorporated increased substantially, from 17% in 2010 to 21% in 2019, in spite of the tax implications for Indigenous businesses located on-reserve, which create a disincentive to incorporating.⁴⁰

The percentage of women-owned businesses with employees other than themselves has increased from 23% in 2010 to 42% in 2019 (Figure 6). Indigenous men-owned businesses are more likely than Indigenous

FIGURE 5

Types of Indigenous women-owned businesses by year

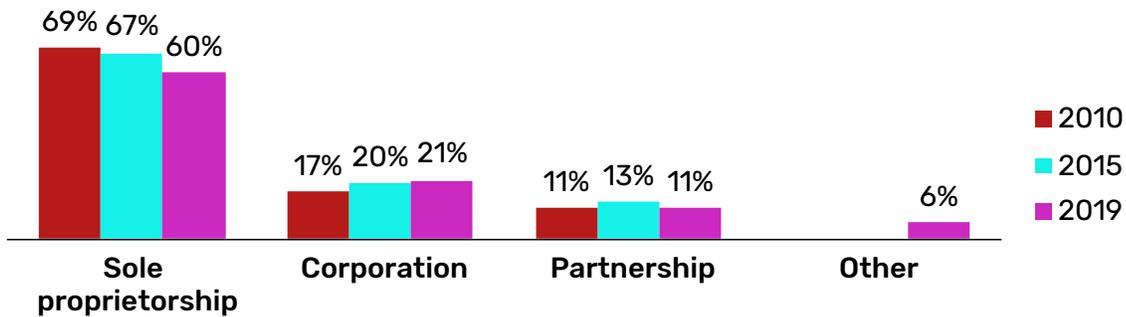
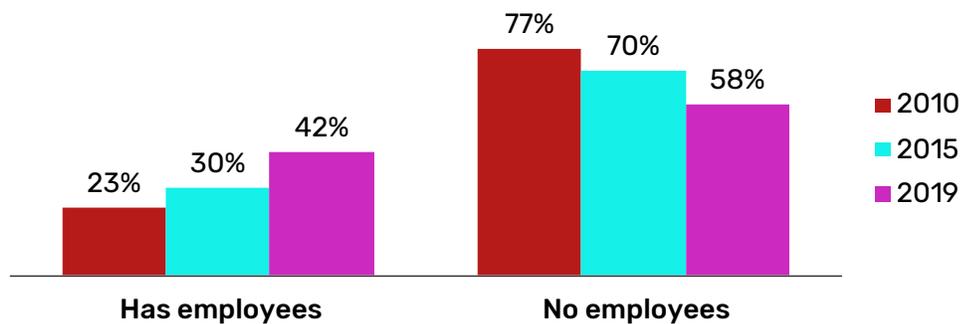


FIGURE 6

Percent of Indigenous women-owned businesses with employees by year



women-owned businesses to have employees (55% vs. 42%); however, the increase among Indigenous men-owned businesses over the last decade has been much smaller, up from 45% in 2010 (Table 3). The growth of Indigenous women-owned businesses with employees is especially remarkable considering that Indigenous women-owned businesses have higher rates of Indigenous employment (where, on average, 61% employees are Indigenous, compared to 51% among Indigenous men-owned businesses) and are more likely to employ a staff that is made up solely of Indigenous employees.⁴¹ Further growth and support of Indigenous women's businesses could have a substantial impact on Indigenous employment.

Among Indigenous women-owned businesses with employees, about eight in ten (80%) have full-time employees (a proportion that has grown in the past ten years), two-thirds (66%) have part-time employees, and almost half (48%) have casual employees. Indigenous women-owned businesses are more likely than Indigenous men-owned businesses to report having casual employees (48% vs. 35%) and less likely to have full-time employees (80% vs. 89%) (Table 3). This may be because Indigenous women-owned businesses are over-represented in fields such as hospitality and retail, which commonly employ part-time staff.

TABLE 3

Indigenous-owned businesses by business type and employee characteristics

	Indigenous women-owned			Indigenous men-owned		
	2010	2015	2019	2010	2015	2019
Business Type						
Sole proprietorship	69%	67%	60%	55%	58%	48%
Corporation	17%	20%	21%	32%	31%	30%
Partnership	11%	13%	11%	10%	11%	13%
Other	n/a	n/a	6%	n/a	n/a	9%
Employees						
Has employees	23%	30%	42%	45%	40%	55%
No employees	77%	70%	58%	55%	60%	45%
Employee Types (among those with employees)	(n=226)	(n=228)	(n=236)	(n=482)	(n=512)	(n=611)
Any full-time	73%	71%	80%	85%	79%	89%
Any part-time	66%	65%	66%	62%	64%	68%
Any casual	48%	36%	48%	50%	43%	35%
Mean Number of Employees						
Full-time	n/a	4.1	8.3	n/a	6.0	13.7
Part-time	n/a	3.2	5.9	n/a	4.5	7.2
Casual	n/a	1.1	4.7	n/a	2.5	2.7

Notably, the mean number of staff has grown for Indigenous men-owned and Indigenous women-owned businesses since 2015. For both Indigenous women-owned and Indigenous men-owned businesses, the mean number of full-time staff more than doubled between 2015 and 2019, increasing from 4.1 employees in 2015 to 8.3 in 2019 for Indigenous women-owned businesses (Figure 7) and from 6 employees in 2015 to 13.7 in 2019 for Indigenous men-owned businesses (Figure 8). For Indigenous women-owned businesses, the mean number of part time staff increased by more than 40 percent from 3.2 in 2015 to 5.9 in 2019, and the mean number of casual employees quadrupled from 1.1 to 4.7 over the same period (Figure 7; Table 3).

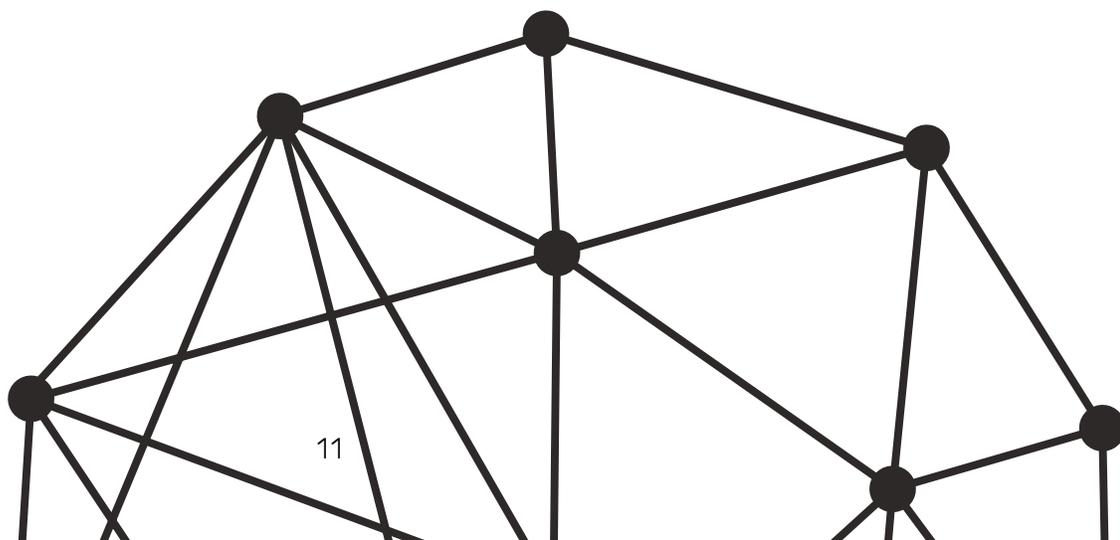


FIGURE 7

Mean number of employees, Indigenous women-owned businesses

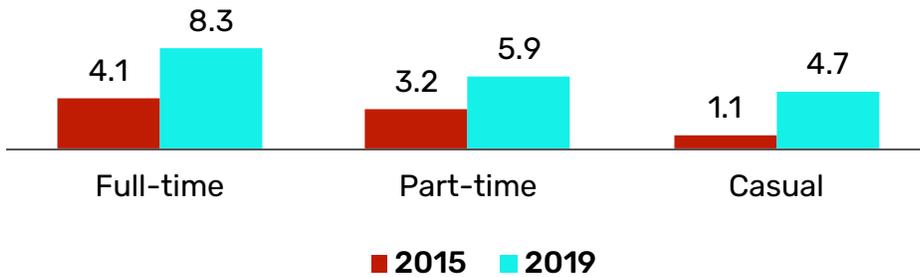
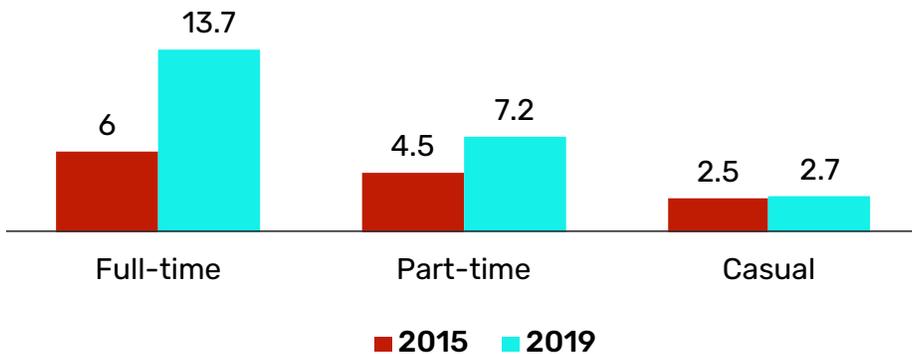


FIGURE 8

Mean number of employees, Indigenous men-owned businesses



Industry of Business

Indigenous women-owned businesses skew towards service industries (62%), although the proportion operating in primary industries (12%), such as mining and agriculture, and secondary industries (22%), such as manufacturing and wholesale and retail trade, has increased over time.

The majority of Indigenous women-owned businesses (62%) operate in service industries—a broad grouping that includes information and cultural industries, real estate, education, health care, arts and entertainment, accommodation, and professional, scientific, and technical services.

About one in five Indigenous women-owned businesses (22%) are in secondary industries, while small proportions are in primary industries (12%) or construction (3%). There are two main gaps in representation between men and women across industries: Indigenous women-owned businesses are over-represented in service industries (62% of Indigenous women-owned vs. 49% of Indigenous men-owned), and Indigenous men-owned businesses are over-represented in construction (16% of Indigenous men-owned vs. 3% of Indigenous women-owned), although this gap has declined since 2010 (Table 4; Figures 9 and 10). These comparisons suggests that Indigenous women are less likely to own businesses in primary (e.g., natural resources) and

FIGURE 9

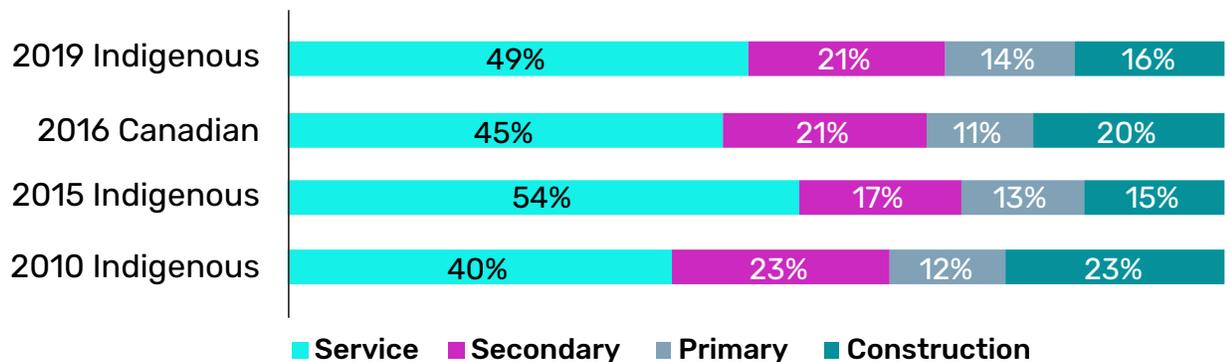
Industry of Indigenous women-owned businesses by year



Note: Numbers may not add to 100% due to rounding

FIGURE 10

Industry of Indigenous men-owned businesses by year



Note: Numbers may not add to 100% due to rounding

TABLE 4

Indigenous-owned businesses by industry

Industry	Indigenous women-owned			Indigenous men-owned			Canadian businesses (2016 Census)	
	2010	2015	2019	2010	2015	2019	Women	Men
Service	63%	74%	62%	40%	54%	49%	75%	45%
Secondary (manufacturing, wholesale, and retail trade)	29%	12%	22%	23%	18%	21%	13%	21%
Primary (agriculture, mining)	3%	3%	12%	12%	13%	14%	6%	11%
Construction	6%	5%	3%	23%	15%	16%	3%	20%

secondary (e.g., manufacturing) industries than Indigenous men. However, there is greater diversity among the industries of Indigenous women-owned businesses than among non-Indigenous women-owned businesses in Canada, with the latter skewed even more towards service industries (75%).

Breaking down the industries in more detail reveals notable differences in Indigenous women's representation in several industries. Compared to men-owned businesses, a larger proportion of Indigenous women-owned businesses operate in retail trade;

professional, scientific, and technical services; other services; arts, entertainment, and recreation; accommodation and food services; mining and oil and gas extraction; health care and social assistance; and educational services (Figure 11). Several of these sectors tend to be more vulnerable to impacts of the COVID-19 pandemic across Canada, such as accommodation and food services, recreation, and wholesale and retail trade (Figure 12), which may explain why Indigenous women-owned businesses were more likely to report a very negative impact in the *COVID-19 Indigenous Business Survey*.⁴²

FIGURE 11

Industry and gender, Indigenous-owned businesses, 2019

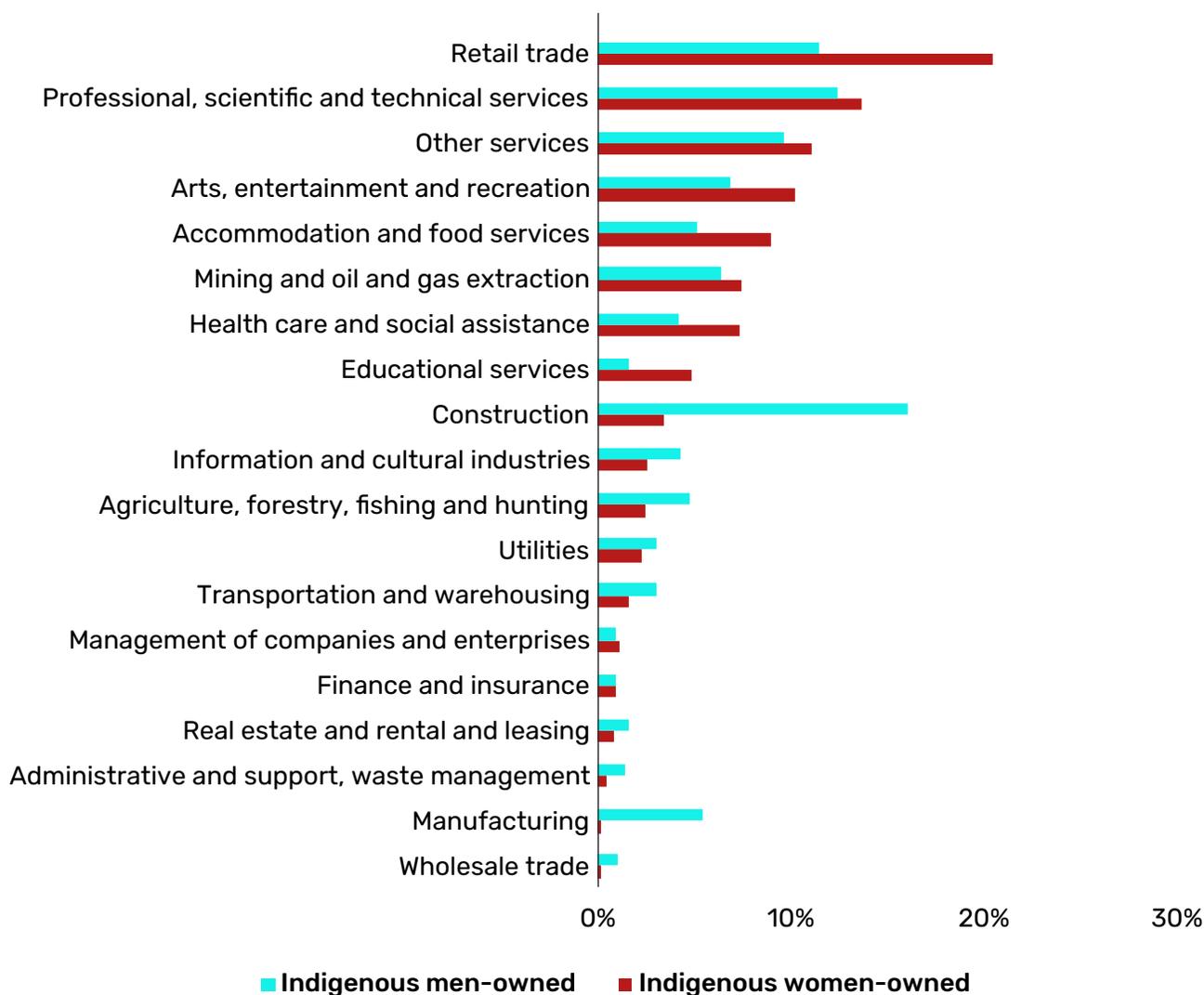
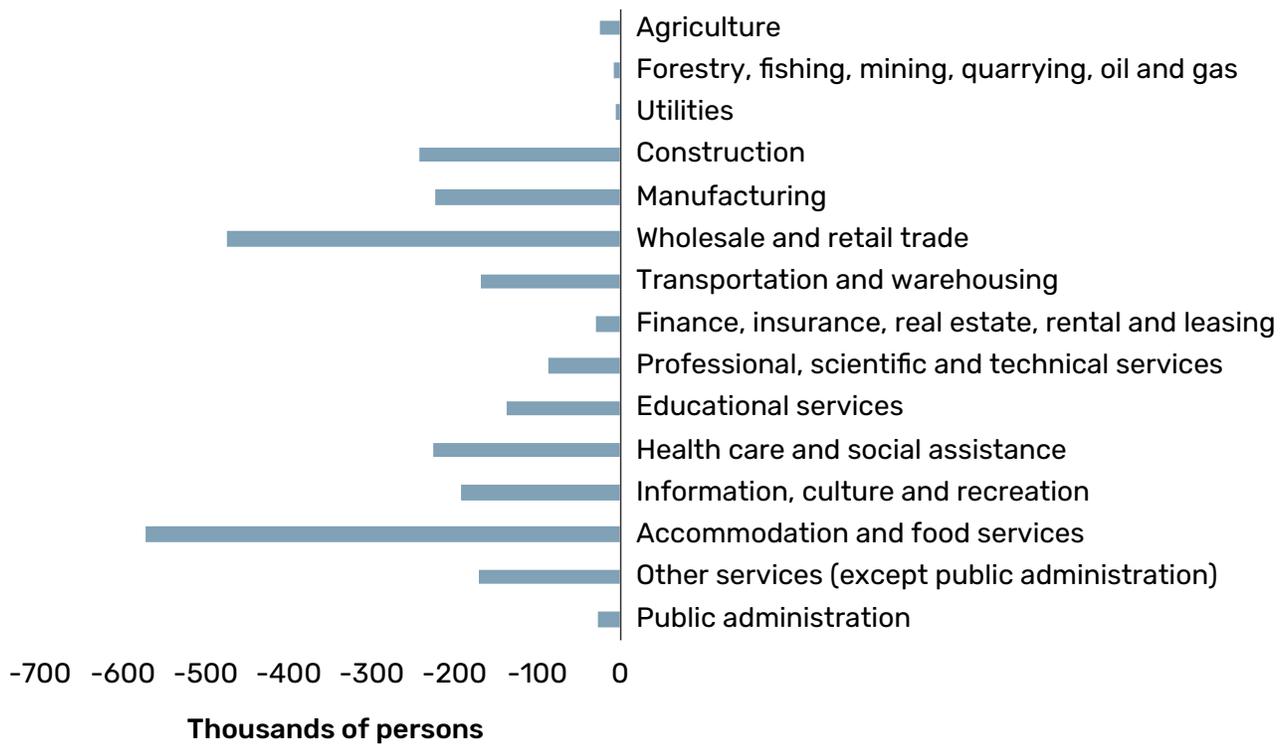


FIGURE 12

Net employment losses by industry in Canada, February to August 2020

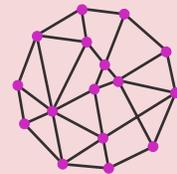


Source: Statistics Canada. (2020). Employment by industry, monthly, seasonally adjusted and unadjusted, and trend-cycle, last 5 months (x 1,000) [Table 14-10-0355-01]. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410035501>

Client Base, Innovation & Revenues

Over the years, Indigenous women-owned businesses have consistently been more varied in the location of their clients than their men-owned counterparts; they are more likely to serve the local community, as well as other parts of their province or territory. Indigenous women-owned businesses are also more likely than Indigenous men-owned businesses to export to the United States (32% vs. 25%) and to other international destinations (22% vs. 17%). Indigenous men-owned businesses are more likely than Indigenous women-owned businesses to have clients in other provinces/territories (53% vs. 51%) (Figure 13; Table 5). Having a more diversified client base during the pandemic may prove beneficial for businesses trying to maintain regular operations.

Having a more diversified client base during the pandemic may prove beneficial for businesses trying to maintain regular operations.



Indigenous women-owned businesses are more likely than Indigenous men-owned businesses to have innovated by introducing new products or services in the past three years (47% vs. 41%) or by introducing new processes (34% vs. 31%). However, they were less likely to have spent money on R&D (24% of Indigenous women-owned vs. 26% of Indigenous men-owned businesses) or to have introduced new technologies (36% vs. 38%) (Figure 14; Table 5).

FIGURE 13

Location of clients of Indigenous-owned businesses, 2019

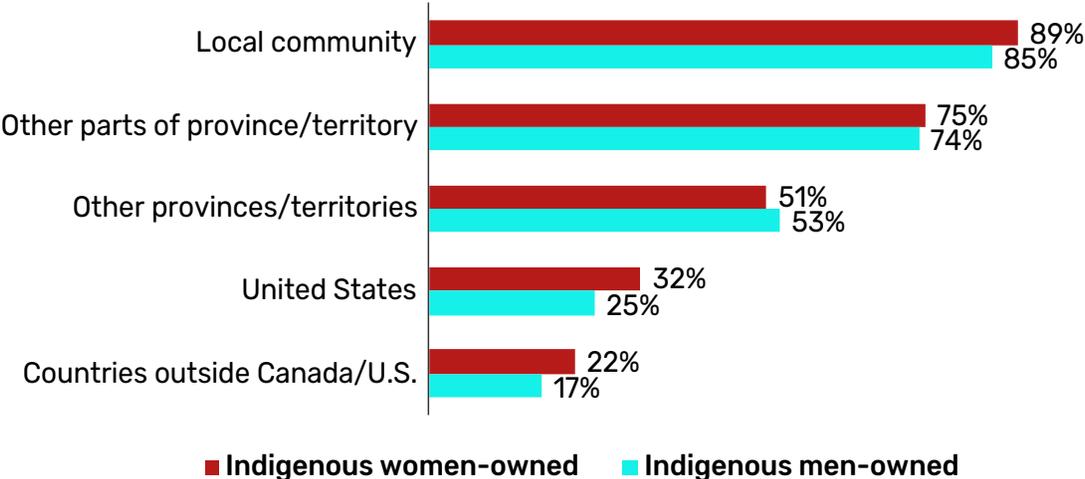


FIGURE 14

Innovations introduced by Indigenous-owned businesses, 2019

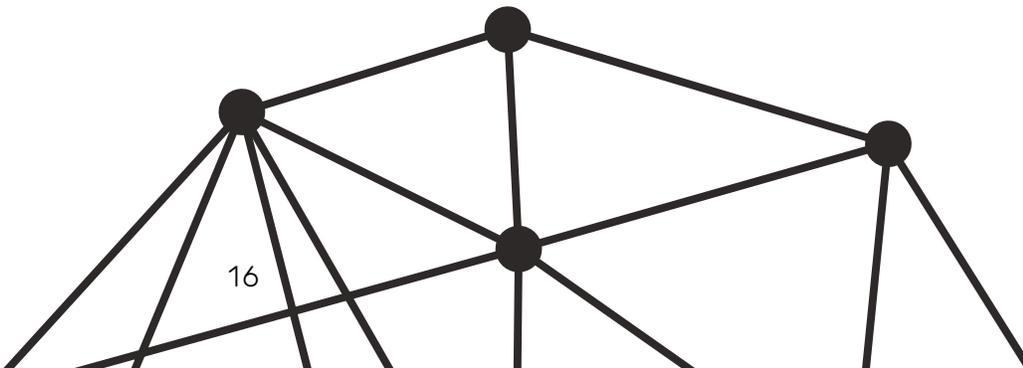
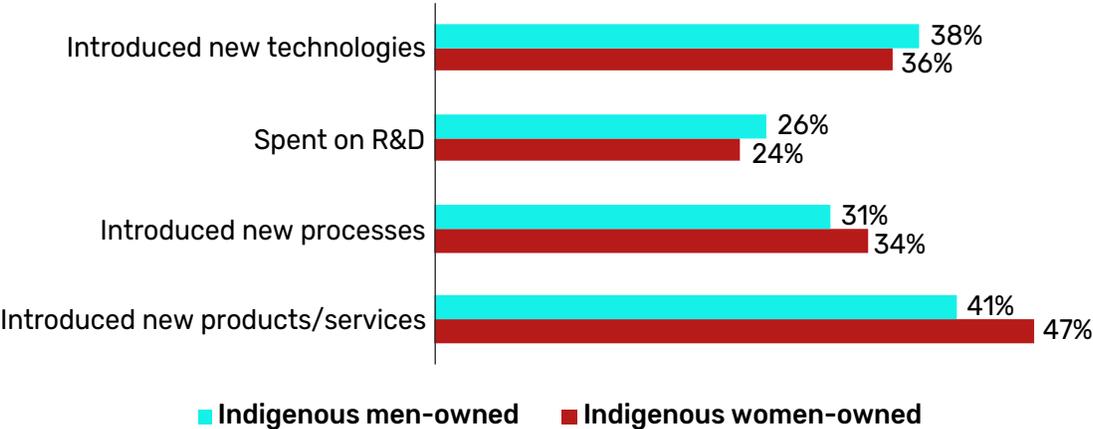


TABLE 5

Indigenous-owned businesses by client base and use of innovation

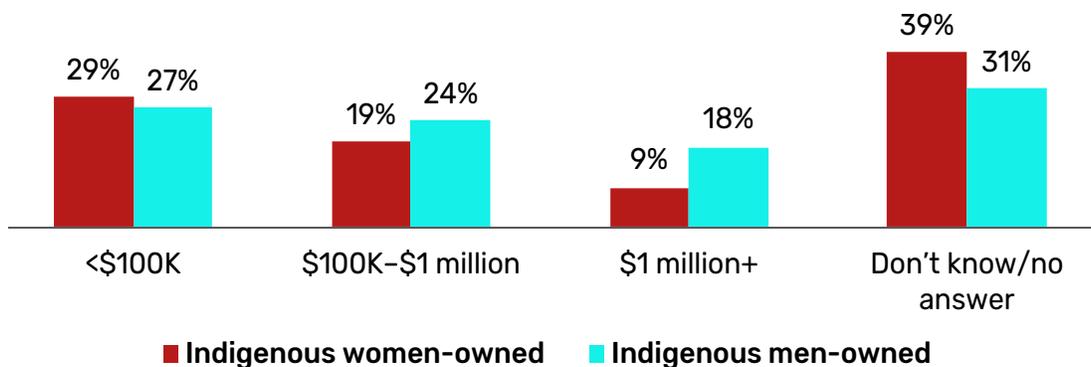
	Indigenous women-owned			Indigenous men-owned		
	2010	2015	2019	2010	2015	2019
Location of clients						
Local community	87%	86%	89%	84%	85%	85%
Other parts of province/territory	76%	74%	75%	70%	77%	74%
Other provinces/territories	52%	51%	51%	42%	50%	53%
United States	31%	28%	32%	23%	24%	25%
Countries outside Canada/U.S.	22%	21%	22%	15%	15%	17%
Innovations						
Introduced new products/services	42%	55%	47%	43%	52%	41%
Introduced new processes	31%	44%	34%	34%	45%	31%
Spent on R&D	n/a	n/a	24%	n/a	n/a	26%
Introduced new technologies	n/a	n/a	36%	n/a	n/a	38%

The revenue profile of Indigenous women-owned businesses confirms that they tend to be smaller: Indigenous women-owned businesses were half as likely (9%) as Indigenous men-owned businesses (18%) to report annual revenues of \$1 million or more in 2019 (Figure 15; Table 6). However, the proportion of Indigenous women-owned businesses who report experiencing revenue growth in the previous year is increasing over

Indigenous women-owned businesses were half as likely (9%) as Indigenous men-owned businesses (18%) to report annual revenues of \$1 million or more in 2019.

FIGURE 15

Revenues of Indigenous-owned businesses, 2019



time, from 32% in 2010 to 41% in 2019 (Figure 16), which is on par with 38% of Indigenous men-owned businesses (Table 6). **Table 6 also suggests that the proportion of Indigenous women-owned business respondents with revenue greater than \$1 million doubled from 4% in 2015 to 9% in 2019.**

FIGURE 16

Change in revenue over past year in Indigenous women-owned businesses, 2019

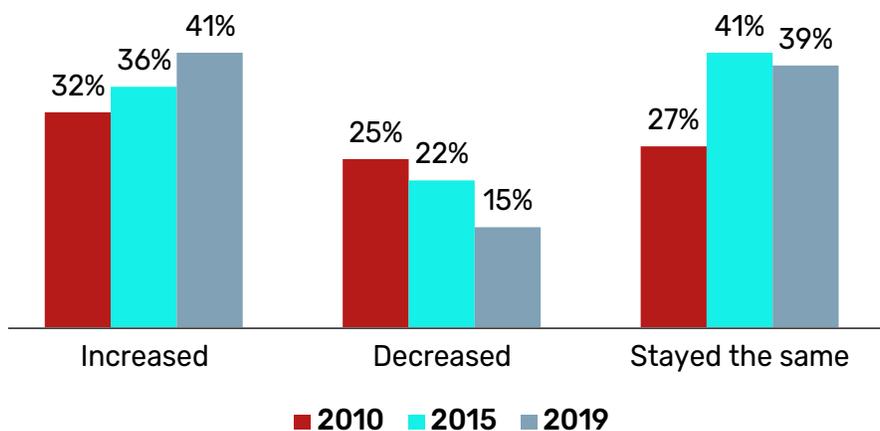
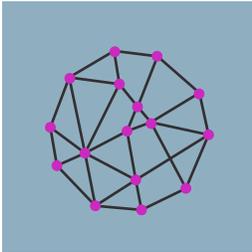


TABLE 6

Indigenous-owned businesses by revenue size and change

	Indigenous women-owned			Indigenous men-owned		
	2010	2015	2019	2010	2015	2019
Annual revenue						
<\$100K	n/a	46%	29%	n/a	30%	27%
\$100K-\$1 million	n/a	17%	19%	n/a	29%	24%
\$1 million+	n/a	4%	9%	n/a	14%	18%
Don't know/no answer	n/a	33%	39%	n/a	26%	31%
Past year revenue change						
Increased	32%	36%	41%	37%	44%	38%
Decreased	25%	22%	15%	24%	16%	21%
Stayed the same	27%	41%	39%	36%	38%	37%



Traditional Knowledge & Indigenous Business

Defining Traditional Knowledge

Due to differing perspectives, contexts, and uses of “traditional knowledge,” there is no standard definition of the term. However, many definitions in use include the concepts of collective ownership, a connection to cultural identity, developing and passing on knowledge over generations, and varying forms of knowledge and communication.^b The Assembly of First Nations has used the following definition:

“Although there is no universally accepted definition of ‘traditional knowledge,’ the term is commonly understood to refer to collective knowledge of traditions used by Indigenous groups to sustain and adapt themselves to their environment over time. This information is passed on from one generation to the next within the Indigenous group. Such Traditional Knowledge is unique to Indigenous communities and is rooted in the rich culture of its peoples. The knowledge may be passed down in many ways, including:

- > *Storytelling, Ceremonies,*
- > *Dances,*
- > *Traditions,*
- > *Arts and Crafts,*
- > *Ideologies,*
- > *Hunting, trapping,*
- > *Food Gathering, Food Preparation and Storage, Spirituality,*
- > *Beliefs,*
- > *Teachings,*
- > *Innovations,*
- > *Medicines.*

Traditional knowledge is usually shared among Elders, healers, or hunters and gatherers, and is passed on to the next generation through ceremonies, stories, or teachings.”⁴³

CCAB’s 2019 survey identified the use of traditional knowledge (TK) and traditional cultural expressions (TCE) as a notable difference between Indigenous men-owned and Indigenous women-owned businesses. Traditional knowledge is often passed down generationally and can be communicated in a variety of ways such as storytelling, ceremonies, traditions, ideologies, hunting, trapping, food gathering, teachings, innovations, and medicines.⁴⁴

Typically, a company or individual can file for intellectual property (IP) protections on the use of trademarks, copyrights, patents, or industrial design. Some Indigenous-owned businesses and even Indigenous communities have acquired these protections. However, protecting intellectual property is complicated when it comes to traditional knowledge. IP protection systems and Indigenous traditional knowledge are based on different cultures and principles, which can create gaps in protections for Indigenous content.⁴⁵ The government of Canada has identified several gaps in the IP system that have created barriers for Indigenous peoples looking to protect their work, such as the requirement to identify an individual creator and a fixed form, limited terms of protection, and complex processes for filing for protections. These barriers should be kept in mind when discussing IP and TK use among Indigenous businesses.

^b Please see the Appendix for further definitions of traditional knowledge.

Survey Results: Use of Traditional Knowledge and Traditional Cultural Expressions

The use of TK or TCE is more widespread among Indigenous women-owned businesses. The businesses of Indigenous women more commonly involve arts and crafts and oral storytelling; they are also more likely than Indigenous men-owned businesses to involve written literature, clothing and jewellery, and non-medicinal products.

Seven in ten Indigenous women-owned businesses (73%) use either TK (66%) or TCE (59%) in their business, which is significantly higher than among Indigenous men-owned businesses (Figure 17).

Types of TK and TCE

Indigenous businesses engage with a wide variety of TK and TCE. Most commonly, both Indigenous women-owned and Indigenous men-owned businesses use arts and crafts (29% and 27%, respectively) and oral storytelling (29% and 21%, respectively).

73% of Indigenous women-owned businesses use either TK (66%) or TCE (59%) in their business, which is significantly higher than among Indigenous men-owned businesses.



Written works, clothing and jewellery, and non-medicinal products and treatments are forms of TK/TCE more widely used by Indigenous women-owned businesses compared to Indigenous men-owned businesses. Conversely, Indigenous women-owned businesses are less likely than Indigenous men-owned businesses to use symbols or marks, or TK/TCE related to the land or biodiversity or to farming, hunting, and fishing (Figure 18).

FIGURE 17

Traditional knowledge and traditional cultural expressions in Indigenous-owned businesses

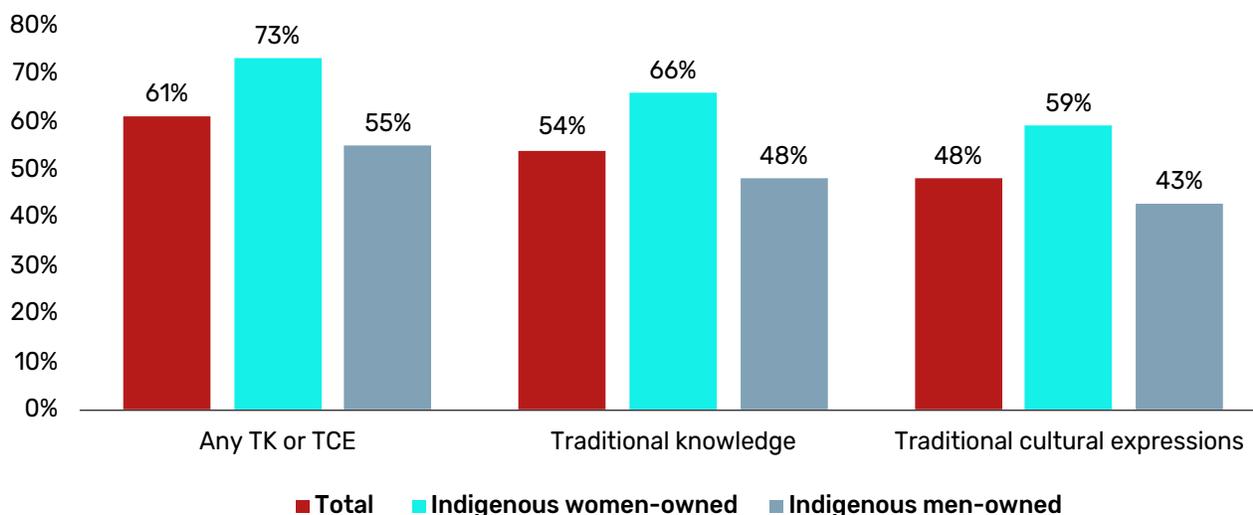
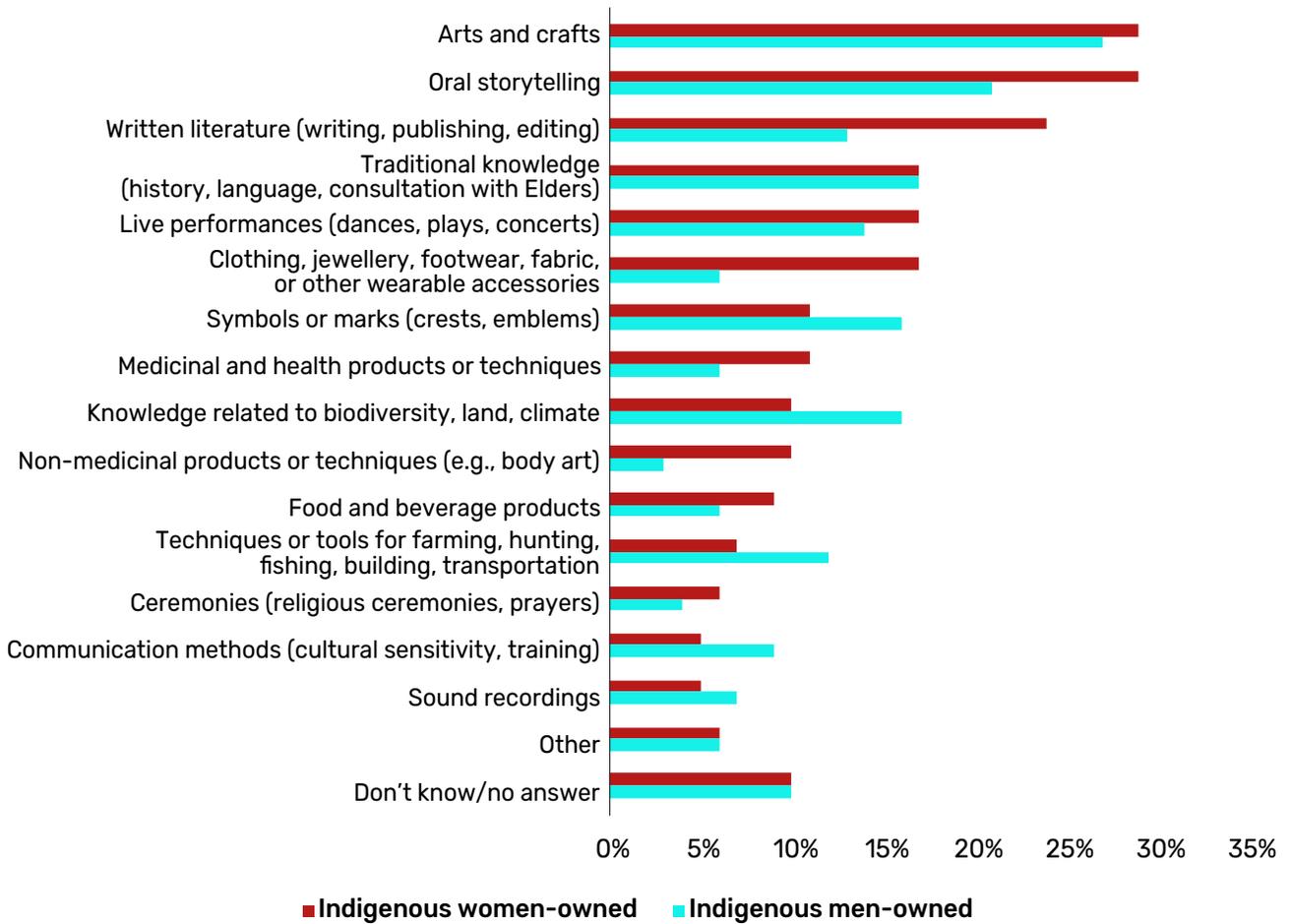


FIGURE 18

Types of TK and TCE used by Indigenous-owned businesses



Protection of Traditional Knowledge and Traditional Cultural Expression

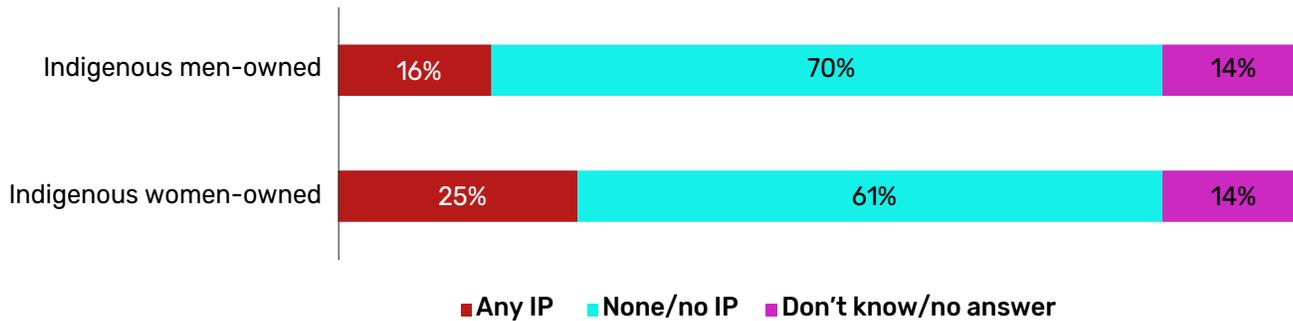
One in four (25%) Indigenous women-owned businesses have some type of intellectual property protection for their TK or TCE, compared to 16% of Indigenous men-owned businesses (Figure 19). On the whole, Indigenous women-owned businesses make greater use of TK/TCE protections than Indigenous men-owned businesses.

Intellectual Property & the Protection of TK and TCE

Among Indigenous women-owned businesses, the most widely used protections of traditional knowledge and traditional cultural expression are written consent (5%), copyrights (5%), and trademarks (4%). Indigenous women-owned businesses who use TK/TCE are more likely to report unauthorized use than Indigenous men-owned businesses (12% vs. 4%). It may be that these experiences have driven the greater use of IP and other protections among Indigenous women-owned businesses using TK/TCE, but this cannot be confirmed by this study.

FIGURE 19

Intellectual property (IP) protection usage by Indigenous-owned businesses that use TK/TCE

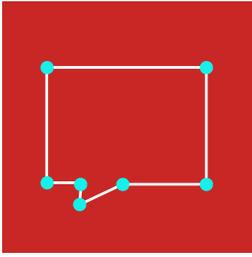


Historically, and still continuing today, Indigenous businesses have faced challenges when engaging with governments and completing administrative tasks.



Traditional knowledge and its usage in business will be an important area of study moving forward. Historically, and still continuing today, Indigenous businesses have faced challenges when engaging with governments and completing administrative tasks. In 2015, many respondents said they were discouraged from applying to government programs due to the bureaucratic hurdles involved in the process. It is plausible that there are similar barriers to seeking IP protections for TK in Indigenous-owned businesses, leaving these businesses vulnerable to unauthorized use of their ideas or products.

As Indigenous women-owned businesses are more likely to use TK in their businesses, it will be crucial to understand the ways they use and protect traditional knowledge in their work. The current limitations on protecting traditional knowledge could have a more significant impact on Indigenous women-owned businesses because of these different approaches to IP usage.



Conclusions & Recommendations

The analysis presented in this report reaffirms that Indigenous women entrepreneurs make up an active part of the entrepreneurial ecosystem and bring innovation to their businesses. Indigenous women-owned businesses are growing in terms of both revenue and number of employees. This report also identifies greater use of traditional knowledge, innovations in products and services, and a diverse client-base as strengths of Indigenous women-owned businesses. These approaches to business may provide Indigenous women with unique strategies for business growth and recovery from the COVID-19 pandemic. As the economic landscape changes in the coming years, it will be crucial to support these innovative and forward-thinking strategies by offering resources such as professional development opportunities, toolkits, and investments and grants, and by creating opportunities for Indigenous women entrepreneurs to share their knowledge and practices.

Despite the momentum of Indigenous women-owned businesses in the last decade, it is also clear that they face unique barriers to business growth. Indigenous women-owned businesses are smaller overall than Indigenous men-owned businesses, they are concentrated in the service sector, and they are less likely to be incorporated. Past research has shown that barriers such as access to capital are common for Indigenous women-owned businesses.

Many communities, particularly remote, rural, or northern communities, lack the infrastructure and resources that are readily available in most cities in Canada.

Internet and broadband are necessities for businesses, particularly with the restrictions in place due to the COVID-19 pandemic. If a business is located in an area with little Internet coverage or unaffordable rates, keeping the business up and running will be even more difficult under the present circumstances. Additionally, inadequate infrastructure such as clean water, housing, health, and education facilities have an impact on individual and business success. Increasing efforts to improve these conditions will significantly contribute to the overall health of communities, recovery from the effects of the pandemic, and the economic participation of Indigenous women-owned businesses.

Finally, it is important to recognize how gender dynamics within the home can impact a woman-owned business. Women are typically expected to take on a larger share of work inside the home and tend to take on the burden of care for dependents such as children or elderly family members. This can impact the way women-owned businesses are operated and has been noted as a significant concern for Indigenous women entrepreneurs. Additionally, it may impact their ability to spend time on complex applications for government programs or grants, apply for financing from financial institutions, or attend professional development workshops and networking events. When engaging with Indigenous women-owned businesses or developing tools and policies to support their growth, it is important to build flexibility and accessibility into processes and requirements.

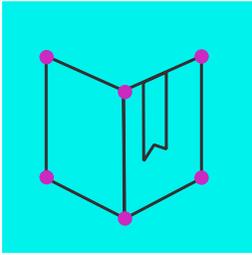
Moving forward, Canada should work to rebuild and reshape the economy in a way that truly includes, recognizes, and celebrates Indigenous entrepreneurial achievements and particularly those of Indigenous women-owned businesses. To support Indigenous entrepreneurs' success, it is crucial for governments, financial institutions, non-profits, and the private sector to partner with and provide resources to women who play a key role not only in the Indigenous community and economy, but also in the national economic recovery following the COVID-19 crisis. During the pandemic, Canada has responded with support for small businesses and individuals; yet, more can be done. Indigenous women bear a disproportionate burden of the socioeconomic difficulties that are increasing during the pandemic. A gender diversity perspective is needed throughout the pandemic and recovery phase to ensure that, rather than Indigenous women entrepreneurs being left behind, they can be set on a path towards prosperity and opportunity in the coming years.

Based on this study, WEKH and CCAB make the following recommendations:

- > Apply a gender lens to research on the impact of the COVID-19 pandemic on Indigenous businesses and tailor programs and strategies to support Indigenous women entrepreneurs.
- > Continue to research the strategies and motivations of Indigenous women in business so that appropriate resources and policies can be developed in collaboration with Indigenous women entrepreneurs.
- > Ensure that financial institutions and government funding mechanisms provide equitable, flexible, and accessible funding options to Indigenous women-owned businesses.

To support Indigenous entrepreneurs' success, it is crucial for governments, financial institutions, non-profits, and the private sector to partner with and provide resources to women who play a key role not only in the Indigenous community and economy, but also in the national economic recovery following the COVID-19 crisis.

- > Create or invest in innovative approaches to meet the needs of Indigenous women entrepreneurs, including partnerships, crowdfunding, microgrants, customized counselling, mentoring and sponsorship.
- > Create Indigenous and women-focused procurement strategies that are measured, tracked, and reported annually.
- > Recognize Indigenous methods of innovation, processes, and services as legitimate strategies. Partner with Indigenous businesses to develop tools that support and protect the use of traditional knowledge.
- > Invest in basic services, infrastructure, and broadband internet in Indigenous communities so that Indigenous women have the resources they need to run and grow their business. This will help to narrow many of the existing socioeconomic gaps between Indigenous and non-Indigenous Canadians.



Appendix

Defining Traditional Knowledge

Definitions of the term “traditional knowledge” differ depending on the context in which it is being used, as well as who is using it. Below are four definitions from various sources, including a report by the Assembly of First Nations (AFN), an excerpt from Elder Murdena Marshall discussing how to honour traditional knowledge, UNESCO, and the World Intellectual Property Organization (WIPO). While these definitions share some common themes, such as collective use and passing on knowledge from generation to generation, there are notable differences in ownership of traditional knowledge, how it is shared, and its uses.

AFN

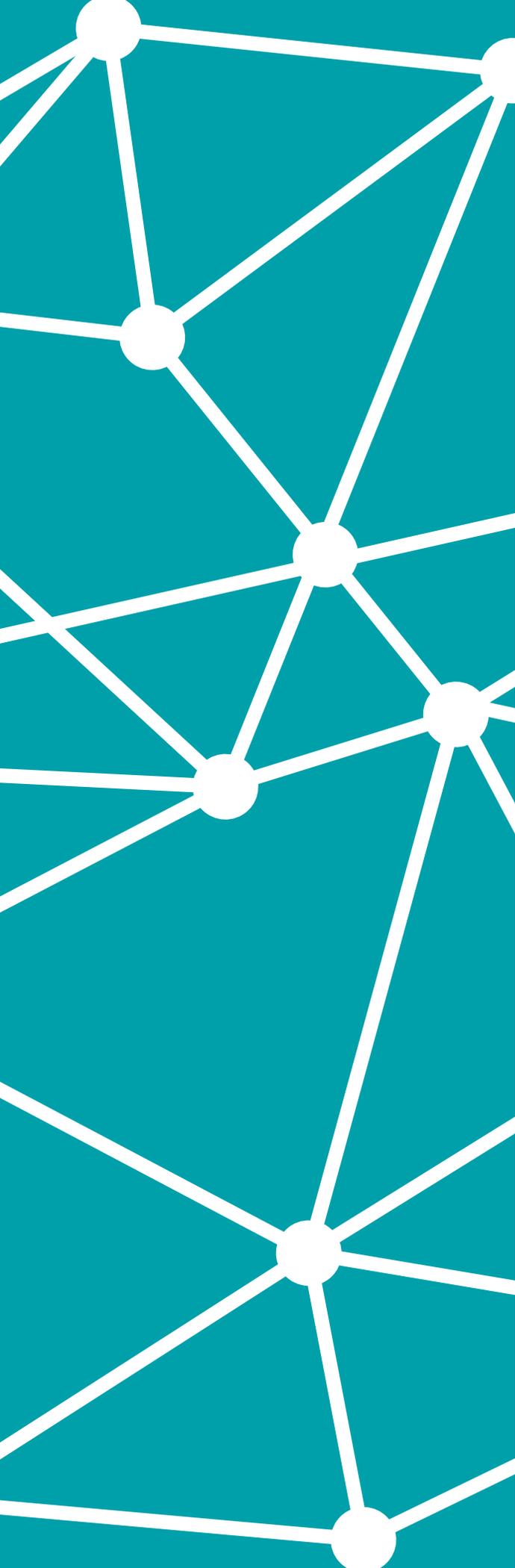
“Although there is no universally accepted definition of ‘traditional knowledge,’ the term is commonly understood to refer to **collective knowledge of traditions used by Indigenous groups to sustain and adapt themselves to their environment over time.** This information is passed on from one generation to the next within the Indigenous group. Such Traditional Knowledge is unique to Indigenous communities and is **rooted in the rich culture of its peoples. The knowledge may be passed down in many ways,** including: Storytelling, Ceremonies, Dances, Traditions, Arts and Crafts, Ideologies, Hunting, trapping, Food Gathering, Food Preparation and Storage, Spirituality, Beliefs, Teachings, Innovations, Medicines. Traditional knowledge is usually **shared among Elders, healers, or hunters and gatherers, and is passed on to the next generation through ceremonies, stories, or teachings.**”⁴⁶

Elder Murdena Marshall

“We know that knowledge is spirit, knowledge is transferrable, all knowledge is. Math, English, and everything is transferrable. If you’re successful in one subject, it is very likely that you will be successful in another topic. And so I learned over the years that it has to be passed – it’s a gift. It’s a gift from our ancestors this thing called knowledge. Some institutions call it ‘Traditional Knowledge,’ others call it ‘Aboriginal Knowledge’ – they put many labels on it. But we must pass it on – we must pass it on or it will be all gone. There’ll be none. So we teach our 68 children and we listen to our people and **we must try to pass it on – through stories, through hunting, fishing – whatever you do in your daily activities.**”⁴⁷

UNESCO

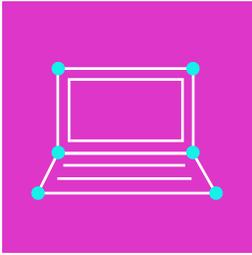
“Knowledge, innovations and practices of indigenous and local communities around the world. Developed from experience gained over the centuries and adapted to the local culture and environment, traditional knowledge is **transmitted orally from generation to generation.** It tends to be **collectively owned** and takes the form of stories, songs, folklore, proverbs, cultural values, beliefs, rituals, community laws, local language and agricultural practices, including the development of plant species and animal breeds. **Traditional knowledge is mainly of a practical nature,** particularly in such fields as agriculture, fisheries, health, horticulture, forestry and environmental management in general.”⁴⁸



WIPO

“Traditional knowledge (TK) is **knowledge, know-how, skills and practices that are developed, sustained and passed on from generation to generation within a community, often forming part of its cultural or spiritual identity.** While there is not yet an accepted definition of TK at the international level, it can be said that:

- > TK in a general sense embraces the content of knowledge itself as well as traditional cultural expressions, including distinctive signs and symbols associated with TK.
- > TK in the narrow sense refers to knowledge as such, in particular the knowledge resulting from intellectual activity in a traditional context, and includes know-how, practices, skills, and innovations.
- > Traditional knowledge can be found in a wide variety of contexts, including: agricultural, scientific, technical, ecological and medicinal knowledge as well as biodiversity-related knowledge.”⁴⁹

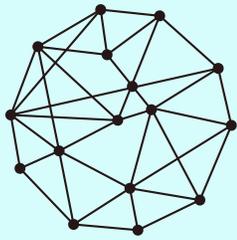


References

- 1 Assembly of First Nations. (n.d.). *Traditional Knowledge*. https://www.afn.ca/uploads/files/env/ns_-_traditional_knowledge.pdf
- 2 Assembly of First Nations. (n.d.). *Traditional Knowledge*. https://www.afn.ca/uploads/files/env/ns_-_traditional_knowledge.pdf, para. 1.
- 3 Canadian Council for Aboriginal Business. (2016). *Promise and Prosperity: The 2016 Aboriginal Business Survey*. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>
- 4 Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>
- 5 Statistics Canada. (2018). *First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations*. <https://www150.statcan.gc.ca/n1/pub/89-659-x/89-659-x2018001-eng.htm>
- 6 Gulati, S. & Burleton, D. (2011). *Estimating the Size of the Aboriginal Market in Canada* [Special Report]. TD Economics. <https://www.ccab.com/wp-content/uploads/2016/11/TD-Economics-Estimating-the-Size-of-the-Aboriginal-Market.pdf>
- 7 Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>
- 8 Morton, S., Jae, K., & Hon, H. (2020). *Indigenous Women Entrepreneurs: Preliminary Report*. Women Entrepreneurship Knowledge Hub and Canadian Council for Aboriginal Business. https://www.ccab.com/wp-content/uploads/2020/09/Indigenous_Women_Entrepreneurs_EN_FINAL.pdf
- 9 Mo, G., Cukier, W., Atputharajah, A., Boase, M.I., & Hon, H. (2020). Differential impacts during COVID-19 in Canada: A look at diverse individuals and their businesses. *Canadian Public Policy*, 46(S3), S261-s271. <https://doi.org/10.3138/cpp.2020-072>
- 10 The National Indigenous Economic Development Board. (2019). *The Indigenous Economic Progress Report 2019*. <http://www.naedb-cndea.com/wp-content/uploads/2019/06/NIEDB-2019-Indigenous-Economic-Progress-Report.pdf>
- 11 Innovation, Science and Economic Development Canada. (2019). *High-Speed Access for All: Canada's Connectivity Strategy*. https://www.ic.gc.ca/eic/site/139.nsf/eng/h_00002.html
- 12 Cukier, W., Gagnon, S., Hodson, J., Saba, T., Grandy, G., Morton, S., Elmi, M., Stolarick, K., & Hassannezhad Chavoushi, Z. (2020). *The State of Women's Entrepreneurship in Canada*. Women Entrepreneurship Knowledge Hub. https://wekh.ca/wp-content/uploads/2020/09/WEKH_State_of_Womens_Entrepreneurship_in_Canada_2020_EN.pdf
- 13 Ratten, V., & Dana, L. P. (2015). Indigenous food entrepreneurship in Australia: Mark Olive 'Australia's Jamie Oliver' and Indigiearth. *International Journal of Entrepreneurship and Small Business*, 26(3), 265-279.
- 14 Sengupta, U., Vieta, M., & McMurtry, J. J. (2015). Indigenous communities and social enterprise in Canada: Incorporating culture as an essential ingredient of entrepreneurship. *Canadian Journal of Nonprofit and Social Economy Research*, 6(1).
- 15 Diochon, M., Mathie, A., Alma, E., and Isaac, S. (2014). *Entrepreneurship among First Nations women in the Atlantic Region*. The Atlantic Policy Congress of First Nations Chiefs. <https://www.apcfn.ca/wp-content/uploads/2020/06/FINALREPORT-EntrepreneurshipamongFirstNationsWomenApril2014.pdf>
- 16 Canadian Council for Aboriginal Business. (2016) *Promise and Prosperity: The 2016 Aboriginal Business Survey*. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>
- 17 Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>
- 18 Indian Business Corporation. (2020). *Indigenous Business Women*. <http://www.indianbc.ca/reports/Indigenous%20Business%20Women.pdf>
- 19 Bobiwash, H. (2020). *Indigenous Women Entrepreneurs: Valuable Investments in Their Businesses, Families,*

- and Communities*. National Aboriginal Capital Corporations Association. <https://nacca.ca/wp-content/uploads/2020/07/NACCA-IWE-Summary-Report.pdf>
- 20 Ratten, V., & Dana, L. P. (2015). Indigenous food entrepreneurship in Australia: Mark Olive 'Australia's Jamie Oliver' and Indigiearth. *International Journal of Entrepreneurship and Small Business*, 26(3), 265-279.
 - 21 Sengupta, U., Vieta, M., & McMurtry, J. J. (2015). Indigenous communities and social enterprise in Canada: Incorporating culture as an essential ingredient of entrepreneurship. *Canadian Journal of Nonprofit and Social Economy Research*, 6(1).
 - 22 Diochon, M., Mathie, A., Alma, E., and Isaac, S. (2014). *Entrepreneurship among First Nations women in the Atlantic Region*. The Atlantic Policy Congress of First Nations Chiefs. <https://www.apcfn.ca/wp-content/uploads/2020/06/FINALREPORT-EntrepreneurshipamongFirstNationsWomenApril2014.pdf>
 - 23 Todd, R. (2012). Young urban Aboriginal women entrepreneurs: Social capital, complex transitions and community support. *British Journal of Canadian Studies*, 25(1), 1-19.
 - 24 Canadian Council for Aboriginal Business. (2016). *Promise and Prosperity: The 2016 Aboriginal Business Survey*. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>
 - 25 Morton, S., Jae, K., & Hon, H. (2020). *Indigenous Women Entrepreneurs: Preliminary Report*. Women Entrepreneurship Knowledge Hub and Canadian Council for Aboriginal Business. https://www.ccab.com/wp-content/uploads/2020/09/Indigenous_Women_Entrepreneurs_EN_FINAL.pdf
 - 26 Indian Business Corporation of Alberta. (n.d.). *Creating a New Narrative: Empowering Indigenous Women Through Entrepreneurship*. <http://www.indianbc.ca/reports/newnarrative.pdf>
 - 27 Morton, S., Jae, K., & Hon, H. (2020). *Indigenous Women Entrepreneurs: Preliminary Report*. Women Entrepreneurship Knowledge Hub and Canadian Council for Aboriginal Business Indigenous Women Entrepreneurs. https://www.ccab.com/wp-content/uploads/2020/09/Indigenous_Women_Entrepreneurs_EN_FINAL.pdf
 - 28 Indian Business Corporation of Alberta. (n.d.). *Creating a New Narrative: Empowering Indigenous Women Through Entrepreneurship*. <http://www.indianbc.ca/reports/newnarrative.pdf>
 - 29 Morton, S., Jae, K., & Hon, H. (2020). *Indigenous Women Entrepreneurs: Preliminary Report*. Women Entrepreneurship Knowledge Hub and Canadian Council for Aboriginal Business. https://www.ccab.com/wp-content/uploads/2020/09/Indigenous_Women_Entrepreneurs_EN_FINAL.pdf
 - 30 Bobiwash, H. (2020). *Indigenous Women Entrepreneurs: Valuable Investments in Their Businesses, Families, and Communities*. National Aboriginal Capital Corporations Association. <https://nacca.ca/wp-content/uploads/2020/07/NACCA-IWE-Summary-Report.pdf>
 - 31 Moyser, M. & Burlock, A. (2018). *Time use: Total work burden, unpaid work, and leisure*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm>
 - 32 Moyser, M. & Burlock, A. (2018). *Time use: Total work burden, unpaid work, and leisure*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm>
 - 33 Baird, K. & Podlasly, M. (2020). *The Opportunity for Indigenous Infrastructure*. Public Policy Forum. <https://ppforum.ca/publications/the-opportunity-for-indigenous-infrastructure/?output=pdf>
 - 34 Cukier, W., Gagnon, S., Hodson, J., Saba, T., Grandy, G., Morton, S., Elmi, M., Stolarick, K., & Hassannezhad Chavoushi, Z. (2020). *The State of Women's Entrepreneurship in Canada*. Women Entrepreneurship Knowledge Hub. https://wekh.ca/wp-content/uploads/2020/09/WEKH_State_of_Womens_Entrepreneurship_in_Canada_2020_EN.pdf
 - 35 Mo, G., Cukier, W., Atputharajah, A., Boase, M. I., & Hon, H. (2020). Differential impacts during COVID-19 in Canada: A look at diverse individuals and their businesses, *Canadian Public Policy*. 46(S3), pp. S261-s271.
 - 36 Bossé, J., Sood, S., & Johnston, C. (2020). *Impact of COVID-19 on Businesses Majority-Owned by Women, May 2020*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00056-eng.htm>
 - 37 Cukier, W., Gagnon, S., Hodson, J., Saba, T., Grandy, G., Morton, S., Elmi, M., Stolarick, K., & Hassannezhad Chavoushi, Z. (2020). *The State of Women's Entrepreneurship in Canada*. Women Entrepreneurship Knowledge Hub. https://wekh.ca/wp-content/uploads/2020/09/WEKH_State_of_Womens_Entrepreneurship_in_Canada_2020_EN.pdf
 - 38 Indigenous Business COVID-19 Response Taskforce. (2020). *COVID-19 Indigenous Business Survey*. <https://www.ccab.com/wp-content/uploads/2020/07/EN-COVID-19-Indigenous-Business-Survey-FINAL-DRAFT-July-29.pdf>
 - 39 Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>

- 40 Canadian Council for Aboriginal Business. (2016). *Promise and Prosperity: The 2016 Aboriginal Business Survey*. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>
- 41 Morton, S., Jae, K., & Hon, H. (2020). *Indigenous Women Entrepreneurs: Preliminary Report*. Women Entrepreneurship Knowledge Hub and Canadian Council for Aboriginal Business. https://www.ccab.com/wp-content/uploads/2020/09/Indigenous_Women_Entrepreneurs_EN_FINAL.pdf
- 42 Canadian Council for Aboriginal Business. (2020). *COVID-19 Indigenous business survey*. <https://www.ccab.com/wp-content/uploads/2020/06/COVID19-Indigenous-Business-Survey-KEY-FINDINGS-ENG.pdf>
- 43 Assembly of First Nations. (n.d.). *Traditional Knowledge*. https://www.afn.ca/uploads/files/env/ns_-_traditional_knowledge.pdf, p.1.
- 44 Assembly of First Nations. (n.d.). *Traditional Knowledge*. https://www.afn.ca/uploads/files/env/ns_-_traditional_knowledge.pdf
- 45 Innovation, Science and Economic Development Canada. (2020). *Introduction to Intellectual Property Rights and the Protection of Indigenous Knowledge and Cultural Expressions in Canada - Intellectual Property Strategy*. <https://www.ic.gc.ca/eic/site/108.nsf/eng/00007.html>
- 46 Assembly of First Nations. (n.d.) *Traditional Knowledge*. https://www.afn.ca/uploads/files/env/ns_-_traditional_knowledge.pdf
- 47 Atlantic Policy Congress of First Nations Chiefs Secretariat (APCFNC). (2011). *APCFNC Elders Project: Honouring Traditional Knowledge*. APCFNC & The Atlantic Aboriginal Economic Development Integrated Research Program. https://www.apcfnc.ca/wp-content/uploads/2020/06/FinalReport-HonouringTraditionalKnowledge_1.pdf, pp. 67-68
- 48 United Nations Educational, Scientific and Cultural Organization. (n.d.). *Traditional Knowledge* [glossary entry]. <http://uis.unesco.org/en/glossary-term/traditional-knowledge>, para. 1. Accessed November 26, 2020.
- 49 World Intellectual Property Organization. (n.d.). *Traditional Knowledge*. <https://www.wipo.int/tk/en/tk/>, para. 1. Accessed November 26, 2020.



Women
Entrepreneurship
Knowledge Hub

Canadian Council for
**ABORIGINAL
BUSINESS**



**TED
ROGERS
SCHOOL
OF MANAGEMENT**

DiVERSITY
INSTITUTE

 **brookfield
institute**
for innovation + entrepreneurship

Funded by the
Government of
Canada

Canada