Women Entrepreneurship Knowledge Hub

Mikwam Makwa Ikwe (Ice Bear Woman)

A National Needs Analysis on Indigenous Women's Entrepreneurship

University of Manitoba | ASPER School of Business

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The 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.

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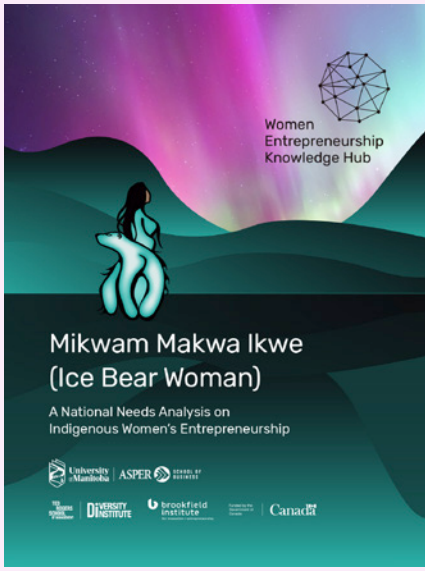
Mikwam Makwa Ikwe

On August 25, 2020, WEKH took part in a traditional pipe ceremony, where the name Mikwam Makwa Ikwe was given to WEKH by Elder Margaret Lavallee of Sagkeeng First Nation. *Mikwam Makwa Ikwe* is Anishinaabe for Ice Bear Woman. The polar bear is a symbol of courage. She is strength. She is a protector. Her Spirit is always within and alongside all Indigenous women entrepreneurs throughout their journeys.

Cover art by Megan Currie, X-ing Design

The cover illustration, inspired by the report itself, is composed of the designer's interpretation of Mikwam Makwa Ikwe (Ice Bear Woman). The woman is standing on the banks of a frozen lake. To the north is a landscape of mountains set against a sky filled by the Northern Lights. The Northern Lights represent the North, the land of the bear. One teaching passed on from generation to generation is the belief that the bear's power includes healing. It is said that the bear's healing power is the strongest when the Northern Lights dance in the sky.

The mountains are representative of the many struggles and barriers (the ups and downs) that an Indigenous woman may face in her entrepreneurial journey. The woman, facing east, is looking forward to the future. The WEKH logo is providing light, guiding the woman on her entrepreneurial journey. The polar bear, looking to the west and the past, represents knowledge of tradition and culture, both protecting the woman on her journey that provides healing from the struggles.

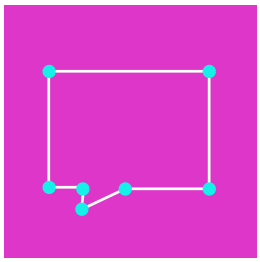


Acknowledgements

We would like to begin this report by acknowledging the Indigenous women entrepreneurs who participated in our national series of roundtables on Indigenous women's entrepreneurship between April and June 2020. Their insights are the strength within this report. We also thank the following organizations in the women's entrepreneurship ecosystem across the country, who partnered with us to make these events possible:

- Alberta Indian Investment Corporation
- Alberta Women Entrepreneurs
- ATB Financial
- Blood Tribe Economic Development
- Business Link
- Clarence Campeau Development Fund
- Community Futures Alberta
- Community Futures Manitoba
- Community Futures Treaty Seven
- EntrepreNorth
- First Nations Technology Council
- First Peoples Economic Growth Fund
- Futurpreneur
- Impact Hub Ottawa
- Indigenous Student Centre
- Indigenous Tourism Alberta
- Indigenous LIFT Collective
- Joint Economic Development Initiative
- Marieval Enterprise Centre
- Membertou Entrepreneur Centre Mi'kmaq Confederacy of PEI
- Mount Royal University
- National Aboriginal Capital Corporations Association
- National Indigenous Economic Development Board
- Native Women's Association of Canada
- Newfoundland and Labrador Organization of Women Entrepreneurs
- OCAD University
- PARO Centre for Women's Entreprise
- Pauktuutit
- PEI Business Women's Association
- Piikani Resource Development Ltd. SEED Winnipeg
- SFU VentureLabs
- Shopify
- Skookum Lab
- The Artist's Hub
- Ulnooweg
- Université de Montréal
- Women Entrepreneurs of Saskatchewan
- Women in Business New Brunswick
- Women's Enterprise Centre (BC)
- Women's Enterprise Centre of Manitoba
- Women's Enterprise Organizations of Canada
- Yukon University

Contents



Executive Summary

About the research

The goal of this report is to build a comprehensive description of the barriers and challenges that Indigenous women face as they develop their enterprises and to make recommendations for change. Using qualitative data collected from a series of roundtable community consultations with more than 350 participants throughout 2020, this report presents an analysis of the rich stories shared by Indigenous women entrepreneurs about their successes, challenges, and aspirations for future entrepreneurial endeavours.

We use an inclusive definition of "Indigenous women entrepreneur." We consider entrepreneurs to include those who own small and medium-sized businesses, those who own micro-enterprises, those who are self-employed, and those who are unincorporated sole proprietors. We also include a full spectrum of organizations, from for-profit entities to social ventures. Further, we use an inclusive definition of women. By women, we mean those who self-identify as women in terms of gender, distinct from sex; this includes cis women, trans women, and other women.

Research highlights

In this report, we identify and discuss the following barriers that Indigenous women entrepreneurs face:

- **Finance**
  The first barrier is access to financial, entrepreneurial, and social capital. Financial barriers run deeper for Indigenous women and are linked to culture and the relationship Indigenous women have with money.
- **Stereotypes and biases connected to entrepreneurship**
  It is exhausting for Indigenous women to navigate an entrepreneurship ecosystem that poses barriers around every turn due to the presence of many institutionalized stereotypes and biases. Overarching western cultural values have created a mould for entrepreneurship within which Indigenous women no longer see themselves.
- **Indigenous history and culture vs. westernized thought**
  When Indigenous peoples manage their land with a focus on community-appropriate entrepreneurial ventures, they enhance opportunities for themselves, their families, and their communities. Many Indigenous women put their communities' needs at the centre of their businesses.
- **Political and systemic barriers**
  Indigenous women reported that political leadership can cause challenges and increase barriers, and many programs that are designed to be supportive can be overwhelming.

- **Lack of mentorship opportunities**
  Many Indigenous women entrepreneurs have difficulty finding Indigenous women business mentors.
- **Lack of training and education**
  Proper education must start at a young age. Indigenous women entrepreneurs are not the only ones who lack business education and training when starting a venture: entire Indigenous communities often lack basic infrastructure and access to quality education at the elementary and secondary level.
- **Inadequate access to connectivity and technology**
  Unreliable and limited access to the internet affects many aspects of Indigenous women entrepreneurs' lives. This barrier has broad effects and is a major societal issue.
- **Challenges balancing family and community roles**
  Indigenous women often start a business as a way to fill a community need or gap. However, balancing community and entrepreneurial roles was described as being in "survival mode." This barrier is further exacerbated for entrepreneurs who are single mothers.
- **Lack of confidence**
  Lack of confidence is not a stand-alone barrier. Rather, the compounding effects from all the aforementioned barriers, combined with the social, economic, and political factors that have an impact on Indigenous women in Canada affect their confidence in their ability to successfully run a venture.
- **Barriers specific to Indigenous women entrepreneurs in the arts and creative industries**
  Indigenous women entrepreneurs in these industries face many of the same barriers that other Indigenous women entrepreneurs face. Funds obtained rarely went towards personal income. These women entrepreneurs identified a gap in knowledge around who Indigenous peoples are as contemporary people. Many Indigenous women in this sector continue to struggle to find a sense of mental security.
- **Barriers specific to francophone Indigenous women entrepreneurs**
  The barriers and struggles that Indigenous women face are similar across language groups: lack of mentorship opportunities; lack of Indigenous women represented in entrepreneurship; and troubles accessing financial, entrepreneurial, and social capital. A unique barrier is that non-federal government entrepreneurial initiatives at the national level are often unilingual in English, and thus inaccessible for some of the francophone population.
- **Barriers related to the COVID-19 pandemic**
  The spread of COVID-19 has affected roundtable participants' businesses and livelihood in the following ways:
  - added stress and panic; businesses being forced to shut down
  - loss of significant revenues; difficulties when navigating a switch to e-commerce
  - ineligibility for government supports
  - lack of access to government supports
  - overwhelming pandemic information webinars
  - arising mental health issues
  - little connectivity for remote community without technology
  - overuse of time on crisis management instead of business
  - feelings of frustration

Conclusion and recommendations

The barriers outlined and other results of the roundtables indicate there is work to do before we can call ourselves inclusive. In order to build an inclusive innovation ecosystem, it is important that we continue to create social spaces for Indigenous women to share their voices. To address the barriers discussed, the ecosystem needs to work to develop meaningful and long-lasting relationships with Indigenous women entrepreneurs. Ensuring that programming has longevity is important; adopting the mindset of caring for the next Seven Generations will allow for a relational approach instead of a transactional approach, and will inherently allow for inclusive program design. We recommend that all organizations in the entrepreneurship ecosystem develop holistic and culturally relevant programming around personal financial literacy and business financial literacy for Indigenous women, and that they ask Indigenous women to design, lead, and implement programs for their peers.

Aboriginal Financial Institutions (AFIs) should:

> utilize all the tools, resources, and supports they have available to them and on a best-efforts basis to strive to increase the number of Indigenous women entrepreneurs accessing financing through the network by 50% by 2025.

Mainstream financial institutions should:

> implement mandatory Indigenous awareness training for all frontline personnel.

> partner with AFIs to create more opportunities for diverse Indigenous women to hold decision-making positions in lending roles.

> create microloans for Indigenous women.

> remove discriminating funding requirements against Indigenous women entrepreneurs.

> ensure that Indigenous women entrepreneurs feel safe, respected, and supported throughout the entirety of the lending process.

Enterprise support organizations should:

> appoint Indigenous women to their Boards of Directors and ensure senior leadership has Indigenous women representation.

> showcase a wide range of diverse successful Indigenous women entrepreneurs by implementing entrepreneurial media campaigns.

> educate Indigenous women entrepreneurs on their rights and ensure they understand the financial landscape they are navigating, whether it is on or off reserve.

> create more mentorship program opportunities by building meaningful relationships with potential Indigenous women mentors.

> build childcare into organizations and support programs so that motherhood is not a barrier to success.

> incorporate flexibility into policies and programs that allow for Indigenous women to work from home when needed, in order to care for their children, Elders, etc.

> create space in company policies for attending Ceremonies, and enabling access to cultural and traditional supports when needed.

> develop meaningful relationships with Elders so that community Elders are accessible by employees and program participants when needed.

All levels of government should:

> create wage subsidies that encourage hiring and training Indigenous women.

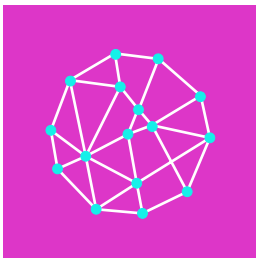
> collaborate with national and local Indigenous governing bodies to invest in the infrastructure needed to ensure all Indigenous communities have access to reliable high-speed internet.

> create more incubators and accelerators for Indigenous women entrepreneurs that meet their unique needs.

Postsecondary institutions should:

> ensure equitable opportunities are available for Indigenous women in a variety of fields.

> showcase Indigenous women who are excelling in fields traditionally dominated by men.



Introduction

There are almost 23,000 Indigenous women entrepreneurs across Canada,[1] and Indigenous women are starting up enterprises at twice the rate of non-Indigenous women.[2] Indigenous women bring new and innovative products, services, and approaches to the economic community. However, they often face barriers in starting and growing their businesses, such as in accessing financing and mentorship, described in more detail in this report. Many barriers faced by Indigenous women entrepreneurs are also obstacles for women entrepreneurs in general. However, intersectionality and important distinctions between the two groups must be understood to develop and implement meaningful policies that build a more equitable and inclusive ecosystem. The 2016 Census reported that 22,245 Indigenous women were self-employed, and that the number of self-employed Indigenous women was growing at a faster rate than that of Indigenous men.[3] The National Indigenous Economic Development Board also suggests that closing the gaps in economic outcomes between Indigenous and non-Indigenous peoples could add $27.7B to Canada's GDP.[4]

This report takes a comprehensive look at the barriers and challenges that Indigenous women face as they develop their enterprises. Importantly, it also makes recommendations for change. The report is based in part on a series of roundtable community consultations that took place throughout 2020. Over 350 participants from across Canada attended these roundtable conversations, conducted via videoconference and organized in concert with WEKH regional hubs and many stakeholder organizations for Indigenous women. These consultations provided an opportunity for Indigenous women entrepreneurs to share their stories, successes, and challenges; the consultations also allowed for the Indigenous women's entrepreneurial ecosystem to collaborate, connect, and gain a better understanding of how the network relates to their region. The Indigenous women who participated in these roundtables represented a diversity of backgrounds, knowledge levels, skills, regions, and businesses. The participants discussed the challenges they face as Indigenous women entrepreneurs, as well as their aspirations for the future.

For many Indigenous women entrepreneurs, creative entrepreneurship adds another layer to the discussion. In partnership with OCAD University (a WEKH Regional Hub) and their Indigenous Student Centre, WEKH hosted a special roundtable for Indigenous women entrepreneurs working in the creative industries such as music, artistry, and film.

Francophone Indigenous women entrepreneurs also have a unique perspective to bring to the conversation. As such, the WEKH Regional Hub led by the Université de Montréal held a special consultation in French for francophone Indigenous women entrepreneurs and ecosystem organizations within Quebec.

This report discusses major themes highlighted in the roundtable conversations. These include the challenges Indigenous women entrepreneurs face when working to meet their objectives and aspirations as entrepreneurs. Specifically, the roundtable conversations pointed to the following barriers, discussed in this report:

- Finance
  - Attitudes
  - Access to financial, entrepreneurial, and social capital
- Stereotypes and biases
- Indigenous history and culture vs. westernized thought
- Political and systemic barriers
- Lack of mentorship opportunities
- Lack of training and education
- Inadequate access to connectivity and technology
- Challenges balancing family and community roles
- Lack of confidence

Finally, the profiles of diverse Indigenous women entrepreneurs from across Turtle Island[a] are featured throughout this report. These courageous women participated in WEKH's 2020 roundtables on Indigenous women entrepreneurship and we thank them for sharing their stories, in their own words, here.

a "For some Indigenous peoples, Turtle Island refers to the continent of North America. The name comes from various Indigenous oral histories that tell stories of a turtle that holds the world on its back. For some Indigenous peoples, the turtle is therefore considered an icon of life, and the story of Turtle Island consequently speaks to various spiritual and cultural beliefs." (Source: Robinson, A. (2018). "Turtle Island". *The Canadian Encyclopedia.* https://www.thecanadianencyclopedia.ca/en/article/turtle-island).

Inclusive innovation ecosystem model

Forces that advance or impede inclusion and success within the entrepreneurship ecosystem in Canada operate at the societal (macro), organizational and institutional (meso), and individual (micro) levels. This report draws on the inclusive innovation ecosystem model for entrepreneurship.[5,6,7] The model maps actors and elements at each of these levels as well as the interactions that occur between them. The model is critical for understanding Indigenous women's experiences in entrepreneurship, encouraging a system-wide analysis in which one level cannot be isolated from or understood without the others. Barriers at the different levels of this core model affect various aspects of Indigenous women's experiences in entrepreneurship.

Definitions

Definitions of "entrepreneur" vary, and can include sole proprietorships, social ventures, innovators, and everyone in between. How entrepreneurship is defined has significant implications for who is included and who is excluded, which in turn has important implications for policy and decision-making at different levels of the ecosystem.[8] For example, when looking at statistics using a definition of entrepreneurship that excludes self-employment and only accounts for owners of small or medium-sized businesses (SMEs), we see that 15.6% of SMEs are majority women-owned in Canada.[9] On the other hand, if we include self-employment in our definition of entrepreneurship, this number changes quite drastically; with that broader definition, 37.4% of self-employed Canadians are women.[10]

WEKH therefore uses an inclusive definition of "Indigenous women entrepreneur." We consider entrepreneurs to include those who own SMEs, those who own micro-enterprises, those who are self-employed, and those who are unincorporated sole proprietors. We also include a full spectrum of organization types, from for-profit to social ventures. Further, we use an inclusive definition of women. By women, we mean those who self-identify as women in terms of gender, distinct from sex; this includes cis women, trans women, and other women.

There is substantial diversity among Indigenous peoples in Canada and it is important to recognize that each group has their own unique culture and history. For the purposes of this report, we use the term "Indigenous" when referring to First Nations (status and non-status), Métis, and Inuit peoples. We use the term "Aboriginal" only when referring to a specific legal or formal concept/name, and do not use the terms "Indigenous" and "Aboriginal" interchangeably. We use the term "Indian" only when speaking within the context of the *Indian Act* of 1876, a Canadian Act of Parliament that concerns registered Indians, their Bands, and the system of Indian reserves.[11]

The remainder of this report is organized as follows. Below we present the characteristics of Indigenous women entrepreneurs in Canada, drawing on recent data. This is followed by a section explaining the current and sometimes longstanding barriers that Indigenous women confront in their work, drawing on our roundtable consultations and recent published reports by the National Aboriginal Capital Corporations Association (NACCA), the Canadian Council of Aboriginal Business (CCAB), and WEKH. We then present recommendations and calls to action for creating a more equitable and effective innovation ecosystem for Indigenous women entrepreneurs. Lastly, given that the roundtables took place during the first months of the COVID-19 pandemic in Canada, we summarize discussions about participants' experiences during the pandemic, supported by data from CCAB's 2020 COVID-19 Indigenous Business Survey. Throughout these sections, we present the stories of diverse Indigenous women entrepreneurs in their own words, to highlight their challenges and accomplishments.

Characteristics of Indigenous women entrepreneurs

The following section is an exploration of the characteristics of Indigenous women entrepreneurs supported by data from WEKH's 2020 *State of Women's Entrepreneurship in Canada* (SOWE) report[12]; CCAB's 2016 *Promise and Prosperity* Report[13]; and NACCA's 2020 *Indigenous Women Entrepreneurs Survey Report*.[14]

Education

The NACCA report states that Indigenous people tend to have lower income and education levels than non-Indigenous Canadians, which limits their ability to build equity and invest in a business. Among the survey respondents, 17% said that their own and their family's education levels were able to improve as a result of their entrepreneurial pursuits; in fact, the report found that supporting Indigenous women entrepreneurs leads to more education and training opportunities for Indigenous communities more generally.[15] WEKH's 2020 SOWE report found that women entrepreneurs are generally better educated when compared to men: only 2.5% of the owners of women-owned small businesses in Canada have less than a high school education, whereas 25% have a bachelor's degree and 15% have a masters degree or higher.[16]

Age

In Canada, women who are majority owners of SMEs tend to be slightly younger than men: 16.3% of women owners are under the age of 40, compared to 14% of men owners. They are also less likely than men to be aged 65 or over.[17,18] Indigenous women entrepreneurs however, are even younger, with the recent NACCA report indicating that 30% were aged 26 to 40.[19]

Size and growth of entrepreneurial activities

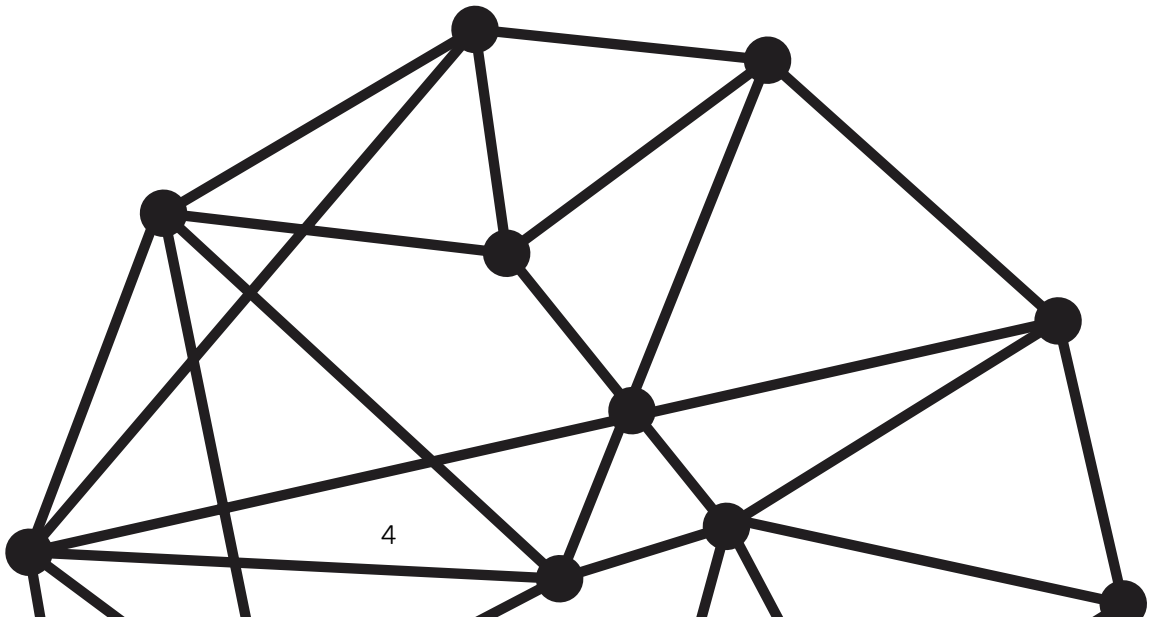
According to Statistics Canada, 92.7% of Canadian women-owned enterprises are micro-firms (i.e., firms with fewer than 20 employees). Women-owned enterprises are less likely to be classified as high-growth than those owned by men.[20] Similarly, CCAB data from 2015 shows that Indigenous women entrepreneurs experienced less revenue growth over the period of one year than Indigenous men (36% vs. 44%).[21] Additionally, NACCA found that 38% of the Indigenous women entrepreneurs they surveyed employed between one and four individuals. Similarly, CCAB data shows that men are more likely (40%) to have employees than women (30%).[22] The figure for all Indigenous entrepreneurs with employees (regardless of gender) is 34.3%, according to a recent report by Global Affairs Canada and CCAB.[23,24]

Sectoral differences

WEKH and CCAB data have found that both women entrepreneurs and Indigenous women entrepreneurs are more likely to have businesses in service industries.[25,26] A 2020 report by WEKH and CCAB found that 74% of Indigenous women-owned businesses operated in the service industry, compared to 54% of those owned by Indigenous men.[27] Service industries include retail, accommodation, tourism, arts, entertainment, recreation, education, health care, and food services, among others.

Company structure

According to the January 2019 Labour Force Survey, women are less likely to be incorporated and have paid employees (15.3%) compared to men (26.2%).[28] Women entrepreneurs are also more likely to have no paid employees when compared to men (78.4% vs. 67.5%).[29] CCAB's data similarly shows that Indigenous men are more likely to have paid employees or contractors than Indigenous women (40% vs. 30%).[30] Both the CCAB data and the NACCA survey indicate that the majority of Indigenous women entrepreneurs operate within a sole proprietorship structure (67% and 71% respectively).[31,32]



National Roundtables on Indigenous Women's Entrepreneurship

From April to June 2020, WEKH hosted a series of national roundtables on Indigenous women's entrepreneurship across Canada. A total of 16 roundtables were held via video conference, bringing together over 350 participants. (See the Appendix for the number of participants by region.) Organizations in the entrepreneurship ecosystem were invited to attend these sessions as an opportunity to learn and share. Indigenous women entrepreneurs participated in these community consultations on a voluntary basis. The conversations at the roundtables revealed that while Indigenous women are unique in their skills and backgrounds, they share many challenges and commonalities when it comes to their experiences with entrepreneurship.

At the roundtables, Indigenous women participants shared their thoughts on what "Indigenous women's entrepreneurship" means to them, the barriers they face (both related to the COVID-19 pandemic and not), as well as their vision for an innovation ecosystem that is fully inclusive of Indigenous women. The findings from these discussions are elaborated in the sections below. In a subsequent section, we draw on the main themes from these discussions to present recommendations for future action.

Barriers and challenges confronting Indigenous women entrepreneurs

This section details the challenges that were shared by Indigenous women at the roundtable discussions. Based on the conversations in each region, we identified the following overarching themes:

- Finance
  - Attitudes
  - Access to financial, entrepreneurial, and social capital
- Stereotypes and biases connected to entrepreneurship
- Indigenous history and culture vs. westernized thought
- Political and systemic barriers
- Lack of mentorship opportunities
- Lack of training and education
- Access to connectivity and technology
- Balancing family and community roles
- Confidence

The conversations at the roundtables revealed that while Indigenous women are unique in their skills and backgrounds, they share many challenges and commonalities when it comes to their experiences with entrepreneurship.

Finance

ATTITUDES

The financial barriers that Indigenous women face cannot be solved by simply creating more funding opportunities for Indigenous women entrepreneurs. While this would certainly help, the financial barriers run deeper for Indigenous women and are linked to culture and the relationship Indigenous women have with money.[33,34]

For many women participating in the roundtables, a sense of scarcity was prevalent, relating to having grown up impoverished. This was described as a feeling of precarity and "never having enough," leading to an unhealthy relationship with money characterized by an avoidance of discussing money-related matters. This can result in a lack of personal financial skills such as understanding budgeting and/or credit. There are also situations where budgeting is never learned because households simply cannot manage finances effectively due to the exorbitant prices of basic necessities in the North. Indigenous peoples are disproportionately impacted by rising food costs, and many on-reserve households are experiencing a food security crisis.[35] The negative issues surrounding poor infrastructure in Indigenous communities all contribute to and reinforce this mindset of scarcity.

For many women participating in the roundtables, a sense of scarcity was prevalent, relating to having grown up impoverished. This was described as a feeling of precarity and "never having enough," leading to an unhealthy relationship with money characterized by an avoidance of discussing money-related matters.

Some of the women at the roundtables described money as being a sensitive topic within the Indigenous community, explaining that some groups avoid talking about it altogether. This can hinder their ability to run a successful business.

Further, earlier research with Indigenous communities has shown a strong emphasis on sharing and providing, with discussions of achievement and success tending to exclude money and material gain. Rather, there is an emphasis on success as a collective experience based on contributions to others, regardless of material value.[36]

From a westernized point of view, there is a positive correlation between money and success. This view is sometimes seen as clashing with traditional values of collectivity. However, money is imperative for a business to succeed. It is important that Indigenous women have adequate opportunities to learn about basic financial skills, such as understanding the value of equity and the importance of budgeting.

ACCESS TO FINANCIAL, ENTREPRENEURIAL, AND SOCIAL CAPITAL

Notwithstanding the attitudinal barriers described above, an ability to access start-up capital was discussed in depth at each roundtable. It was often the first barrier to be identified. Many of the women at the roundtables shared that applying for financing can be a very time-consuming process involving much red tape. Table 1 lists the reasons shared by roundtable participants for why they had trouble accessing financing for their business.

TABLE 1

Barriers to Accessing Business Financing

BARRIERS TO ACCESSING:		
Financial Capital (Supply Side)	**Entrepreneurial Capital** (Technical Competencies)	**Social Capital** (Networks, Role Models, Advisors, etc.)
Lack of available microloans for small business and microbusiness models.[i]	Challenges navigating through the lending process: types of loans, how to use them, and how to find them.	Limited role models in business to learn from.
Aboriginal financial institutions (AFIs) have greater demand for loans than they are able to provide.[ii]	Lack of business acumen to understand the business landscape (Canada Revenue Agency, taxation), especially when it comes to running a business on reserve.	Programming lacking an Indigenous lens thereby creating discriminatory factors.
Personal circumstances that impact access to credit include: > access to savings > credit scores > access to guarantors or co-signers > collateral > experiencing application/rejection fatigue[iii] > a risk aversion to debt	Lack of education around the credit process.	An absence of Indigenous women in finance and lending roles creates additional opportunities for bias while also affecting Indigenous women's ability to feel represented and understood in the business and financial system.[vi]
High interest rates and many constraints due to the *Indian Act* (discussed in more detail in the section on political and systemic barriers below).	Anxieties and/or fears around repaying loans.[v]	Difficulty finding lending institutions that understand culture/values, thereby negatively impacting Indigenous women entrepreneurs' views of mainstream financial institutions.[vii]
The many women entrepreneurs who are not incorporated may be excluded from certain grants and/or programs.[iv]		

Notes:

[i] The Atlantic Policy Congress of First Nations Chiefs Secretariat report that 88% of Indigenous businesswomen responded that they considered themselves microbusinesses.[37] The Women of the Métis Nation report that almost all Métis women entrepreneurs operate microbusinesses.[38]

[ii] An Impakt Corp report states that financing is an issue both for individual entrepreneurs and for certain AFIs which have a greater demand for loans than they have capital to lend.[39]

[iii] Not knowing why a loan or application was rejected added to this feeling.

[iv] An Indigenous woman operating on reserve who has chosen not to incorporate due to *Indian Act* restraints is ineligible for many of the government supports that are available for small businesses.

[v] Some of the women at the roundtables described themselves as being risk averse and viewed taking on a loan as "too risky" when "trying to put food on the table."

[vi] Some of the roundtable participants shared that they had feelings ranging from "having a level of discomfort" to "feeling discriminated against" when visiting mainstream financial institutions.

[vii] Women's preferences for relationships over transactional exchanges is harder to achieve between Indigenous women and non-Indigenous people, especially non-Indigenous men.

Vicky auf der Mauer

Decolonizing Money: Money Mindset Coaching

ONTARIO

Dismantling "money beliefs" and building new mindsets

See It. Be It.

#SeeItBeIt

Vicky auf de Mauer is a successful serial entrepreneur residing in Toronto. Her skills and experience allowed her to launch a restaurant as a joint venture and have pushed her to establish her newest independent venture called Decolonizing Money: Money Mindset Coaching. Speaking of the restaurant, Vicky says, "during that time, I fell in love with entrepreneurship—[entrepreneurship] is a creative venture and requires us to be a leader in our own lives." However, the restaurant was not her vision. "At the time, I did not have the audacity to claim my own dreams because of my post-traumatic stress disorder (PTSD)," but after some time, a calling for entrepreneurship allowed Vicky to leave the restaurant to pursue her own venture. "The call to entrepreneurship is greater than me, something within me that needs to be answered." She began doing contract work and encountered for the first time what getting paid for her worth and experience felt like, as well as what abundance and financial well being does for one's self-care and healing.

> *"Despite my own fear of taking on a controversial topic, my intention is to support women like me who are answering their own call to creativity and leadership. We have so many in our community who are doing and selling, but just making money is not enough. We need to dismantle the money beliefs that have been given to us by the very systems that oppress us."*

Her new business, *Decolonizing Money: Money Mindset Coaching,* provides a sacred space of teaching, as well as sharing knowledge and experience, all while providing support and encouragement to anyone who wants to have conversations about money.

Vicky sees that there is a need within her community to talk about money and that there are many potential benefits that can result from having this conversation. "We can start the process of reconciliation by personally cleaning up our money mindset and bringing in abundance through our creativity. The more of us that do this work, the more we can support our communities."

The roundtables involved diverse groups of Indigenous women, some of whom had experience on both sides of the funding spectrum, in both a lending capacity and as an entrepreneur applying for financing and grants. One woman shared that she is currently the only Indigenous woman employed at her AFI, and when Indigenous women come in to see her, she sees noticeable relief from them once they know they are able to speak with an Indigenous woman. In order to move forward, elements within the broader financial ecosystem must work together in order to address the barriers described in this section.

Stereotypes and biases connected to entrepreneurship

Cultural narratives, norms, and stereotypes about what kinds of people are effective entrepreneurs have often excluded women and so can be a barrier to potential women entering the field.[40] These barriers are compounded for Indigenous women entrepreneurs. The roundtable participants shared that it can be exhausting trying to navigate an entrepreneurship ecosystem that consistently raises barriers due to the presence of many institutionalized stereotypes and biases. Recognizing the biases will enable the structural changes that are needed to create an ecosystem that is truly inclusive. WEKH's SOWE report states that a systematic approach is critical; this means applying a gender and diversity lens to the system, identifying the levers that drive change, and rigorously considering policies and processes at every level.[41] Many of the roundtable participants shared that when societies assume entrepreneurship is one "certain way" (i.e., with competitive, individualistic, western standards), they lose sight of the possibilities that entrepreneurship can hold.

Cultural stereotypes influence the way Indigenous women see entrepreneurship. Roundtable discussions highlighted that Indigenous women do not want to participate in something that does not honour their histories and values. Therefore, how we frame discussions around entrepreneurship is imperative for inclusivity. WEKH's SOWE report highlights how highly gendered notions of entrepreneurship shape not only program design and the experiences of existing women entrepreneurs, but also affect the aspirations of women who are less likely to see themselves as entrepreneurs.[42] For many Indigenous women, they may not identify themselves as entrepreneurs because they see themselves as "creators"; that is the culture that has been passed down to them, and they do not associate with the word "entrepreneur."

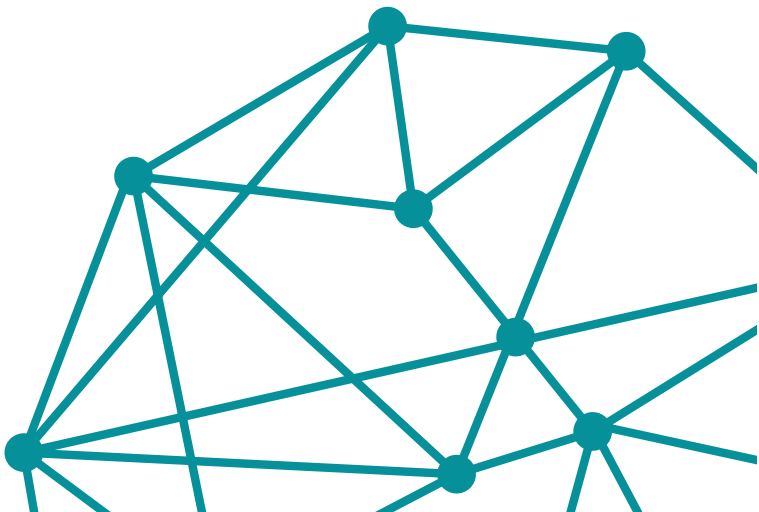
This has significant implications when we attempt to quantify the number of Indigenous women entrepreneurs in Canada. Current definitions of entrepreneurship may not only exclude a large number of possible Indigenous women entrepreneurs in Canada, but can also affect the stereotypes and biases that exist. Given existing definitions, Indigenous women may not see themselves as entrepreneurs. For example, the most common current definition of entrepreneur is: "the owner of an incorporated business with at least one employee." By this definition, 15.6% of entrepreneurs in Canada are women. However, when we include self-employed women, the statistic jumps to 37.4%.[43] In addition, 70% of Indigenous women entrepreneurs in Canada do not have employees[44] and, as of 2016, 41% of self-employed Indigenous persons were women.[45]

The lasting effects of colonization have left Indigenous women learning how to centre their own voices again. In the roundtables, we heard that Indigenous women are sometimes operating from a mindset of scarcity, as discussed earlier, because colonization has forced them into this way of thinking. While colonization affects all Indigenous peoples, examining statistics related to violence against Indigenous women shows that Indigenous women and 2SLGBTQQIA peoples are particularly targeted.[46] According to the National Inquiry on Missing and Murdered Indigenous Women and Girls, the number of Indigenous women and girls missing or murdered in Canada is not known—however, the Inquiry could conclude that thousands of Indigenous women, girls, and 2SLGBTQQIA peoples have been lost due to the tragic impacts of colonization.[47]

There are societal stereotypes of entrepreneurship in Canada that are highly gendered, with women being significantly underrepresented in stories of entrepreneurship.[48,49,50] The roundtable participants identified that there is gender bias stemming from how men treat Indigenous women and that largely, entrepreneurship is still seen as "a man's world." This barrier manifests in many important ways. Roundtable participants spoke of Indigenous women often having a harder time breaking into fields traditionally dominated by men. Indigenous women may also have a fear of asking for help, stemming from a lack of approachability or openness in certain industries—young women do not know where to start because they feel they are not represented in business. Some of the women felt that when they bring their business ideas forward, they are not put into action as readily as ideas brought forward by men.

Participants spoke of Indigenous women often having a harder time breaking into fields traditionally dominated by men. Indigenous women may also have a fear of asking for help, stemming from a lack of approachability or openness in certain industries—young women do not know where to start because they feel they are not represented in business.

Many roundtable participants agreed that Indigenous women are becoming more visible as entrepreneurs and it is more common to be an Indigenous woman entrepreneur in non-traditional fields than it was 10 years ago. However, many Indigenous women entrepreneurs are also concurrently realizing that they face very real gender biases when pursuing a business venture. In NACCA's 2020 *Report on Indigenous Women Entrepreneurship in Canada*, the first enabling factor for Indigenous women's entrepreneurial success is acknowledging that these gender biases exist.[51] Once this fact is recognized, the entrepreneurship ecosystem can assess programs and work to eliminate gender bias in program and service provision.[52]

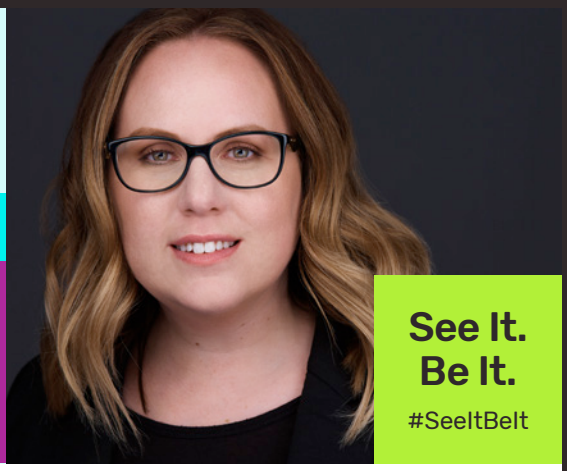


Nicole Matos

Rivet Management

ALBERTA

Disrupting the traditionally men-dominated construction industry with a new model



See It. Be It.

#SeeItBeIt

Nicole Matos is a Métis wife, mother of three, entrepreneur, and CEO of Rivet Management. Nicole was obsessed with renovations, building, and design since she was a young child—often opting to watch home renovation shows over Saturday morning cartoons. Building upon humble beginnings, Nicole began her career in retail management, working her way up into big box retail. On the side, she diligently saved and bought her first property to renovate and flip at the age of 19. By the age of 25 she had renovated and sold five homes. After becoming a mother, Nicole moved into a project management contract position with the government to allow for better hours with her daughter. As her contract came to an end, and now being a single mother, Nicole went door-to-door until she convinced a local construction company to hire her into her dream project management position. She took night courses at the Northern Alberta Institute of Technology (NAIT) and loved her job.

In 2008, because of the economic downturn, Nicole and her co-workers were all laid off. Nicole saw this as an opportunity. In 2009, she founded Rivet, a construction company that focuses on tenant improvements. Rivet had a record-breaking first year, but as the economy continued to suffer, Nicole decided that she would approach the market differently than her men-run competitors. Step one was fulfilling her life-long dream of obtaining formal design training. She was now able to engage clients earlier in the process and provide more value. Rivet still focuses on tenant improvements and is working to disrupt the entire construction industry. All Rivet project managers and designers are trained in both modalities. There is also a huge focus on hiring skilled women by being flexible with work hours around kids' school hours. The company is focused on creating more value for their clients by having a single source offering and by offering superior branded design with top quality talent. Rivet is also actively working on creating joint ventures and collaborating on projects to support Indigenous businesses and communities.

Indigenous history and culture vs. westernized thought

Entrepreneurship is a traditional Indigenous value and practice, and Indigenous peoples participated in and led their own forms of economies prior to European contact. Indigenous peoples have produced and traded goods since time immemorial; pre-contact economic activity went beyond trade and was considered to be a ceremonial practice.[53] Indigenous peoples were experienced land managers, and there has always been a strong connection between land and well being.[54] As discussed at the roundtables, entrepreneurship is often a contemporary example of this connection—when Indigenous peoples manage their land with a focus on community-appropriate entrepreneurial ventures, they enhance opportunities for themselves, their families, and their communities.

Western thought holds a highly men-centric view of entrepreneurship. For example, an analysis of the Globe and Mail's news reporting from April 2017 to March 2019 found that 60 out of the 149 articles dealing with entrepreneurship quoted only men as subject matter experts. This study also found that only 19 of the articles were exclusively about women's entrepreneurship and many of those were focused on the barriers these entrepreneurs experienced.[55] Western thought also holds a highly individualistic view of entrepreneurship. Studies regarding the relation between individualism and entrepreneurship within a society suggest that the entrepreneurial process is a highly individualistic one, and higher levels of individualism explain the relatively higher numbers of entrepreneurial activities within a society.[56]

In contrast with these prevailing norms, in a recent study, 83% of Indigenous women entrepreneurs identified their community relationships as being the most important factor in the success of their business.[57] Indigenous women-owned businesses are often responding to a direct community need and have a very community centred goal—that may be why Indigenous women experience lower loan write-offs than men (5% versus 19% respectively).[58] A strong theme that came through in the roundtables was that many Indigenous women put their communities' needs at the centre of their businesses.

Overarching western cultural values have created an entrepreneurship mould within which Indigenous women no longer see themselves fitting. Many of the Indigenous women shared that they feel they are trying to fit into a system that was not created for them. The roundtable participants shared a view that non-Indigenous people simply will never understand the challenges that Indigenous women face. Moving forward, programming that is inclusive of Indigenous women must be created by and for Indigenous women. For example, storytelling is traditional in many Indigenous cultures and is used as a way to teach values and traditions. Oral histories are important to pass knowledge down through the generations. More opportunities for Indigenous women entrepreneurs to share their knowledge, stories, and gifts should be created so that the younger generation can see themselves as entrepreneurs. Indigenous women want to unweave the narrative that has been told for many generations and instead, weave together a new collective understanding of what it means to be a businesswoman on Turtle Island.

Joella Hogan

Yukon Soaps

YUKON

Entrepreneurship that reconnects people to the land

See It. Be It.

#SeeItBeIt

Joella Hogan owns and operates the Yukon Soaps Company in her traditional territory in Mayo, Yukon. Growing up in a family of business owners, Joella knew she would take the same path of entrepreneurship. When Joella was presented with the opportunity to purchase a local soap making business, she saw it as a way to reconnect people to the land. Her handcrafted soaps, shampoo bars, and various other products are made using local ingredients and knowledge from her elders and community. Featuring wild rose petals, juniper berries, a Yukon-shaped press, and the beadwork of Indigenous artisans, her soaps are infused and imprinted with the spirit of the Yukon.

Many of the products found in her soap are from the forest, meaning she relies on her community, family, and friends to harvest these gifts from the land. She believes that encouraging harvesting for her soaps allows people the opportunity to learn and discuss the ways that traditional plants were used and continue to be used. By using local plants, employing local youth, using traditional beadwork and plant knowledge, and using Northern Tutchone language when possible, Joella has found a way to reconnect with her community, elders, land, and language. She aspires for the Yukon Soaps Company to not only be her business, but for it to be Mayo's soap business.

Her love for what she does allows her to play a bigger role in the local economy and provide employment opportunities to the community. She strives to reinvest her profits from the Yukon Soaps Company back into her community, and to support other local artists.

Political and systemic barriers

An inclusive innovation and entrepreneurship ecosystem requires an intersectional lens that considers the many—often overlapping—identities that people can hold. An intersectional viewpoint recognizes that the barriers faced by women are compounded when you add additional lenses such as Indigeneity, gender identity, sexual orientation, and disability.[59] Indigenous women entrepreneurs must navigate a strict legal landscape that is exclusive to Indigenous peoples in Canada, living both on or off reserve.

A particularly unique barrier that many Indigenous women entrepreneurs may face is posed by the *Indian Act*. The Canadian Parliament enacted the *Indian Act* in 1876 to define the relationship between the federal government and First Nations peoples, and it remains the central legislation affecting First Nations peoples today.[60] The Act defined which land was set aside for use by First Nations peoples but still held by the Crown, and outlined the severely limited control First Nations have over reserve land.[61]

The *Indian Act* significantly hinders entrepreneurship and business development for Indigenous women living on reserve. Section 87 acts as a barrier to business development on reserve, whereby corporations are ineligible for tax exemptions—as a result of Section 87, only 14% of businesses operating on reserve are incorporated.[62] Section 89 restricts the use of property on reserve as collateral[63] and this deters mainstream lenders from providing loans. The Act also has land title and property transfer limitations which impede access to property on which to operate a business.[64] For these reasons and others, navigating the *Indian Act* and the bureaucracy of band politics makes it three times as complex to start a business on reserve than elsewhere.[65] The women at the roundtables shared that political leadership can cause challenges and increase barriers for them.

Inuit and Métis peoples are not part of the *Indian Act* but are affected similarly by other federal legislation and court rulings.[66] Some non-status First Nations, Métis, and Inuit peoples become ineligible for certain funding streams due to status requirements of certain funds.

The roundtable participants shared that it is difficult to keep "battling the system," and that systemic barriers are a result of institutionalized racism and have affected their ability to start a business. The women shared that with some programs, it can be very labour intensive to apply and fill out applications, only to be ultimately screened out because they meet too few of the requirements. One Indigenous woman in construction shared that a significant amount of work is required to be considered in the federal set-aside program (the Government of Canada's Procurement Strategy for Aboriginal Business)[67] and applicants may still be required to put up huge bonds. This can lead to non-Indigenous companies getting contracts because they are able to put up these bonds. Indigenous women are currently underrepresented in construction when compared to Indigenous men (5% women vs. 15% men).[68,69] CCAB reports that Indigenous women are less likely than Indigenous men to find the Procurement Strategy for Aboriginal Business (PSAB) eligibility criteria to be reasonable.[70] Roundtable participants shared that the criteria for many programs that should support them can be overwhelming.

Membership fees for various business support organizations were also discussed as a barrier for some Indigenous women. Some support organizations require a membership fee to join; the women shared that this fee can be difficult to pay if their business is new and they are balancing many other financial commitments. The women also shared that some business support organizations are not well equipped to support the needs of Indigenous women entrepreneurs, with many of the programs offered being urban-centric. Some of the women shared how they struggle to feel welcome in certain spaces connected to such organizations.

The conversations around political and systemic barriers demonstrated that Indigenous women are both in need of business support and willing to seek help, but they face many barriers to access. This may mean that programs that have been perceived as being accessible to all women actually exclude Indigenous women.

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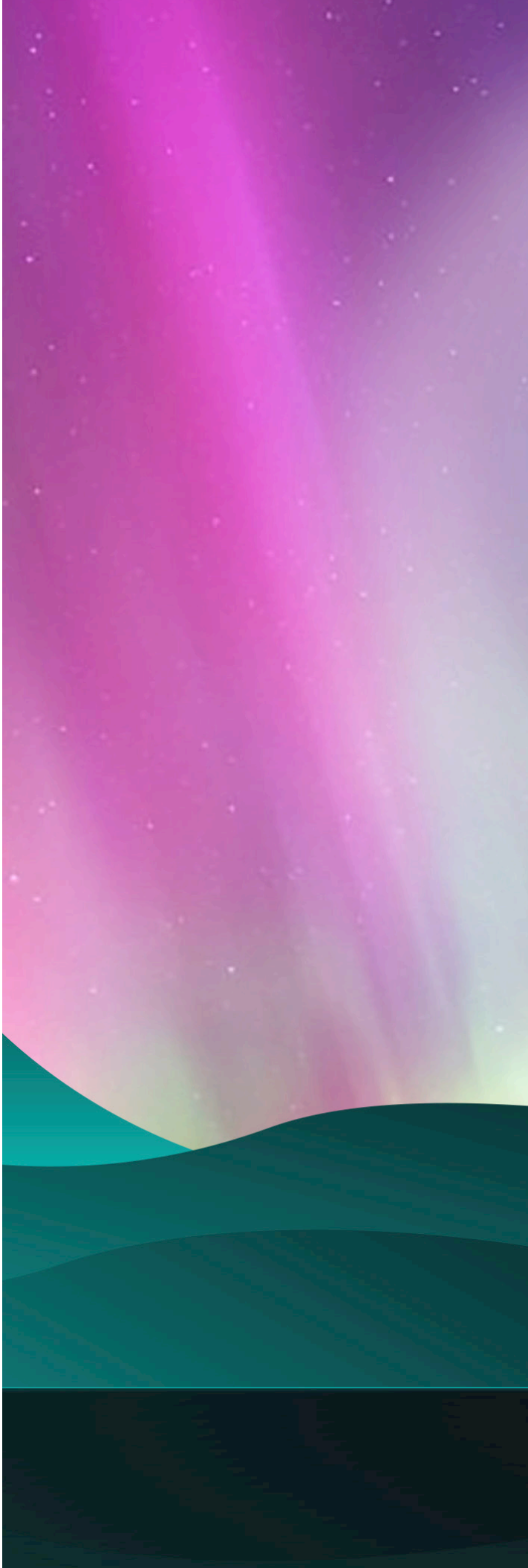
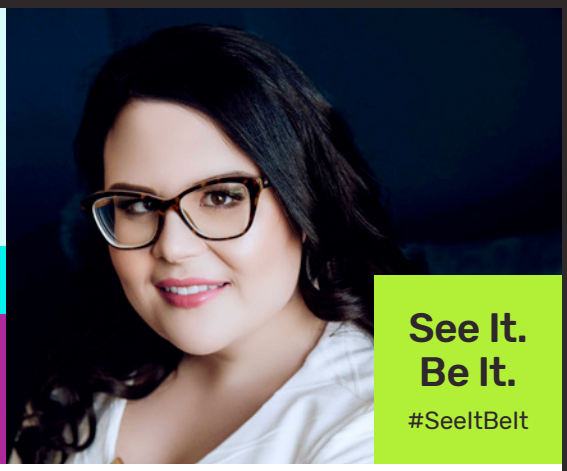


Janelle Desrosiers

Bloom + Brilliance

MANITOBA

Decolonizing design for feminist leaders



See It. Be It.

#SeeItBeIt

I am Janelle Desrosiers, Métis and French-Canadian from Treaty 1 (Winnipeg, Manitoba). I am on a journey of reconnecting with my culture, heritage, and family history, as well as decolonizing my identity and my business. I am the founder and creative director of Bloom + Brilliance, a feminist design agency based in Winnipeg. Our mission is to help feminist leaders build businesses and organizations that are not only fulfilling and financially successful, but that are forces for social change. We do this with collaborative, intuitive, and inspired design services—creating brands, websites, and strategies. We give clients the framework, support, and tools to build a better world.

My mission was inspired by my personal experience, and that of many of my family members, friends, colleagues, and clients. Our experience has been that the professional world does not acknowledge or appreciate the wisdom and the many roles women have in our communities.

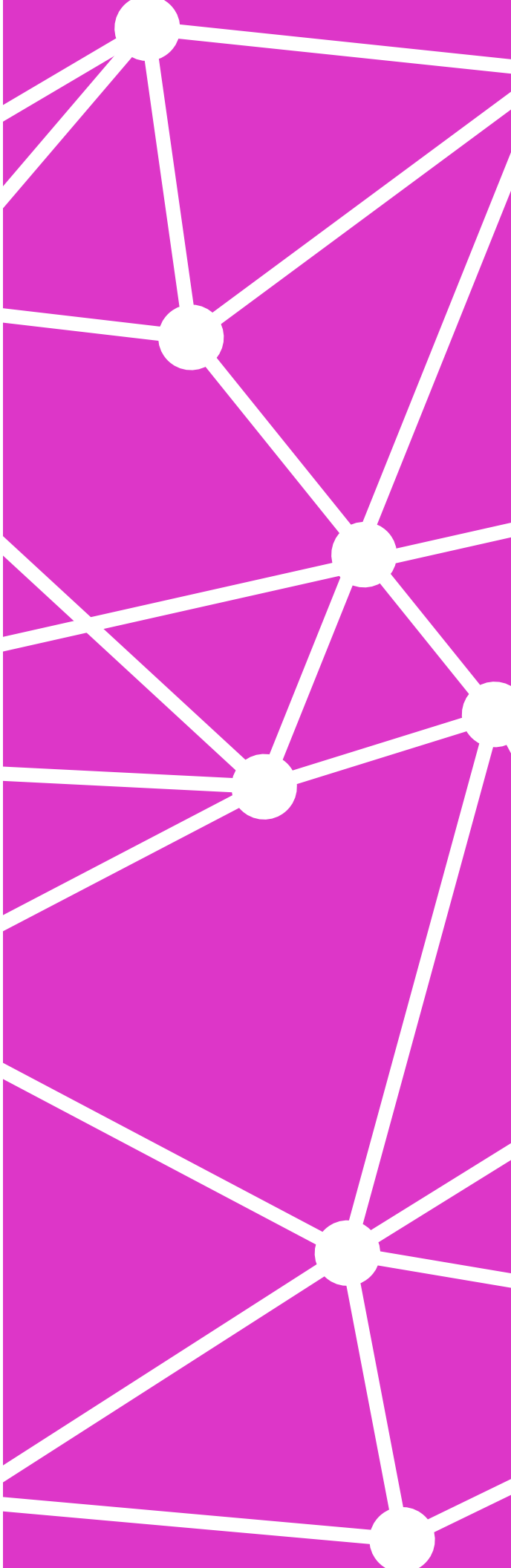
My grandmother was held back from exploring her potential because of both external and internalized racism and sexism. She wanted more for her daughters, so she supported their passions in every way she could. It made a huge difference for my mother and my aunts. Each generation of women in my family is working to break the cycle of trauma we have inherited. I was able to pursue post-secondary education, and I had experience early on with professional situations in academia, government, and corporate organizations. But even with those advantages, I have still found it hard to access funding and navigate other opportunities. In the past, I often felt like a loner, rebelling against a set of rules that so many others seemed to be able to follow effortlessly. Over 15 years later, I understand how much this world is set up to exclude women, that it does not have to be this way, and that I am a piece of a large and growing group of people across the globe who are all doing the work to build a better world. I am so excited to be a part of it!

Lack of mentorship opportunities

Having a strong mentor is one of the key factors that can help an entrepreneur succeed, including Indigenous women entrepreneurs.[71] A 2012 study conducted by Pauktuutit Inuit Women of Canada found that those who were growing or starting a business were more likely to be successful if they had a business mentor. However, the report found very few mentoring programs in Canada oriented towards Indigenous women and none with Inuit women as their focus. A subsequent Pauktuutit report on mentorship found that there were not enough mentors to meet demand.[72]

Women often mentioned the lack of mentorship opportunities at the roundtables—many have difficulty finding Indigenous women business mentors and some have even resorted to paying for a mentor, although this is costly. In the NACCA 2020 survey findings, 30% of Indigenous women entrepreneurs identified finding a business mentor as their top challenge.[73] The roundtable participants stressed the importance of role models and described networking as something that would help them thrive. As previously discussed, Indigenous women feel that entrepreneurship still largely reflects a way of thinking that centres men, which can be intimidating. Having access to the wisdom and experience of an Indigenous woman in the field would make accessing supports much easier and more comfortable.

The reality is that Indigenous women still face the "crab in the bucket syndrome" in some communities. Having identified the need to work together to help each other succeed, these women aspire to create a community of support with safe spaces and trusted guidance with a shared sense of purpose. For instance, CCAB found that Indigenous women were more likely than Indigenous men (63% vs. 56%) to seek informal support, including mentors and networking. Therefore, many more such opportunities need to be created.



Stacie Smith

Flowers North

NORTHWEST TERRITORIES

From necessity to trailblazing to raise the next generation

See It. Be It.

#SeeItBeIt

My name is Stacie Arden Smith, I am Indigenous from the Northwest Territories. I began my journey as an entrepreneur out of necessity, a new mother facing the return to work and having little luck securing a job. As an Indigenous person, our Territorial Government is expected to support hiring Indigenous, priority one, however even with both my high school diploma and university and experience with the Government of the Northwest Territories (GNWT), I was still not able to find work. I had to ask myself whether working was worth being away from my child—working so that someone else could raise him—so I decided to stay home and open my doors to other children. I applied with the GNWT to be a licensed day home and that is when my entrepreneurial ventures began. In 2012, I began another side venture with my sister: we took her love of baking and my love of creating to establish Permafrost Cakes, a home-based custom cake business. Though we did not take this to a storefront level, we still like baking and creating—and we learned what worked for our customers, and about profit, timing, and integrity. The experience was liberating, it taught me how much fun a job could be, that not all ventures were based only on a need to pay bills but also the need to express oneself.

In 2013, I changed careers. I went to work with a friend who managed a flower shop, and while it was only meant to be a temporary situation, it turned into so much more. After a year, I was asked to take over as the manager, and six months after that I was asked if I wanted to purchase the business, as the owner was motivated to sell. In 2015, I became the owner of Flowers North. Since then, I have made it my intention to advertise and promote my shop as an Indigenous-owned and -operated business. We encourage Indigenous youth to work with us, creating, as that is a huge part of our culture. We incorporate foraged items into our work, and our workspace is very natural, rustic, and open. My logo is in honour of my grandmother, a wildflower that she designed. I am very proud of the work I have done with Flowers North. I have turned it into a welcoming space and a contributing business in Yellowknife. We sponsor events and participate in the downtown revitalization efforts. We help our community where and when we can. As an Indigenous female entrepreneur, I feel it is our duty to set an example but also to teach. In Indigenous culture, we are the nurturers, we are the ones that raise the children and teach them values. As entrepreneurs, we can do the same by raising our next generation of future entrepreneurs and mentoring them. Not every woman should have to struggle in the business world, especially when we have trailblazers paving the way.

Lack of training and education

Another significant barrier Indigenous women face when starting and developing a business is lack of education.[74] The women at the roundtables agreed that addressing the problem of a lack of education and training must start at a young age. It is not only Indigenous women entrepreneurs who lack business education—entire Indigenous communities often lack basic infrastructure, as well as access to quality education at the elementary and secondary level. Overall, evidence indicates that education funding for Indigenous students on reserve does not meet government-stated standards of equivalent funding in the relevant province, let alone being able to provide for an equivalent quality of education.[75]

The lack of adequate education at the elementary and secondary levels leads to lower rates of postsecondary completion among Indigenous people, compared to non-Indigenous people in Canada.[76] The 2016 National Indigenous Economic Development Report stated that closing the education and training gaps between Indigenous and non-Indigenous people would result in an additional $8.5 billion in income earned by the Indigenous workforce, with $1.1 billion coming from the Territories.[77]

Although women entrepreneurs tend to have higher education levels than men entrepreneurs in Canada,[78] the same is not true for Indigenous women. The Indian Business Corporation and Albertan AFIs found that Indigenous women were less likely (43.4%) to have a postsecondary degree than Indigenous men (53%); Indigenous women, therefore, needed more support and more patient lending practices.[79]

Although a postsecondary degree is not a prerequisite for entrepreneurship, adequate training in business skills is necessary. One roundtable participant commented that some Indigenous women do not have the confidence to see themselves as entrepreneurs because they lack a postsecondary degree. The roundtable participants shared interests in developing skills in the following areas:

> Digital literacy, including social media and available platforms;

> Business acumen, including marketing, salesmanship, product development, goal setting and strategy development, supply chain, finance, and advertising;

> Knowledge in government legislations that affect Indigenous entrepreneurs' financial independence; and

> General management skills.

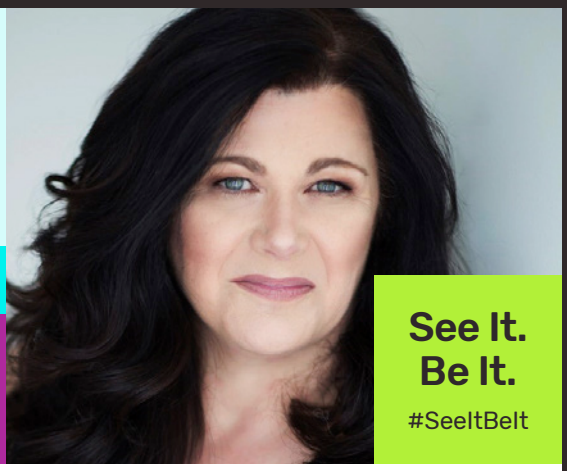
The discussions at the roundtables highlighted what many individuals working in the space of Indigenous economic development have known for some time: Indigenous women have the capacity to and interest in becoming entrepreneurs and are willing to learn. However, the information that is available to them is fragmented at best, and often overwhelming. The 2013 report by Pauktuutit states that despite many opportunities available in the North, the process of starting a small business can remain confusing and daunting for individuals who lack the proper education and/or experience.[80] Support services that take a holistic approach to assisting Indigenous women in navigating what seems to be a chaotic ecosystem are required.

Lori Anne Jones

SHIFT Strategies - Change Consulting

NOVA SCOTIA

Unlocking potential through transformation strategies



See It. Be It.

#SeeItBeIt

Lori Anne Jones is the President/CEO and Chief Change Strategist for SHIFT Strategies - Change Consulting. She is a seasoned strategic professional with over 20 years of experience in change management, organizational optimization, and growth. Over the last two decades, Lori Anne has successfully worked with clients and companies within private, public, and non-profit sectors to solve complex problems and unlock transformation potential to access the next level of performance and impact. Lori Anne is highly skilled in helping companies and organizations to navigate through crisis or uncertainty and identify positive paths forward. She brings a wealth of knowledge in strategic planning, business development, and change strategy to assist existing businesses and new entrepreneurs in materializing their transformation goals.

She is a masters-trained (Master of Public Administration), industry-certified (Prosci) change activator helping clients through approaches including facilitation, coaching, competency development, and change management tactical support. She has particular expertise and insight into healthcare transformation, non-profit impact optimization, business growth, and leadership development. Lori Anne is also an accomplished abstract artist, which contributes to her integrated life view that anything is possible, and everything is an option if one only considers the infinite number of perspectives and potential in any situation.

Lori Anne has a passion for helping women realize their personal and professional prosperity, and she has designed and hosted a number of retreats and workshops to help them reach their transformation goals. She also reserves a karma client stream to work with women entrepreneurs, and does this work to honour her great grandmother, from the Bear River First Nation, who was one of the first women entrepreneurs in her community.

Access to connectivity and technology

Digital infrastructure and access to high-speed internet can be a driver of or barrier to success across industries.[81] Many studies have pointed to unreliable internet access as a barrier for Indigenous women entrepreneurs.[82] Indigenous women entrepreneurs at the roundtables agreed that being able to leverage technology, web, and mobile applications alongside social media platforms is a valuable asset for businesses.

However, unreliable and limited access to the internet affects many aspects of Indigenous women entrepreneurs' lives. Indeed, the problem runs much deeper than just negatively impacting their ability to run a business. The Final Report released by the National Inquiry into Missing and Murdered Indigenous Women and Girls specifically includes internet access in two Calls for Justice, which indicates that this barrier affects much more than just Indigenous women entrepreneurs and is a major societal issue:

> **Calls for Justice for All Governments: Justice**
>
> *5.5 We call upon all governments to fund the provision of policing services within Indigenous communities in northern and remote areas in a manner that ensures that those services meet the safety and justice needs of the communities and that the quality of policing services is equitable to that provided to non-Indigenous Canadians. This must include but is not limited to the following measures:*
>
> *i. With the growing reliance on information management systems, particularly in the area of major and interjurisdictional criminal investigations, remote communities must be ensured access to reliable high speed Internet as a right.*
>
> **Calls for Justice for Inuit**
>
> *16.5 Given that reliable high speed Internet services and telecommunications are necessary for Inuit to access government services and to engage in the Canadian economic, cultural, and political life, we call upon all governments with jurisdiction in Inuit Nunangat to invest the infrastructure to ensure all Inuit have access to high speed Internet.*[83]

Balancing family and community roles

Indigenous women balance many roles; they can be mothers, water carriers, life givers, spouses, siblings, and they sometimes also assume various leadership roles within their communities. Each of these roles carries responsibilities in which Indigenous women take pride—these roles and responsibilities are central to their lives. The roundtable participants often identified their motivation to start a business as a way to fill a community need or gap: in essence, their business venture would be enhancing one of these roles that they already hold. Nevertheless, balancing all of these roles was described as being in "survival mode," a feeling of being overwhelmed and pressed for time. This barrier is further exacerbated for single mothers. Respondents to the 2020 NACCA survey of Indigenous women entrepreneurs ranked balancing responsibilities between family and business as their second top challenge.[84]

For most of the women at the roundtables, their families and stability within their homes are their top priorities. In Canada, data from 2015 show that women generally spend an average of 50.1 hours per week on household chores and childcare, whereas men spend an average of 13.8 hours on these tasks.[85] Some of the Indigenous women participants in the roundtables continued to hold a full-time job to ensure family security, while trying to run their businesses on the side. While new

businesses take time, many of the women identified a serious time crunch, not having the luxury of "more time," and the need for "more hours in a day" as key challenges. Programming designed to support Indigenous women entrepreneurs needs to be mindful and respectful of the many roles that Indigenous women carry. This can include access to childcare and flexible program delivery.

Some women at the roundtable indicated that they find it difficult to ask for help, especially when they are seen as being leaders in their communities. It is imperative that they receive the needed support to maintain their mental health while juggling their responsibilities. The women at the roundtables shared that they believe Indigenous women have the power to transform communities, but in order to do this they must take care of their physical and mental health to restore themselves and continue their work.

Confidence

According to the roundtable discussions, confidence is a unique and particularly challenging barrier to success. Confidence is not a stand-alone barrier. Rather, the compounding effects from all of the aforementioned barriers, combined with the social, economic, and political factors that have an impact on Indigenous women in Canada affect their confidence in their ability to successfully run a venture. The above barriers can be mutually reinforcing in a vicious cycle that results in a negative effect on Indigenous women's confidence levels.

Below are some of the thoughts and feelings around confidence and entrepreneurship that the women shared at the roundtables:

> The women want to believe in themselves and support one another. They recognize that sometimes, as Indigenous women, they need to work twice as hard to succeed and they must be willing to support one another and offer help when asked.

> The women shared that sometimes marketing themselves is a challenge because of a sense of internalized oppression. (i.e., "How can I market my goods if I don't feel good about myself?")

> Some of the women are battling a sense of "worthlessness" from the effects of the compounding barriers they face; this impacts their ability to successfully run a business and to negotiate what their products or services are worth.

> A lack of mentors and women to look up to leaves a gap in Indigenous women role models for young people to recognize, feel represented by, and emulate.

> A lack of training and education adds to the complexities of feeling like they are "not good enough" to be entrepreneurs.

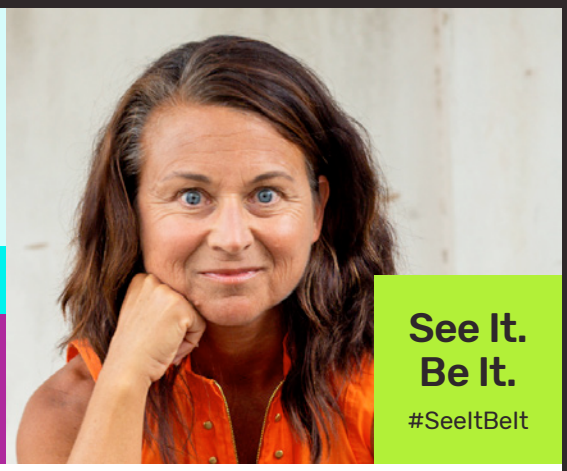
Research has shown that entrepreneurial intent and behaviour can be affected by personal demographic characteristics such as age, formal education, family and professional experience, marital status, and gender, as well as social and psychological variables (motives, values, and attitudes).[86] The latter are developed by each individual through socialization processes. Accordingly, the experiences that Indigenous women have been growing up with affect their entrepreneurial rationales and behaviours.

Charlene SanJenko

PowHERhouse

BRITISH COLUMBIA

Returning Indigenous women's voices to women



See It. Be It.
#SeeItBeIt

Charlene SanJenko is an Indigenous Founder, Impact Producer, and Media Visionary. As a teenager, she watched the life-changing work of Oprah Winfrey with great interest. In her 20s, she would cringe at women's magazine covers that felt superficial and superfluous, and wonder why women were not demanding more. In 2000, she left her national-level position in marketing and communications to follow her calling: to help develop strong women leaders. Thinking back to that pivotable decision at 30, Charlene says that "in that moment, [she] was super clear on the what but not so clear on the how." With a 20-year commitment to the expansion of human potential, Charlene's leadership contribution in social innovation and entrepreneurship can be summarized in three simple sentences:

> It's 2020.

> Every human deserves the opportunity to experience the complete essence of our existence that is the gift of our life.

> PowHERhouse delivers on the HOW for HER.

As an Impact Media Producer, Charlene leads PowHERhouse, a media and productions organization dedicated to impact and modelled by women who embody HER: "Human Expansion Realized." This year—amidst a global pandemic, racial unrest, and a recession—PowHERhouse launched a brand new integrated media arts platform, SHEforHER Impact Media. Currently in beta stage, SHEforHER showcases HER-story in video, audio, print, and mixed media formats to change the narrative for women by 2030. Charlene explains that SHEforHER is an amplification super-bridge connecting Indigenous and non-Indigenous women to authentic content to support and share HER stories from HER perspective, free of bias, discrimination, and false assumptions, and in a trauma-informed and culturally sensitive ways. SHEforHER returns her voice to her. It is about women, made by women, for Seven Generation impact. "Media is our most powerful influence of change when used for its highest purpose, and that is exactly the work—and the impact—we are here to make in the world," says SanJenko with a smile.

Research also suggests that although confidence and resilience are key to entrepreneurial success, many women suffer from imposter syndrome and end up setting their sights too low.[87] The same held true for some of the Indigenous women at the roundtables, who shared that they sometimes had a hard time representing themselves and breaking through the subconscious and limiting beliefs about themselves. In order to address confidence as a barrier, all levels of the inclusive innovation ecosystem must be engaged in addressing the barriers that Indigenous women are currently facing.

Indigenous women entrepreneurs in the arts and creative industries

Many Indigenous women entrepreneurs work in the creative industry. While a majority of individuals in the arts in Canada are white, many non-white women entrepreneurs are Indigenous artists.[88] Indigenous women are becoming increasingly visible in the arts, as there is a continuous rise in the number of actors, comedians, musicians, authors, visual artists, craftspeople, and dancers represented in major Indigenous events.[89] Although a substantial proportion of artists can be considered entrepreneurs, freelance artists and creatives are often overlooked in discussions of entrepreneurs and entrepreneurship.[90,91]

Indigenous women entrepreneurs working in creative industries shared that they faced many of the same barriers faced by Indigenous women entrepreneurs in other sectors. Like Indigenous women entrepreneurs more broadly, they experience difficulties accessing financing to support their business. Further, it was notable that, for this group, when access was obtained, the funding rarely went towards personal income. Rather, much of the funding was structured to pay other contributors/employees, and/or for supplies and equipment. WEKH's SOWE report reveals a societal assumption that since an artist is doing something they love, they should be willing to do it for little to no money,[92] likely contributing to an underfunding of this area. The creative Indigenous women believe that their time, commitment, and labour should be recognized with fair payment, but they find that money comes "through" their hands and not "into" their hands, because they spend what little funding they receive on supplies and do not have the opportunity to pay themselves a living wage.

There is growing recognition that entrepreneurship training and support would be of value to the creative community.[93,94] The creative Indigenous women entrepreneurs expressed interest in financial training, knowledge on accessing entrepreneurial tools (marketing, product development, strategic planning, etc.), and social media training. The women at the roundtable agreed that they want to work together to support one another to increase Indigenous women's visibility in various artistic fields. Over time, this would create a network of mentors and role models for young Indigenous women to recognize, learn from, and emulate.

Indigenous women entrepreneurs in the creative industries voiced that, from a westernized perspective, money is seen as the main indicator of success. But for the creative Indigenous women at the table, success is measured by the extent to which they are able to reclaim and assert their cultural identities as Indigenous peoples. The roundtable participants identified a gap in knowledge around who Indigenous peoples are as contemporary people. Artistic media are a way for the Indigenous women to re-identify themselves within a western society, allowing them to showcase the values of their cultures and traditions through art.

Colleen Gauvin

Colleen Gauvin
Indigenous Crafts

NEW BRUNSWICK

Resilience in honouring tradition and culture through creative arts

See It. Be It.
#SeeItBeIt

Colleen Gauvin grew up on the Eel River Bar Reserve in the area that is now known as New Brunswick. Culture was, and still is, of great importance to Colleen. From an early age, she was taught the life skills and the ways of her ancestors, including how to bead, make moccasins, and live in and from nature. Despite her strong cultural ties, Colleen left her home of Eel River Bar after marrying her husband: “I married my non-native husband 50 years ago and was disenfranchised and put off my reserve. No piece of paper could tell me that I was no longer Migmaq, both of my parents were Migmaq Chiefs.” Welcoming four daughters, Colleen began selling her crafts for additional income and to continue connecting with her culture. “To help with income, I took up my culture, doing beadwork, making moccasins and necklaces. My mother would sell them when she would go to meetings,” explains Colleen. Colleen continues to show ambition and determination in both her personal and professional life, returning to school after raising her children. “When all of my four girls finished school and went off to university, I went back to school to get my grade 12 then [complete] some more courses.” She continues to take pride in her culture and her work, stating that “the art of making moccasins is a dying culture, I make sure my girls know their culture. Welalin.”

The roundtable participants shared that because a large number of the Indigenous women artists are on social assistance or living in public housing, they must also contend with a lack of mental security.

The roundtable participants shared that because a large number of the Indigenous women artists are on social assistance or living in public housing, they must also contend with a lack of mental security. The activities related to the arts and creative outlets, such as beading, are used to effectively support mental health and connect Indigenous youth to their traditions. In addition, the participants argued that motherhood should not be viewed as a deterrent to their businesses and must be accounted for in support structures. This suggests that a holistic approach must be taken to support creative Indigenous women entrepreneurs, which we comment on further in the recommendations.

There is a growing body of research surrounding "artist entrepreneurs," "entrepreneurial artists," and "cultural entrepreneurs."[95,96] Indigenous women working in the creative field must be included in discussions going forward. This will provide better insights into how artistry and creativity are largely linked to a reclamation of culture for many Indigenous peoples.

Francophone Indigenous women entrepreneurs

A French-language community consultation with francophone Indigenous women entrepreneurs was held to discuss their unique barriers and needs. This conversation was led by the Regional WEKH Hub in Quebec, the Université de Montréal. The roundtable participants were all from Quebec, but the barriers they discussed around language and accessibility could be applied to diverse language groups across Canada.

The francophone Indigenous women roundtable suggested that some of the barriers and struggles that Indigenous women face are similar across language groups: lack of mentorship opportunities; lack of Indigenous women represented in entrepreneurship; and troubles accessing financial, entrepreneurial, and social capital. A strong emergent theme from this roundtable was expressed commitment by attendees representing ecosystem organizations (organizations supporting women entrepreneurs) to collaborate with one another going forward. It was clear that the roundtable participants recognized the importance of building an inclusive innovation ecosystem, and how these actions can break the cycle of poverty, foster women's leadership, and generate positive outcomes in their communities.[97]

One unique barrier that was discussed is that non-federal government entrepreneurial initiatives at the national level are often unilingual, and thus inaccessible for some of the francophone population. To ensure the accessibility of national programs, programs should be offered in both English and French, as well as Indigenous languages when needed. The most common Indigenous dialects in Quebec are Cree, Inuktitut, Montagnais (Innu), and Atikamekw.[98] About 86.8% of Inuit people and 37% of First Nations people in Quebec have an Indigenous language as their mother tongue.[99]

Odile Joannette

Wapikoni Mobile

QUEBEC

Women's entrepreneuship, Indigenous-style! Decolonize excellence.

See It. Be It.

#SeeItBeIt

It is critical that we develop a business model that embodies values such as sharing, transmission and support for our professional families. In my opinion, this is an impact model that highlights our ways of being and doing, and a model that will serve the societal and social changes we support. Artistic and cultural Indigenous entrepreneurship is therefore always based on collaborative community participation, respect and responsibility towards achievements that affect us directly. There are many barriers to accessing opportunities. However, there are local processes that can be used to define roadmaps and initiate projects that will benefit the community, the environment, and knowledge carriers. Indigenous entrepreneurship will always recognize Indigenous talent and expertise and will understand the reciprocity of business relationships.

Through a collective and collaborative approach, endogenous and local development as a result of entrepreneurship will encourage communities to develop their own economic opportunities and build bridges between Indigenous and non-Indigenous entrepreneurs. When we promote a collective approach to identifying opportunities, we align the interests and concerns of all stakeholders. Thus, we help deconstruct business models that deny the existence of our "glass ceiling."

Indigenous communities define entrepreneurship in broader terms that extend beyond individual success and that encourage a wider social and community development, cultural influence, resurgence, and self-determination. When non-Indigenous entrepreneurial concepts are forced upon us, it becomes harder to see a space where our contribution might be meaningful. A colonial perspective in which money seen as the main indicator of individual success is at odds with our aspiration to redistribute collective wealth. Indigenous entrepreneurship must therefore rely on its own models and develop new ones that take into consideration our own world vision that honours the values of sharing and the collaborative economy and acknowledges the importance of cultural identities and traditions.

The entrepreneurial community in Quebec is facing unique challenges. CCAB's COVID-19 Indigenous Business Survey, discussed in more detail below, found that the majority of Indigenous entrepreneurs in Quebec had experienced a negative impact from the COVID-19 pandemic (71%).[100] Discussions surrounding definitions of entrepreneurship are also very important because the CCAB data shows that sole proprietorships are particularly favoured by Indigenous women owning businesses in Quebec.[101] This follows the general pattern that Quebec has a higher proportion of majority women-owned businesses than the average across Canada.[102,103] Ensuring that francophone Indigenous women entrepreneurs have equitable access to various supports they need for success is a priority for the inclusive innovation ecosystem.

Ensuring that francophone Indigenous women entrepreneurs have equitable access to various supports they need for success is a priority for the inclusive innovation ecosystem.

Increased barriers due to the COVID-19 pandemic

On March 11, 2020 the World Health Organization declared the spread of COVID-19 a pandemic.[104] The roundtables took place from April to June 2020, therefore spanning much of the period of initial uncertainty and negative effects that fell upon many business owners in Canada.

CCAB published a national COVID-19 Indigenous Business Survey highlighting the responses of 838 Indigenous business people regarding how the pandemic affected their businesses. Of the 838 respondents, 37% were Indigenous women who own businesses. Below is a summary of the findings, followed by supporting thoughts from the Indigenous women entrepreneurs at the roundtables.

The CCAB survey found that 91% of Indigenous businesses experienced a negative impact from the COVID-19 pandemic.[105] Key insights relating to gender include that:

> Indigenous women were more likely (61%) to report a very negative effect of the COVID-19 pandemic on their business than Indigenous men (53%);

> Indigenous women were more likely (36%) than Indigenous men (26%) to have experienced more than a 50% drop in revenues;

> Only 31% of the women surveyed reported having a lending relationship with a large financial institution, compared to 42% of men, and 35% of women indicated that they have no current lending relationships;

> Women-owned businesses were twice as likely (15%) to report that their businesses could only last one month without further supports when compared to their male counterparts (7%);

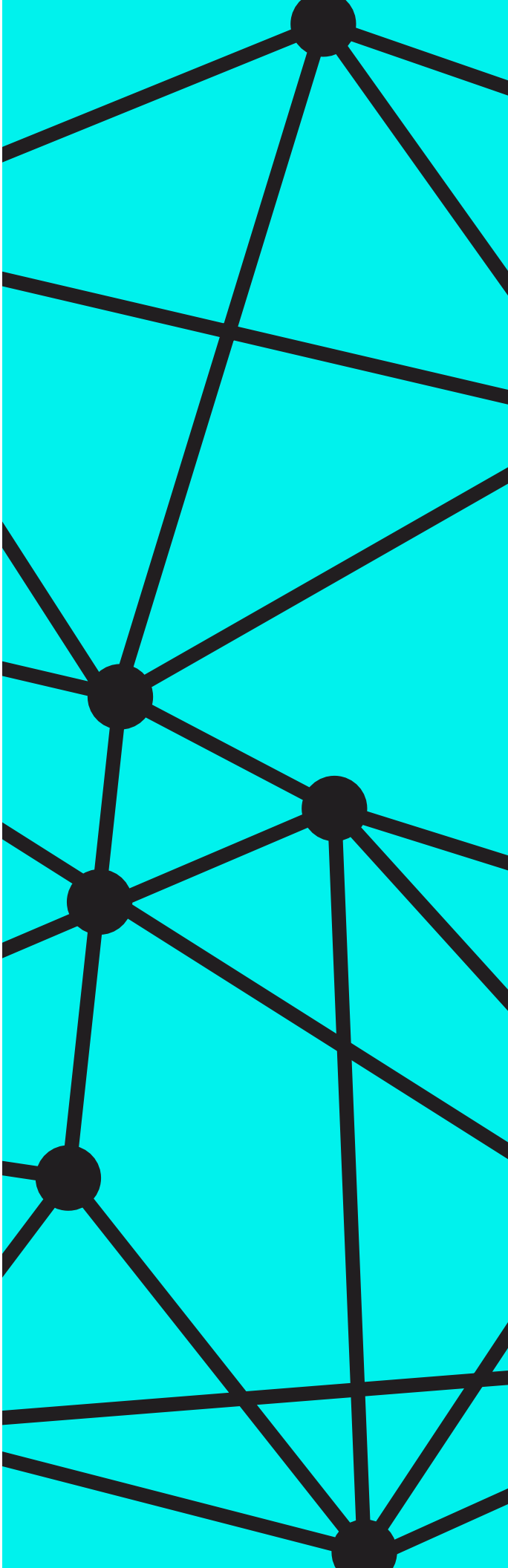
> Only 15% of women-owned businesses would need more than $100K to continue normal operations, compared to 26% of those owned by men.[106]

When asked about how the COVID-19 pandemic had affected their businesses and livelihood, the roundtable participants shared the following impacts and experiences:

- Added stress and panic from events and engagements being cancelled across the country;
- Businesses and storefronts being forced to shut down;
- Loss of significant revenues in now cancelled contracts;
- Navigating a switch to e-commerce (some identified this pivot as challenging while others had experience in this area and are now focusing more time on it);
- Ineligibility for Government of Canada COVID-19 business relief supports[b];
- Lack of access to provincial government supports for Indigenous women and minority-owned businesses;
- Overwhelming content and number of webinars related to the pandemic;
- Mental health negatively affected;
- Inability to access important online information from remote communities with little to no internet connectivity;
- Inability to focus on business growth, as the COVID-19 pandemic has forced Indigenous women-owned businesses into crisis management and recovery[c];
- Feelings of frustration.

[b] CCAB's COVID-19 Indigenous Business Survey report found that the top barriers Indigenous-owned businesses faced when accessing federal government supports were insufficient short term cash flow to repay tax deferrals or loans at a later date (22%); payroll being less than $20,000 (18%); current business debt being too high to service more debt, even if interest free (14%); and a higher level of due diligence/guarantees required by mainstream financial institutions (14%).

[c] CCAB's COVID-19 Indigenous Business Survey report found that the majority of businesses (53%) did not have a crisis or continuity plan in place, and 39% of these businesses indicated that they would need support in creating one.



Recommendations

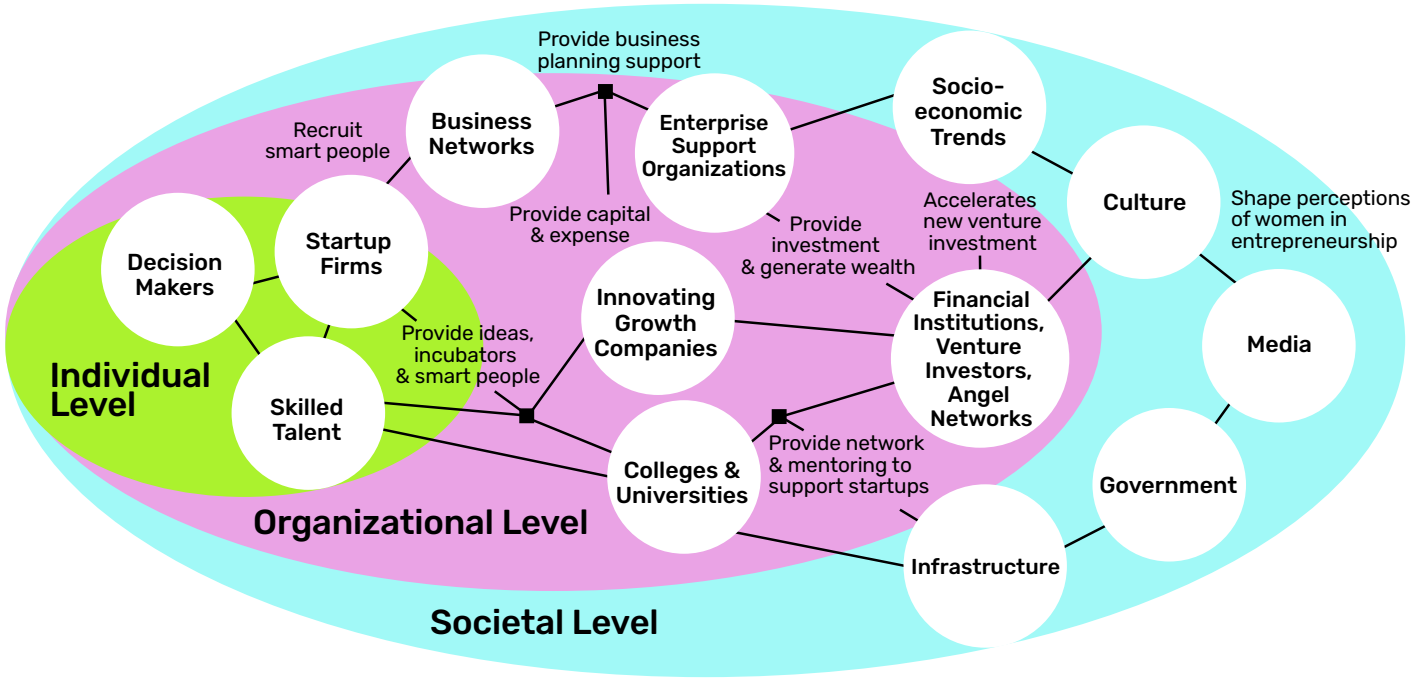
Towards an inclusive innovation ecosystem

An entrepreneurial ecosystem is defined as a set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship within a particular territory. Forces that advance or impede entrepreneurship and inclusion within the ecosystem operate at the societal (macro), organizational (meso), and individual (micro) levels.[107] Figure 1 shows the inclusive innovation ecosystem model for entrepreneurship, which maps the interactions between these three levels, allowing stakeholders to visualize entrepreneurship as an interconnected system.[108]

From an Indigenous perspective, the macro level includes factors such as government policies (e.g., *The Indian Act*, provincial and federal laws affecting taxation and social policies, Band Council policies, etc.), broader social economic forces, macro cultural norms, infrastructure, and resources. The meso level considers organizations that are important to the Indigenous entrepreneurship ecosystem including, but not limited to, AFIs, Indigenous trust organizations, and any business support organizations that support Indigenous women entrepreneurs. The micro level considers individual attitudes, choices, and behaviours pertaining both to Indigenous women entrepreneurs and those individuals in decision-making roles who have an influence over Indigenous women entrepreneurs.[109]

FIGURE 1

The Inclusive Innovation Ecosystem Model for Entrepreneurship



This model maps the interactions among these forces and levels of activity, and enables a systematic analysis of their interactions, essential to understanding and building a stronger ecosystem.[110] Some of the major challenges in the ecosystem arise from fragmentation between the relevant stakeholders, fractured strategies, and uneven implementation.[111] In Canada, WEKH conducted a recent mapping of the entrepreneurial ecosystem and identified 2,550 organizations that play a role in developing and supporting entrepreneurs in Canada. On this list, the WEKH team found approximately 150 programs and/or organizations that were Indigenous and, of those 150, less than 10% were specifically tailored to Indigenous women.[112]

An Indigenous women's entrepreneurship perspective

At the roundtables, we asked the Indigenous women entrepreneurs to share what an innovation ecosystem that is inclusive of Indigenous women would look like. At each roundtable, the participants expressed an overwhelming sense of kinship and support for one another. Those in many regions identified that they would like to create more spaces, virtual or in person, where Indigenous women entrepreneurs could share with one another and gather. However, the participants also agreed that sometimes the knowledge needed by Indigenous women entrepreneurs does not already exist inside the circle, and outside support is required, especially in the areas described in the above barriers.

A relational vs. transactional approach

Indigenous women entrepreneurs, like women entrepreneurs overall, need different levels of support at different stages of the entrepreneurial life cycle. Some Indigenous women entrepreneurs are able to navigate the system on their own or have connections in business, while others need more support to get started. When seeking support, many Indigenous women shared that they do not want to be told "go to XYZ website"; they want a meaningful relationship with a dedicated support person who can walk them through each step in the process.

As discussed above, many Indigenous women entrepreneurs are balancing multiple roles and have limited time to dedicate to growing their businesses. Supports available for entrepreneurs can be overwhelming and frustrating to access and use, in large part because of the time required to identify which supports are applicable to their specific needs. The Indigenous women at the roundtables identified a need for more centralized resources.

It was clear from the roundtables that Indigenous women entrepreneurs want to foster relevant, meaningful, one-on-one relationships with a support person who can alleviate the stressors associated with an overwhelming amount of information that is available online. Indigenous women entrepreneurs want to know that the person supporting them understands their culture, needs, and empathizes with them.

Indigenous women entrepreneurs want to foster relevant, meaningful, one-on-one relationships with a support person who can alleviate the stressors associated with an overwhelming amount of information that is available online.

Inclusive program design: *By Indigenous women, for Indigenous women*

In order to create a system where Indigenous women entrepreneurs feel like they have a meaningful relationship with a support person, more programming must be created that is specifically dedicated to Indigenous women entrepreneurs. It is imperative that these programs are designed and delivered by Indigenous women.

Indigenous women in Canada still face many of the effects of colonization, and any programs created to support Indigenous women entrepreneurs must be cognizant of this. Indigenous women face challenges that non-Indigenous people simply cannot, and never will, understand. For too long, Indigenous women have felt that they are forced to fit into programs that were never designed for them to fit into. An inclusive innovation ecosystem would make space for Indigenous women to lead the way in the design and implementation of new programs and support spaces where they and their peers could be vulnerable and yet feel safe.

Indigenous women are powerful and already possess much of the knowledge needed to support Indigenous women's entrepreneurship. Going forward, the inclusive innovation ecosystem needs to give them the time, space, and resources to make actionable changes in the current entrepreneurial ecosystem.

The following are the recommendations that flow from the discussions presented in this report.

ADDRESS FINANCIAL BARRIERS

For organizations in the entrepreneurship ecosystem:

> Organizations offering services to Indigenous women entrepreneurs should develop holistic and culturally relevant programming around personal financial literacy and business financial literacy for Indigenous women.

> Any and all programs developed should be designed, led, and implemented by Indigenous women for Indigenous women.

For AFIs:

> Utilize all the tools, resources, and supports they have available to them as best as they can, in order to increase the number of Indigenous women entrepreneurs accessing financing through the network by 50% by 2025.

For mainstream financial institutions:

> Implement the Truth and Reconciliation Call to Action 92 and instate mandatory Indigenous awareness training for all frontline personnel.

> Partner and/or collaborate with AFI(s) to create a fund that can be distributed through AFIs, as AFIs are in the position to best support Indigenous women entrepreneurs.

For both mainstream financial institutions and AFIs:

> Create more opportunities for diverse Indigenous women to hold decision-making positions in lending roles.

> Collaborate with the larger entrepreneurial ecosystem to create more microloans for Indigenous women.

> Ensure that any and all of the current requirements for funding are not discriminating against Indigenous women entrepreneurs, and that programs intended for Indigenous women entrepreneurs are inclusive and accessible.

> Ensure that Indigenous women entrepreneurs feel safe, respected, and supported throughout the entirety of the lending process.

ADDRESS STEREOTYPES AND BIASES CONNECTED TO ENTREPRENEURSHIP

For enterprise support organizations and any organization supporting entrepreneurs:

- Hire Indigenous women to design, implement, and execute programming for Indigenous women entrepreneurs.
- Have a strong understanding of the entrepreneurial ecosystem as it relates to Indigenous women entrepreneurs, including, but not limited to, the financial, legal and regulatory requirements that are unique to Indigenous peoples in Canada.
- Implement the Truth and Reconciliation Call to Action 92 and instate mandatory Indigenous awareness training for all frontline personnel.
- Appoint Indigenous women to the Board of Directors and ensure senior leadership has Indigenous women representation.
- Ensure adequate and accessible training is available for Indigenous women entrepreneurs to break into fields traditionally dominated by men.
- Showcase a wide range of diverse Indigenous women entrepreneurs who are successful by implementing entrepreneurial media campaigns.

ADDRESS POLITICAL AND SYSTEMIC BARRIERS

For enterprise support organizations and any organization supporting entrepreneurs:

- Educate Indigenous women entrepreneurs on their rights and ensure they understand the financial landscape they are navigating, whether it is on or off reserve.
- Collaborate with the larger ecosystem to create an accessible document for Indigenous women entrepreneurs that enhances their understanding of the legal and regulatory environment that they must navigate, and ensure this document is available for all business support organizations, lending institutions, and other ecosystem organizations that are working with Indigenous women entrepreneurs.

PROVIDE MENTORSHIP OPPORTUNITIES

For enterprise support organizations and any organization supporting entrepreneurs:

- Create more mentorship program opportunities by building meaningful relationships with potential Indigenous women mentors.
- Create Circles of Mentorship programming instead of one-on-one relationships to alleviate the demand for mentors and allow for greater networking and collaboration.
- Reimagine what a mentor–mentee relationship looks like and recognize the two-way learning opportunity a mentor–mentee relationship holds.
- Redesign the mentorship language that is being used to reflect the needs/wants of the community and to be cognizant that the language being used may be polarizing for some Indigenous women.

PROVIDE TRAINING & EDUCATION

For employers:

> Recognize that Indigenous women may have a lack of education or training and adjust job description requirements to ensure they are not excluding Indigenous women in hiring processes.

> Incorporate skills development into the terms of employment.

For all levels of government:

> Create wage subsidies that encourage the hiring and training of Indigenous women.

For postsecondary institutions:

> Ensure equitable opportunities for Indigenous women in a variety of fields and showcase Indigenous women who are excelling in fields traditionally dominated by men.

For organizations:

> Create more incubators and accelerators for Indigenous women entrepreneurs that meet their unique needs.

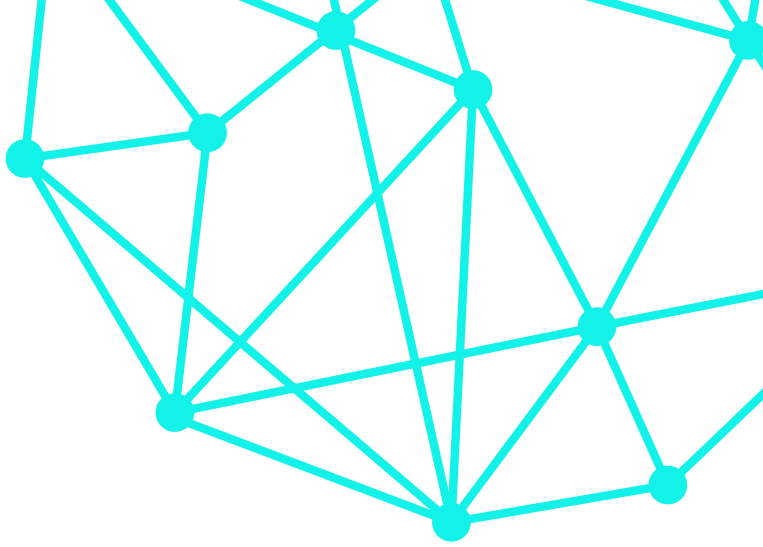
ADDRESS LIMITED ACCESS TO CONNECTIVITY AND TECHNOLOGY

For the federal and provincial governments:

> Collaborate with national and local Indigenous governing bodies to invest in the infrastructure needed to ensure all Indigenous communities have access to reliable high-speed internet.

For the inclusive innovation ecosystem:

> Be cognizant of the technology gaps that exist for Indigenous women and ensure programs are designed to be inclusive.



SUPPORT BALANCING FAMILY AND COMMUNITY ROLES

For enterprise support organizations and any organization supporting entrepreneurs, when hiring Indigenous women:

> Build childcare into organizations and support programs so that motherhood is not a barrier to success.

> Incorporate flexibility into policies and programs that allow for Indigenous women to work from home when needed, in order to care for their children, Elders, etc.

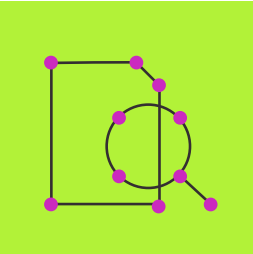
> Create space in company policies for attending Ceremony, as well as enabling access to cultural and traditional supports when needed.

> Develop meaningful relationships with Elders so that community Elders are accessible by employees and program participants when needed.

For enterprise support organizations and any organization supporting entrepreneurs:

> Be knowledgeable and respectful of the many roles Indigenous women entrepreneurs hold and to incorporate this knowledge into the design and implementation of current and new programs.

> Ensure the accessibility of national program by offering programs in both English and French, as well as Indigenous languages when needed.



Conclusion

Indigenous women have been leading entrepreneurial and innovative initiatives since long before we came up with words to describe these actions. A long history of colonization in Canada has resulted in an environment in which many Indigenous peoples do not have equitable access to programs, services, and infrastructure—this includes entrepreneurial support. The Indigenous women at the community consultation roundtables owned businesses that were as diverse as their backgrounds. From construction company owners, to artisans, to skincare and beauty product entrepreneurs—Indigenous women are increasingly represented in entrepreneurship across a variety of sectors. The roundtable discussions each provided an hour of sharing frustrations and experiences, of women offering support to one another, and of sharing stories in laughter. From the feedback provided, it was clear that the roundtables left participants feeling empowered and eager for the next opportunity to convene.

It is important that, as an inclusive innovation ecosystem, we continue to create these spaces for Indigenous women to share their voices. To address the barriers discussed in this report, the ecosystem needs to develop meaningful and long-lasting relationships with Indigenous women entrepreneurs. Ensuring that programming has longevity is important; adopting the mindset of caring for Seven Generations will allow for a relational approach instead of a transactional approach, and would inherently allow for inclusive program design.

As an ecosystem, we must honour the spirit of the Ice Bear Women, *Mikwam Makwa Ikwe*. This is the spirit that walks alongside Indigenous women entrepreneurs and this spirit can be found within all of them. The Ice Bear Woman spirit is about strength, courage, love, empowerment, support, and guidance. The spirit of the Ice Bear Woman is the pillar behind an inclusive innovation ecosystem for Indigenous women entrepreneurs.

It is important that, as an inclusive innovation ecosystem, we continue to create these spaces for Indigenous women to share their voices. To address the barriers discussed in this report, the ecosystem needs to develop meaningful and long-lasting relationships with Indigenous women entrepreneurs.

Angela DeMontigny

Angela DeMontigny Boutique

ONTARIO

International fashion innovator breaking down stereotypes

See It. Be It.

#SeeItBeIt

Angela DeMontigny is of Cree-Métis heritage and an internationally renowned fashion designer, artist, event producer, retailer, advocate, mentor, and mother of two. After finishing her fashion education at college, she came to Toronto in 1991 as the recipient of a design internship through the Canadian Council for Aboriginal Business. In 1995, DeMontigny moved to the Six Nations of the Grand River reserve to start Spirit Ware and a factory, the first and only Indigenous-owned and reserve-based apparel factory and industrial sewing training program in Ontario. She wanted to develop an industry on reserve and create jobs for the many single mothers and women who lived there.

DeMontigny exemplifies the title of trailblazer. She was the producer and feature designer for "FashioNation" at L'Oreal Fashion Week, the first designer ever for Aboriginal Fashion Week during the 2010 Vancouver Olympic Winter Games, and the first Indigenous designer-in-residence at Ryerson University's Faculty of Communication and Design. In 2014, DeMontigny opened her flagship boutique and gallery on James Street North in Hamilton, and became a cultural ambassador of sorts for authentic Indigenous fashion, jewellery, gifts, and art. She held regular events where the public could meet a featured Indigenous artist in person.

DeMontigny is known around the world as the first Indigenous and Canadian designer to be featured on the runway during South Africa Fashion Week 2017. She was also chosen by the Canadian High Commission to create and facilitate workshops to empower Indigenous women in Suriname and Guyana through fashion and business development in 2019.

Angela has just celebrated her 25th year as a designer/entrepreneur, and she continues to make an impact by mentoring and collaborating with other up-and-coming Indigenous designers and creative entrepreneurs. Her goal as a designer has been to challenge people's perceptions and ideas of what Indigenous fashion is and to break down stereotypes. Her original artwork and concept for "All Our Relations" will see five sculptures based on Indigenous beadwork and cultural themes surrounding the Haudenosaunee Thanksgiving address and will change the face of Hamilton's waterfront for years to come.

Appendix: Roundtables by Region

TABLE 2

Alberta

Alberta Indigenous Population: 6.5%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	52.8%	Treaties 4, 6, 7, 8, and 10	04/28/2020 (AB South)
Métis	44.2%		06/11/2020 (AB North)
Inuit	1.00%		Participants: 85

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Alberta.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=48.

TABLE 3

British Columbia

British Columbia Indigenous Population: 5.9%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	63.8%	Treaty 8, Douglas Treaties, Maa-nulth First Nations Final Agreement, Nisga'a Treaty, Tla'amin (Sliammon) Nation Final Agreement	6/4/2020
Métis	33.0%		
Inuit	0.6%		Participants: 43

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Population statistics from: Statistics Canada. (2017). *Focus on Geography Series, 2016 Census: Province of British Columbia.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=59.

TABLE 4

Manitoba

Manitoba Indigenous Population: 18%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	58.4%	Treaties 1, 2, 3, 4, 5, 5 Adhesion, 6 Adhesion, and 10 Adhesion	04/23/2020 (MB South)
Métis	40.0%		05/28/2020 (MB North)
Inuit	0.3%		Participants: 27

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Manitoba*. Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-pr-eng.cfm?Lang=Eng&GK=PR&GC=46&TOPIC=1.

TABLE 5

New Brunswick

New Brunswick Indigenous Population: 4.0%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	59.8%	Peace & Friendship Treaties	6/26/2020
Métis	34.7%		
Inuit	1.3%		Participants: 22

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of New Brunswick.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=13.

TABLE 6

Newfoundland and Labrador

Newfoundland & Labrador Indigenous Population: 8.9%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	62.1%	Nunatsiavut Settlement Area, and Nunavik Inuit Land Claims Agreement	6/18/2020
Métis	17.0%		
Inuit	14.1%		Participants: 13

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Newfoundland & Labrador.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=10.

TABLE 7

Northwest Territories

Northwest Territories Indigenous Population: 50.7%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	63.2%	Treaty 11, Sahtu Dene & Metis Comprehensive Agreement, Inuvialuit Final Agreement, Gwich'in Comprehensive Land Claims Agreement, Tlicho Agreement, Treaty 8 & Treaty 8 (YKDFN: Chief Drygeese Territories)	6/9/2020
Métis	16.3%		
Inuit	19.6%		Participants: 14

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Northwest Territories.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=61.

TABLE 8

Nova Scotia

Nova Scotia Indigenous Population: 5.7%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	50.2%	Peace & Friendship Treaties	6/30/2020
Métis	45.3%		
Inuit	1.5%		Participants: 17

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Nova Scotia.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=12.

TABLE 9

Nunavut (National Roundtable for Inuit Women Entrepreneurs)

Nunavut Indigenous Population: 85.9%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	0.6%	Nunavut Land Claims Agreement, Tlicho Agreement, and Treaty 8 (YKDFN: Chief Drygeese Territories)	6/24/2020
Métis	0.5%		
Inuit	98.7%		Participants: 5

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Nunavut.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=62.

TABLE 10

Ontario

Ontario Indigenous Population: 2.8%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	63.2%	Treaty 3, 5, 5 Adhesion, 60 (Robinson-Superior Treaties), 9 & Adhesions (James Bay Treaty), 61 (Robinson-Huron Treaty), 11 (St. Joseph's Island Treaty), 45 (Manitoulin Island Treaty), Williams Treaties, 5 (Penetanguishene Treaty), 72, 45 1/2 (Saugeen Treaty), 29 (Huron Tract), 18, 6 (London Township), 7 (Sombra Township), 2 (McKee Treaty), 35, 21, 3 (Between the Lakes Purchase), Haldimand Treaty, 4 (Simcoe Patent), 381 (Niagara Purchase), 3 3/4, 13A, 19, 13, 16, 20, 57, 27, and the Crawford Purchase	05/12/2020
Métis	32.2%		
Inuit	1.0%		Participants: 63

Notes: A total of 11 of the 63 participants were from the National Roundtable for the Creative Industries hosted in partnership between WEKH and OCAD University. A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Ontario.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-pr-eng.cfm?Lang=Eng&GK=PR&GC=35&TOPIC=1.

TABLE 11

Prince Edward Island

Prince Edward Island Indigenous Population: 2.0%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	68.4%	Peace & Friendship Treaties	6/25/2020
Métis	25.9%		
Inuit	2.7%		Participants: 14

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Prince Edward Island.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-pr-eng.cfm?Lang=Eng&GK=PR&GC=11&TOPIC=1.

TABLE 12

Quebec

Quebec Indigenous Population: 2.3%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	50.7%	The Crawford Purchase, Nionwentsïo (Murray Treaty), James Bay and Northern Quebec Agreement, Eeyou Marine Region Land Claims Agreement, Nunavik Inuit Lands Claims Agreement, and Peace & Friendship Treaties	06/10/2020
Métis	37.9%		
Inuit	7.6%		Participants: 15

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Quebec.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=24.

TABLE 13

Saskatchewan

Saskatchewan Indigenous Population: 16.3%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	65.5%	Treaties 2, 4, 5, 6, 8 and 10	05/27/2020
Métis	33.1%		
Inuit	0.2%		Participants: 25

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Province of Saskatchewan.* Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=47.

TABLE 14

Yukon

Yukon Indigenous Population: 23.3%			
Indigenous Population Breakdown		Treaties & Land Claims	Roundtable Date(s)
First Nations	81.6%	Treaty 11, Teslin Tlingit Council Final Agreement, Carcross/Tagish Final Agreement, White River Kluane, Champagne & Aishihik Final Agreement, Kwanlin Dun, Little Salmon/Carmacks, Na-cho Nyah Dun, Tr'ondëk Hwëch'in, Selkirk, Vuntut Gwitchin, and Tetlit Gwich'in	04/09/2020
Métis	12.4%		
Inuit	2.7%		Participants: 10

Note: A map of Indigenous territories, treaties, and languages is available at native-land.ca.

Data source: Statistics Canada. 2017. *Focus on Geography Series, 2016 Census: Yukon*. Statistics Canada Catalogue no. 98-404-X2016001. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-PR-Eng.cfm?TOPIC=9&LANG=Eng&GK=PR&GC=60.

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