



Women
Entrepreneurship
Knowledge Hub

Resources for Indigenous Women Entrepreneurs

An Analysis of the Current Supports
Available in the Ecosystem



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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 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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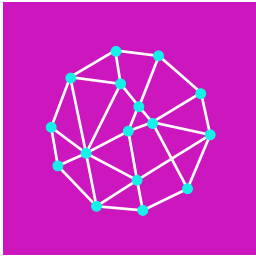
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Introduction

The ecosystem of support for Indigenous women^a entrepreneurs has grown over the past decade, but there is still significant room for growth in the diversity of supports available for Indigenous women. A 2020 report by the Indian Business Corporation found that Indigenous women prefer more “patient” lending practices and that this patience is what helps them thrive.¹ Patient practices and a relational approach to partnerships,² in addition to other support mechanisms in the ecosystem, are some ways in which the inclusive innovation ecosystem can better support Indigenous women entrepreneurs.

This analysis considers the current resources that are available to support Indigenous women entrepreneurs across the country, highlighting initiatives that are already trailblazers in this space.



a Our use of the term women is inclusive, including cis women, trans women, Two Spirit, genderqueer, gender fluid, and non-binary folks.

Our analysis includes:



Organizations and programs that support Indigenous entrepreneurs
(both regionally and nationally)



Entrepreneurship toolkits for Indigenous entrepreneurs



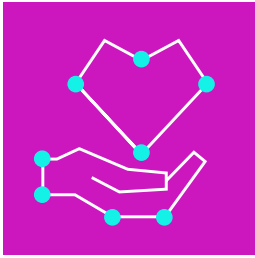
Grants and prizes for Indigenous entrepreneurs



Awards for Indigenous entrepreneurs

The report concludes with a set of recommendations generated from the analysis.

Note that the research conducted for all four categories was completed by July 2021, and some information may have changed or been updated since that time.



Organizations and Programs

Our analysis reviewed 136 unique programs and/or organizations from the Women Entrepreneurship Knowledge Hub's (WEKH) ecosystem mapping that provide resources to Indigenous entrepreneurs across Canada. We distinguish between six types of supports offered, which we categorize as training, funding (grants), funding (financing), mentorship, networking, and tools/resources.

Table 1 breaks down the different categories of supports to show how many programs and organizations provide each type of support, as well as how many of each type of support offer both an Indigenous and gender lens.

From this data, we can see that while there is a growing number of supports for Indigenous entrepreneurs, there are still significant gaps in Indigenous supports that have a gender lens, most notably in the funding categories (both grants and financing). This data also highlights that both mentorship and networking opportunities are scarce for all Indigenous entrepreneurs. It is important that the ecosystem continue to grow programs

and services that are specific to Indigenous women, because a key finding from WEKH's 2020 National Roundtables Series, which brought together over 350 participants from all provinces and territories, was that supports for Indigenous entrepreneurship that lack a gender lens may not address some of the specific barriers that Indigenous women face in their entrepreneurial journeys.

Studies have shown that more patient, comprehensive, and relationship-based practices that employ an intersectional lens can lead to a greater understanding of the unique needs of Indigenous women, which in turn better allows Indigenous women to build on their strengths.^{3, 4, 5, 6} In WEKH's 2021 report on Indigenous women's entrepreneurship, Indigenous women shared that they sometimes felt "passed around" within or between organizations and did not want to be told to "go to XYZ website" to find specific support for specific needs; rather, more holistic services need to be provided by support organizations.⁷ The need for holistic support is further confirmed in a 2021 report

TABLE 1

Services for Indigenous women entrepreneurs

Entrepreneurs Supported	Training	Funding (Grants)	Funding (Financing)	Mentorship	Networking	Tools/ Resources
Indigenous Women Entrepreneurs	10	3	4	10	11	7
Indigenous Entrepreneurs	56	32	55	13	26	61
Total	66	35	59	23	37	68
Total # of Organizations/Programs: 136						

Studies have shown that more patient, comprehensive, and relationship-based practices that employ an intersectional lens can lead to a greater understanding of the unique needs of Indigenous women, which in turn better allows Indigenous women to build on their strengths.

by the Conference Board of Canada that finds that a continuum of supports would be ideal (addressing different entrepreneurial needs based on skill levels, specific needs, and experience) and that comprehensive supports should include services that entrepreneurs need on an ongoing basis (bookkeeping, marketing, etc.).⁸ However, it is recognized that, often due to funding restraints, organizations are not always able to provide these types of supports.⁹

Indigenous women have a deep understanding of the unique challenges and barriers that may arise in their entrepreneurial journeys, and it is therefore imperative that programs and supports are designed by and for Indigenous women to ensure inclusivity. The below Spotlight on the Indigenous Innovation Initiative (I3) highlights the success of a program that takes this into account. I3 is led by Indigenous women, and the program empowers First Nations,

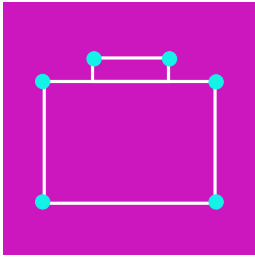
Métis, and Inuit innovators and communities to “identify and solve their own challenges, transform lives and drive inclusive growth and health through innovation.”¹⁰ In 2021, I3 provided \$2.5 million in seed investments to 10 innovation projects doing work in a variety of areas in Canada, including health, beauty, human sex trafficking and sex exploitation, and food sovereignty and sustainability.¹¹ This first round of funding received 246 applications, 80% of which were woman led.¹² A 2020 report by WEKH and the Canadian Council for Aboriginal Business (CCAB) found that 73% of Indigenous women use traditional knowledge or traditional cultural expressions in their businesses¹³—this means that entrepreneurship can be incredibly impactful for the reclamation and preservation of Indigenous ways of knowing and being. I3’s applications affirmed this finding, as 45% of the applications were geared towards revitalizing Indigenous cultures, languages, and knowledges.¹⁴



Spotlight

Indigenous Innovation Initiative

The [Indigenous Innovation Initiative](#) (I3) is an Indigenous innovation platform with the goal to enable Indigenous innovators and communities to identify and solve their own challenges, transform lives, and drive inclusive growth and health outcomes. The initiative is deeply rooted in Indigenous values and wisdoms and is built on a foundation of Indigenous ways of knowing and being. I3 believes Indigenous innovators will use their knowledge and determination to solve challenges in their communities in areas such as mental health, housing, economic development, climate action, and youth employment.



Toolkits

Our analysis also looked at seven entrepreneurship toolkits for Indigenous entrepreneurs. Of these seven, two were written with a gender lens. Overall, the toolkits cover important topics such as ideation, market analysis, business planning (operations, marketing, and legal), growth, and finance. However, the toolkits that only offer an Indigenous lens may be missing some of the intersecting barriers and opportunities that are specific to Indigenous

women. Table 2 lists the toolkits analyzed and the type of information contained in each toolkit.

As we can see from Table 2, six toolkits touch on each topic of business planning and transitions, finance and money, and marketing, but only three out of the seven provide information on mentorship and networking. Information on networking and mentorship could include information about

TABLE 2

Analysis of toolkits for Indigenous entrepreneurs

Toolkit	Organization	Ideation	Market Analysis	Operations	Marketing	Legal	Business Planning & Transitions	Finance & Money	Mentorship/ Networking
<u>The Aboriginal Entrepreneurship Toolkit</u>	Native Women's Association of Canada	✓			✓			✓	✓
<u>Toolkit for Women Entrepreneurs</u>	The First Nations of Quebec and Labrador Economic Development Commission		✓	✓	✓	✓	✓	✓	✓
<u>Indigenous Business Development Toolkit</u>	Ontario Ministry of Indigenous Affairs	✓	✓	✓	✓	✓	✓	✓	
<u>Tools and Financing for Aboriginal Business</u>	Canadian Council for Aboriginal Business			✓	✓	✓	✓	✓	✓
<u>Small Business Toolkit</u>	Ulnooweg		✓	✓	✓	✓	✓	✓	
<u>Indigenous Business Planning Workbook</u>	Business Link	✓	✓	✓	✓	✓	✓	✓	
<u>Widjwāgan Tools for Social Innovation</u>	The Congress of Aboriginal Peoples (in partnership with Employment and Social Development Canada)	✓					✓		

the impact that these forms of support can have on a business, as well as information about where and how to access these types of networks. While the majority of the toolkits cover a variety of topics, we identify some areas that would benefit from elaboration and expansion.

Many of the toolkits are very informative, but lack tangible tools that entrepreneurs could utilize. Instead, they provide links to external resources, which—while they can be helpful—ultimately create additional work for Indigenous women entrepreneurs and make the usefulness of a toolkit dependent on those external organizations keeping their information up to date, reliable, and accessible. Creating workbooks and worksheets, engaging resources, and activities can help increase understanding and contribute to a holistic resource that is more valuable than a list of links.

Organizations may want to consider expanding information on the following topics within their entrepreneurship toolkits. These three topics have emerged through our research as key areas for attention and greater consideration to support Indigenous women entrepreneurs:

- > Financial literacy
- > Mentorship and networking opportunities
- > Legal frameworks and considerations

Since financial literacy is a topic that consistently comes up in conversation with Indigenous women entrepreneurs across Turtle Island,^b a toolkit dedicated solely to

^b “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>).

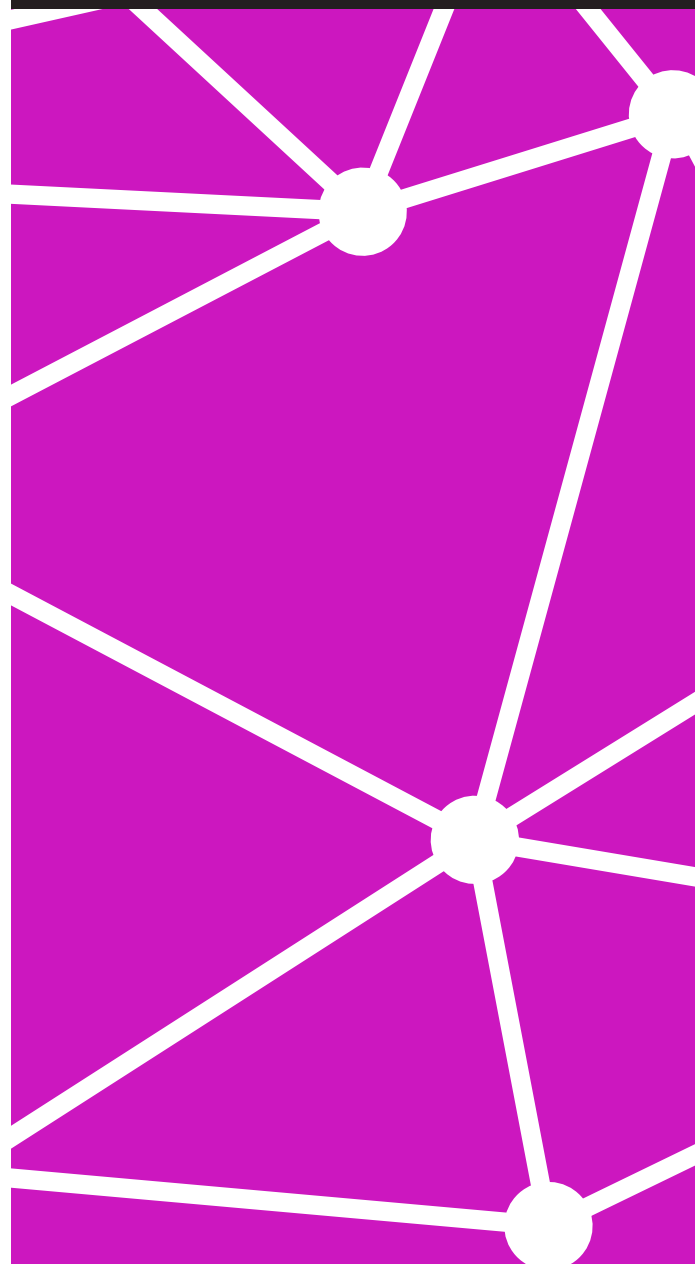


Three areas for attention and greater consideration to support Indigenous women entrepreneurs:

Financial literacy

Mentorship and networking opportunities

Legal frameworks and considerations



financial literacy for Indigenous women would be beneficial. For example, Business Link's Indigenous Planning Workbook¹⁵ provides great information and worksheets for entrepreneurs to use when assessing the financial plan of their venture.

Mentorship and networking opportunities were mentioned at least briefly in most of the toolkits. However, advice and information about how to access these networks were not adequately highlighted. This may be due to a lack of mentorship opportunities for Indigenous women or Indigenous entrepreneurs in general, but nonetheless, putting together a list of organizations that offer these services or opportunities may ease the process for Indigenous women entrepreneurs.

Legal frameworks and considerations can be difficult to navigate, and likely there is a plethora of information that could not fit into the small legal sections of these business planning toolkits. Because there is such an extensive amount of information that could be useful to Indigenous women entrepreneurs (e.g., on-reserve

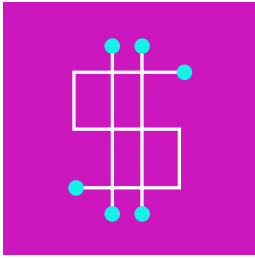
Because there is such an extensive amount of information that could be useful to Indigenous women entrepreneurs (e.g., on-reserve considerations for starting a business), a toolkit specifically dedicated to the legal aspects of businesses for Indigenous women entrepreneurs may be an impactful project that a support organization and lawyer(s) could collaborate on.

considerations for starting a business), a toolkit specifically dedicated to the legal aspects of businesses for Indigenous women entrepreneurs may be an impactful project that a support organization and lawyer(s) could collaborate on.

Spotlight

The First Nations of Quebec and Labrador Economic Development Commission

The [First Nations of Quebec and Labrador Economic Development Commission](#) (FNQLEDC) is the organization created and mandated by the First Nations of Quebec-Labrador Chiefs Assembly (AFNQL) to act in the field of economic development. Their guide provides examples of successful women entrepreneurs, more detailed information about FNQLEDC's various services, a guide to writing business plans, and an overview of available resources and funding opportunities in the ecosystem.



Grants and Prizes

Grants and prizes can be very beneficial for Indigenous women entrepreneurs in many ways. WEKH's 2021 report on Indigenous women's entrepreneurship¹⁶ found that Indigenous women sometimes have an aversion to repayable loans because of fears or anxieties around repaying them, and that they experience rejection fatigue. Non-repayable grants and prizes help to

Indigenous women sometimes have an aversion to repayable loans. Non-repayable grants and prizes help to alleviate some of these barriers and provide Indigenous women with capital to start or grow their business ventures.

alleviate some of these barriers and provide Indigenous women with capital to start or grow their business ventures. A 2020 report by the National Aboriginal Capital Corporations Association identified grants as one of the top supports that would help Indigenous women entrepreneurs.¹⁷

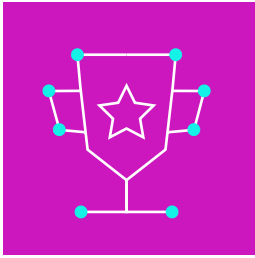
Our analysis reviewed 37 different grants and prizes for Indigenous entrepreneurs across Canada that ranged from \$500 to over \$100,000. Some of the grants were matched or non-repayable contributions, while others were standalone grants or prizes associated with pitch competitions or application processes. Only three of the grants analyzed had a gender lens.



Spotlight

CCAB's Indigenous Women Entrepreneurship Fund

[CCAB's Indigenous Women Entrepreneurship Fund](#) is presented by LNG Canada with contributions from Hamilton Holmes and Social Awareness Group. The fund was open to Indigenous women-owned businesses that have been disproportionately disadvantaged because of the COVID-19 pandemic. Administered through CCAB's Tools and Financing for Aboriginal Business (TFAB) program, successful applicants received a \$2,000 grant and a CCAB membership for 2021.



Awards

Awards for Indigenous women entrepreneurs are a very important part of the ecosystem. Awards provide entrepreneurs with recognition, honour, and sometimes a certain level of prestige. More importantly, awards provide recognition by and exposure to new audiences and the opportunity for the community to gather in a meaningful and celebratory way.

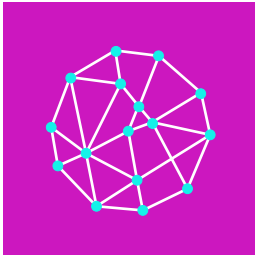
Our analysis reviewed 29 awards for Indigenous entrepreneurs across Canada. Four of the award categories had a gender lens. Some of the awards also came with a monetary prize, but the majority were not associated with a monetary prize.



Spotlight

Alberta Women Entrepreneurs Indigenous Entrepreneur Award

The annual [AWE Celebration of Achievement](#) award is awarded to an exceptional woman entrepreneur who has built a business in Alberta with a significant impact on the economy and the community. In 2016, AWE expanded their awards program to recognize more amazing women entrepreneurs in Alberta. The three additional categories are the AWE Emerging Entrepreneur Award, AWE Indigenous Entrepreneur Award, and AWE Upsurge Award.



Conclusion

There are many tools and resources available for Indigenous women entrepreneurs to utilize, but navigating the ecosystem and determining which resources apply to their situation can be a challenging barrier. Organizations must continuously improve their programs, both at the regional and national levels, to reduce fragmentation and silos and work toward moving forward as an integrated ecosystem of support.

Based on the analysis presented in this report, we make the following recommendations for each of the four areas explored:

Organizations and Programs

- > Create links between all relevant organizations, programs, and users and emphasize the importance of support organizations acting as an ecosystem, as studies have shown that programming needs to be comprehensive, locally focused, and targeted, but that this is challenging for individual organizations due to funding constraints.¹⁸
- > Create more low-barrier opportunities for Indigenous women to network and engage with one another.

Toolkits

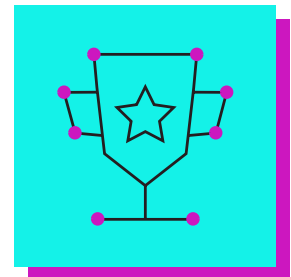
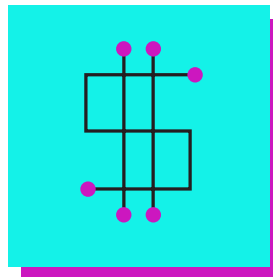
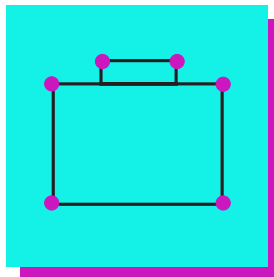
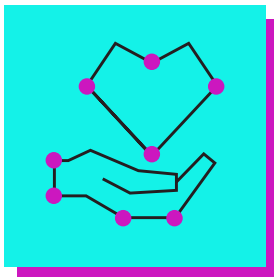
- > Create legal and financial resource toolkits for Indigenous women entrepreneurs that take into consideration the unique funding and legal constraints Indigenous women may face, both on and off reserve.
- > Within entrepreneurship toolkits, create workbooks and worksheets, engaging resources, and activities in lieu of providing lists of links to external resources.

Grants and Prizes

- > Create more micro-grants and non-repayable grants as sources of funding for Indigenous women entrepreneurs.
- > Conduct further research into how grants and prizes support Indigenous women's entrepreneurship and how they impact the growth and success of Indigenous women-owned businesses.

Awards

- > For organizations with awards programs and ceremonies, create a category (or multiple categories) for Indigenous women entrepreneurs to showcase and celebrate their success and gain exposure to new audiences.



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