Indigenous Entrepreneurship and Social Innovation

in Indigenous Tourism Development in Northern Canada

Partners

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The Indigenous Tourism Association of Canada (ITAC) is a membership-based organization representing more than 1,000 Indigenous-owned businesses nationally. The purpose of ITAC is to improve the socioeconomic situation of Indigenous Peoples within the 10 provinces and 3 territories of Canada. ITAC does this through strategic investment toward Indigenous tourism entrepreneurs, communities engaged in the tourism economy, and those looking to invest in Indigenous tourism businesses. The association presents a unified Indigenous tourism industry voice to visitors, organizations, government departments, and industry leaders to support the growth of Indigenous tourism in Canada.

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The opinions and interpretations in this publication are those of the authors and do not necessarily reflect those of the Government of Canada.

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Executive Summary

Introduction

In the spring of 2022, the Indigenous Tourism Association of Canada (ITAC), in collaboration with the Diversity Institute at Toronto Metropolitan University, invited Indigenous women entrepreneurs in Canada's northernmost communities to participate in the Northern WE in Tourism study. The study sought to identify Northern Indigenous women's challenges in accessing the skills and resources needed to build sustainable livelihoods in tourism and co-create recommendations to support and stimulate social innovation within the tourism industry in Northern Canada.

This study synthesizes the challenges and successes of Indigenous women in search of sustainable livelihoods related to tourism in the North. The overarching objective is to collaborate and co-create knowledge with First Nations, Inuit and Métis women entrepreneurs in Labrador and northern Newfoundland, northern Quebec, Nunavut, Northwest Territories and the Yukon— geographically identified as Canada's North or communities north of the 60th parallel. The study was conducted to determine the challenges and skills development opportunities related to Indigenous women

entrepreneurship in the North and to identify strategies for systems change in the delivery of tourism programming and availability of support within the sector and geographical location. The aim is to recommend pathways to sustainable livelihoods for Indigenous women in tourism.

The long-term well-being of Indigenous communities in the North requires the integration of Indigenous worldviews into Western systems and business models to advance the cultural alignment of economic development. Building bridges and identifying gateways to economic self-sufficiency, innovation and tourism development grounded in traditional knowledge and values will increase the well-being of Indigenous women entrepreneurs in tourism in the North.

Methodology

The research conducted in this study is co-created with the insights of Indigenous women entrepreneurs in tourism in the North. It draws on qualitative information from Indigenous ways of knowing, worldviews and lived experiences.

This study uses the Two-Eyed Seeing approach, an Indigenist pedagogy that seeks

common ground by drawing on the strengths of Indigenous and Western knowledge systems to streamline access to the right training and resources for Indigenous women entrepreneurs at all stages of tourism business development.

Applying both eyes to understand the availability and accessibility of programs, training and resources responsive to the needs of Indigenous women entrepreneurs in Canada's North, the researchers conducted in-depth interviews with Indigenous women entrepreneurs in the region and the organizations that serve them.

Quantitative research was collected through two surveys. The first was completed by participants during the active phases of qualitative data collection and gathered important demographic insights. The second was distributed to participants as a post-survey to validate research outcomes presented in reporting and documentation. The post-survey queries explore developing informal networks, collaborations and sustained connections following participation. The breakdown of participants and data collection methods is as follows:

> 28 Indigenous women entrepreneurs completed surveys.

> 23 in-depth interviews conducted with Indigenous women entrepreneurs.

> 14 interviews were conducted with organizations.

> Six sharing circles were facilitated and attended by 17 Indigenous women entrepreneurs.
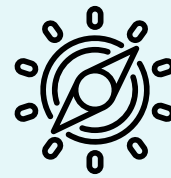
Systemic issues experienced by Indigenous women entrepreneurs in the North, such as discrimination, loss of culture, lateral violence, intergenerational trauma, and stress and mental health issues, affect the ability to maintain a business.

> Four visioning circles were facilitated and attended by 28 Indigenous women entrepreneurs.

> 53 women attended the Day of Ceremony.

Interview data was analyzed using NVivo software. Using thematic analysis, the interview data was coded to identify and explore emerging response patterns and their associated meanings. Transcripts were manually reviewed to gain a better understanding and deeper contextual insights within the stories and quotes shared by study participants through oral knowledge transfers.

Findings

Systemic challenges

Systemic issues experienced by Indigenous women entrepreneurs in the North, such as discrimination, loss of culture, lateral violence, intergenerational trauma, and stress and mental health issues, affect the

ability to maintain a business. The impact of intersectionality, such as being a woman, a caregiver and Indigenous, negatively affects the socioeconomic status of Indigenous women entrepreneurs in the North. Indigenous women in the North experience high poverty rates and are vulnerable to financial stress, mental health issues, violence, and the enduring and traumatic impact of colonization and climate change crises.

This study identifies the need for culturally appropriate training led by Indigenous people as required. Participants cited the importance of having training programs that respond to their specific needs and recognize the realities of the North. This includes caregiver responsibilities, issues with access to technology and reliable Internet and time required to travel to a destination for training, among other issues related to life in the North. In addition, coordinated and flexible access to wraparound supports was identified as necessary. This includes affordable child and elder care on an as-needed basis, access to quality food, health care services and affordable housing to facilitate equitable participation in programs.

Business challenges

This study identified several challenges that Indigenous women entrepreneurs face. This included challenges related to conducting business in the North, lack of skills related to business processes, lack of financial literacy and skills required for marketing, as well as a lack of mentorship.

Due to the North's remoteness, there are limited services available to assist in business development. Indigenous women who have competing responsibilities such as child and elder care, and who face systemic barriers in the community, need opportunities that are not online and not in locations that require travel and overnight stays. The study also discussed challenges with conducting business in the North, such as the need for reliable Internet and the cost of shipping.

It identified challenges of mastering the skills required to run a successful business in Canada. Most financial institutions and government agencies require a business plan to obtain funding. There are several application forms to process, each varying depending on the funder's specifications. Additionally, businesses must navigate government requirements for registering businesses, HST, PST and GST requirements, and income tax filings. This requires knowledge, training and guidance, and should be coordinated to avoid duplication and overlap.

The study also identified a lack of financial literacy. Women participants said that financial management and contingency planning were important skills. They also identified the need for financial literacy training in schools and free courses that provide entrepreneurs with the skills they need to separate and balance personal and business budgets. Indigenous tourism businesses in the North are complex and need flexibility to respond to seasonal infrastructure deficits, as well as new and emerging challenges in the tourism sector.

Limited support in completing "actionable" business plans leads to frustration caused by failed grant applications and loan requests.

The identified need for marketing and social media skills to run a business in the North is related to developing an authentic product, as well as pricing it properly and sharing their stories.

Access to Indigenous women mentors with firsthand experience and expertise in tourism helps Indigenous women in the North enrich their hard and social-emotional business skills. Participants in the study identified the need to learn from elders, knowledge keepers, aunties and other community members to succeed. Supportive networks that allow women the flexibility to access and receive support when needed are critical in developing culturally safe and responsive ecosystems that build confidence.

Conclusions and recommendations

The following recommendations have been co-created by researchers and research participants to identify the necessary elements for skills-based programming and business development.

Invest in capacity building

Significant capital investment in capacity-building initiatives within and across Northern communities must have Indigenous oversight. This study identifies bottlenecks and barriers to access preventing Indigenous women from participating in Western business and skill development models.

> Create program linkages to synchronize services. Program providers must connect to discuss challenges and opportunities, and coordinate offerings to reduce the duplication of services and increase program completion rates.

> Create a catalogue of programs aligned with Indigenous women's identity and tourism business goals. Identify the services and skills each program provides to ensure the availability of an appropriate inventory of accessible programming to meet the needs of Indigenous women in the North.

> Nurture a responsive ecosystem to streamline and assist women in accessing programs. Design a systems navigation model that helps women access the right support at the right time.

> Ensure that systems navigation includes

access to wraparound support, including child and elder care, funding, etc.

Specifically:

Invest in Indigenous-designed training programs, business incubators and ecosystems within the community to safeguard and sustain the livelihoods of Indigenous women in the North. Assign a dedicated Indigenous systems navigator (guide) in each community to assist women in identifying and applying for business development and financial resources.

> Create a train-the-trainer network so women can access one-to-one in-person support or coaching on a flexible schedule. Reward coaches and mentors for their contributions.

> Establish standardized honorariums for best-practice trainers and mentors to ensure that the women's time is honoured, respected and compensated.

> Offer training through diverse channels that include online, in-person or hybrid delivery, supported through mentorship or group facilitation.

> Provide wraparound support to reduce barriers to access.

Empower Indigenous women

Indigenous women entrepreneurs in the North are frustrated, believing their needs and opinions are neither respected nor validated by the organizations assigned or funded to serve them. Confidence-building activities and investment in the development of soft skills will help women address these

frustrations as they build the confidence they need to have their voices heard and their concerns met.

> Create barrier-free entry to online and physical support communities through varied communication channels that include telephone, in-person meetings and online meeting rooms.

> Invest in shared maker and co-workspaces, both in and outdoors.

> Ensure that shared spaces are emotionally, culturally and physically safe havens for women to work away from household demands and day-to-day stresses.

> Ensure that honorariums and per-diems offset the financial burden of participation.

> Compensate knowledge keepers, mentors and elders competitively and respectfully for their services.

Specifically:

Nurture a culture of support that honours Indigenous ways of knowing, learning and sharing knowledge by adopting Two-Eyed Seeing.

> Encourage accommodation and respect for the everyday burdens on women, such as meal preparation, child care and primary employment. Programming on a "9-to-5" Western work schedule will not meet the needs of Indigenous women in the North.

> Create dedicated training programs offered in the local language. Create oral support for tasks such as developing a business plan, completing an application

and other technical documents.

> Incorporate supporting networks into program design to better recognize the importance of familial connections and Indigenous relationships with the community (birth, funeral, natural disaster) so women are not penalized for taking time off training for these occurrences.

> Create a value system that prioritizes collaboration and cooperation over competition. Indigenous people sometimes engage in competitive behaviours that contribute to lateral disrespect and negativity.

Oversight of entrepreneurial knowledge and training through a hub-and-spoke model

Invest in supporting in-person, in-community training. Acknowledge that there is a place for online learning by developing hybrid models in Northern Indigenous communities to ensure the transfer of culture and knowledge with on-the-ground support as needed.

> Ensure that Indigenous-serving organizations employ a dedicated Indigenous person familiar with the culture of the community they serve and who speaks or understands the language to assist in training and skills development and alignment.

> Ensure women are equitably compensated for their time and services, that Elders are gifted and respected for their knowledge and expertise, and that Indigenous protocols are observed in all activities.

Specifically:

> Create legal and financial resource toolkits for Indigenous women entrepreneurs that take into consideration the unique funding and legal constraints Indigenous women may face, on and off reserve. Increase the accountability of organizations and participants by applying Two-Eyed Seeing to balance Indigenous and Western worldviews into training and curricula, thereby ensuring program execution aligns with participant and funder expectations and deliverables.

> Ensure that programs are evaluated by users and peer-reviewed for organizational effectiveness in delivering culturally respectful programming offered through a coordinated and responsive system.

> Ensure that programs are connected to cultural navigators, elders and ecosystems that offer wraparound support, including cultural interventions for trauma and triggers.

> Ensure equitable compensation to elders, knowledge keepers and cultural guides for their services and, where possible, women receive financial assistance to accommodate training.

Introduction

Small and medium-sized enterprises (SMEs) are the foundation of Canada's economic and social development. Research has shown that Indigenous entrepreneurship is growing and accounts increasingly for a larger proportion of businesses.[1] However, the COVID-19 pandemic affected Indigenous entrepreneurs more than non-Indigenous entrepreneurs. The increased vulnerability of living in a remote location, ensuing travel restrictions and community lockdowns created hardships for Indigenous communities and businesses in tourism, exacerbating existing socioeconomic inequities experienced by Indigenous tourism operators in the North. Given the further impacts of inflation and rising interest rates, the ability to start, scale and sustain a business remains challenging for Indigenous women entrepreneurs in the North.

Objectives

The purpose of this project was to explore the experiences and challenges Northern Indigenous women entrepreneurs in tourism face, and the skills and wraparound supports they need to support their success and sustainability.

This project, led by the Indigenous Tourism Association of Canada (ITAC), in collaboration with the Diversity Institute at the Ted Rogers School of Management at Toronto Metropolitan University, was funded by the Future Skills Centre. Working with First Nations, Inuit and Métis women entrepreneurs in Labrador and northern Newfoundland, northern Quebec, Nunavut, Northwest Territories and Yukon—geographically identified as Canada's North—this project focused on co-creating knowledge tailored to the needs of participants.[2]

The Indigenous-led study committed to using a Two-Eyed Seeing approach incorporating Indigenous and Western-based worldviews to do as follows:

> Explore the experiences of Indigenous women entrepreneurs and identify challenges and gaps they face in the tourism, arts and cultural industries.

> Understand the supports required for Indigenous women entrepreneurs in Northern Canada.

> Co-create insights and recommendations for a more inclusive ecosystem.

The purpose of this project was to explore the experiences and challenges Northern Indigenous women entrepreneurs in tourism face, and the skills and wraparound supports they need to support their success and sustainability.

Indigenous tourism is defined as tourism businesses majority-owned, operated or controlled by First Nations, Métis or Inuit peoples that can demonstrate a connection and responsibility to the local Indigenous community and traditional territory where the operation resides. Tourism encompasses the following:

> Artist, crafter

> Campground, RV, cabins

> Casino, gaming

> Golf and/or spa

> Live cultural performances

> Lodging or accommodations (hotels, motels, resorts)

> Museum or cultural centre (artifact displays and exhibitions)

> Outdoor adventures (other than wildlife viewing, e.g., hiking, fishing, canoeing, etc.)

> Indigenous culinary (restaurant, café, catering services)

> Retail (gift shop, gallery)

> Special events (festivals, gatherings, etc.)

> Wildlife viewing

> Workshops and training in cultural knowledge

> Tourism development.[3, 4]

Context

Context

Northern Indigenous Peoples are often pushed into entrepreneurship due to their exclusion from traditional employment, yet they are also drawn to it as a pathway toward economic success, reclamation of agency, promotion of cultural resilience and enhancement of community well-being. This attraction stems from the ability of entrepreneurship to address specific needs, leverage cultural heritage and strengthen connection to the land. The northernmost regions of Canada are unique in their Indigenous cultures and rich in arts and cultural experiences. Systemic, geographic and skills-based barriers in the North, among others, often prevent access to the supports required to build sustainable livelihoods in tourism for Indigenous entrepreneurs, particularly women. Despite this, they are finding creative ways to carve out a space in entrepreneurship through innovation. This section will discuss Indigenous entrepreneurship within a geographic and gender-based context, as well as the importance of Indigenous tourism to develop sustainable livelihoods in Northern communities.

Indigenous entrepreneurship

Indigenous Peoples face biases rooted in Canada's history of discrimination and oppression, which leaves them at a disadvantage when pursuing education, employment and ownership. Although they represent only a small portion of the total Canadian population, Indigenous Peoples are among the most disadvantaged. They make up 5% of the Canadian population, while only 1.7% of private-sector businesses operating in Canada are majority-owned by Indigenous Peoples.[5] Indigenous entrepreneurs are overrepresented relative to non-Indigenous entrepreneurs in certain sectors, such as construction, and underrepresented in others, such as professional, scientific and technical services, education, health and social industries.[6] Indigenous youth are one of the fastest-growing segments of the population; accordingly, compared to non-Indigenous-owned businesses, more Indigenous-owned businesses are owned by young entrepreneurs.[7]

Although the literature on entrepreneurship is growing, there remains a notable gap in research concerning women entrepreneurs in general and Indigenous

women entrepreneurs in particular. Research suggests that men and women are differentially represented based on power, resources and status, but these representations are often more patriarchal.[8] Furthermore, while social institutions frame gender roles between men and women in the family, labour market, and social and political life, people's behaviour and interaction with social norms that shape the social and economic opportunities of men and women, and their overall autonomy in decision-making, are often taken for granted.[9] Therefore, when it comes to entrepreneurship, access to resources presents a steeper climb for women entrepreneurs. Indigenous entrepreneurs, particularly women, have fewer networks than do non-Indigenous entrepreneurs, negatively affecting their ability to access formal financial service providers.[10, 11]

Entrepreneurship is steadily gaining traction among Indigenous women. In Canada, there are nearly 23,000 Indigenous women entrepreneurs, and Indigenous women are launching businesses at twice the rate of their non-Indigenous counterparts.[12] Approximately 40% of Indigenous women are self-employed, representing a higher proportion than self-employed non-Indigenous Canadian women (36%). Indigenous women-owned businesses tend to focus on service industries (62%) and often produce arts and crafts, storytelling, clothing, jewelry and non-medicinal products.[13]

Indigenous women entrepreneurs in tourism provide numerous benefits to their households, communities and the Canadian economy.[14, 15] Despite this, Indigenous women still lag behind Indigenous men in entrepreneurial businesses and activities.[16] The Canadian Council for Indigenous Business observed that Indigenous women entrepreneurs were more likely to have been greatly affected by the pandemic, with almost one-half reporting a decline in revenue.[17]

Indigenous entrepreneurship gives greater weight to developing and managing business ventures that directly benefit Indigenous Peoples, embodying a "for us by us" perspective and approach.[18] As such, Indigenous entrepreneurship not only serves as an engine for economic development, but also as a vital conduit for sustaining and preserving the community.[19] The direct and indirect benefits of entrepreneurial activity for Indigenous communities are thus twofold: providing financial support as for-profit endeavours and offering social benefits.[20]

Entrepreneurship enables Indigenous Peoples and communities to be active participants in the Canadian economy and to contribute toward the country's goals for economic prosperity.[21,22] Indigenous entrepreneurship often moves beyond financial benefits, private profits and individual gains to focus on contributing to local, sustainable development, maintaining and promoting Indigenous culture and traditions, and protecting the environment. [23,24] Indigenous entrepreneurship, including social entrepreneurship, brings innovation with distinct features, such as connections to Indigenous culture, heritage and ways

of knowing, as well as challenges systemic and oppressive societal structures.[25,26] Indigenous innovations are often not considered aligned with mainstream forms of innovation, which are linked to the commercialization of products and services.[27] However, it is important to recognize that Indigenous Peoples are not a monolithic group and thus assert different cultural views and attitudes toward entrepreneurship.[28]

Although there is increasing support for Indigenous entrepreneurs, significant obstacles continue to impede their entrepreneurial endeavours. For instance, there is a significant deficit in digital infrastructure: more than three-quarters of households in Indigenous communities lack access to quality, high-speed Internet.[29] Furthermore, Indian Act restrictions prevent the use of property for collateral.[30]

Indigenous women entrepreneurs, in particular, need support. In Canada, the support and training provided for Indigenous entrepreneurship often lacks a gender lens and may not address specific barriers that Indigenous women entrepreneurs face.[31] One of the challenges Indigenous women in Canada encounter is the scarcity of programs offering mentoring and networking opportunities. Research indicates that more patient, comprehensive and relationship-based approaches that apply an intersectional lens can result in a better understanding of the distinctive needs of Indigenous women, thereby enabling Indigenous women to build on their strengths.[32] Indigenous women are eager to develop their entrepreneurial

skills and knowledge—particularly in the areas of digital literacy, business acumen, government legislation and general management skills—but the fragmented delivery of training often deters their ambitions.[33] Given that entrepreneurship and social innovation can serve as pathways for women to attain greater control over their earnings and lifestyle while increasing their influence and power in society, addressing these barriers is critical.[34]

Indigenous Peoples in the North

About 150,000 people live in Northern Canada, more than one-half of whom are Indigenous, that is, First Nations, Métis or Inuit.[35] This makes Northern Canada home to the highest proportion of Indigenous Peoples in the country.[36] Indigenous Peoples are also highly diverse. Not only are First Nations, Métis and Inuit distinct from one another, but there are significant differences within these groups. These different identities are important to understand.

Inuit women and girls are the most likely to live in remote areas of Canada's North. More than three-quarters (80%) of Inuit women and girls live in remote and very remote areas, compared with 32% of First Nations women and girls and 13% of Métis women and girls. Indigenous women are overrepresented in very remote Canadian areas, accounting for 72% of women in these areas.[37]

Northern Canada has limited infrastructure and access to human and economic capital and information, resulting in a high cost of living and doing business.[38]

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1/2

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Statistics Canada shows that labour force participation, employment rate and employment income generally decreased with increased remoteness for First Nations and Métis women. Conversely, for Inuit women, these indicators were found to be highest among those residing in remote areas.[39] Infrastructure deficits, low density, isolation and limited access to capital contribute to a high cost of living, increasing poverty and dependency on resource and extraction-based economies, as well as social interventions.[40]

Indigenous entrepreneurship and tourism in the North

The growth of Indigenous tourism in Canada has outpaced the growth of the tourism sector, and Indigenous tourism continues to attract both domestic and international visitors.[41] Before the COVID-19 pandemic, in 2019, the Indigenous tourism industry was at its peak, with about 1,900 Indigenous tourism businesses employing more than 40,000 people and contributing $1.9 billion to the economy.[42] Thirteen per cent of Indigenous-owned tourism businesses are in the North.[43] However, this does not include the unregistered tourism businesses and "side hustles" of many Indigenous Peoples. More than 60% of Indigenous tourism businesses in Canada prioritize promoting their local cultures, preserving their heritage and supporting their community.[44] About 86% of Indigenous tourism businesses integrate cultural experiences into their products or services.[45] Entrepreneurship is a growing source of employment for

The proportion of Canadian businesses owned by Indigenous women has seen steady growth and more than doubled from 2015 to 2019.

Indigenous women seeking to improve the well-being of their families and the people in their communities.[46]

The proportion of Canadian businesses owned by Indigenous women has seen steady growth and more than doubled from 2015 to 2019.[47] Across Canada, 33% of Indigenous tourism businesses are owned by women entrepreneurs—more than double the rate of non-Indigenous tourism businesses.[48] Pre-pandemic, Indigenous women in the North were creating innovative ways to participate in the economy, starting up businesses at a higher rate than their non-Indigenous counterparts.[49]

From a local development context, tourism in Canada's North serves to diversify and expand economies that are predominantly natural resource and extraction-based, such as mining, which have had detrimental environmental and social impacts. In contrast, tourism is described as a relatively benign alternative to the extractive industries.[50] Though not a significant

component of the regional economy, it constitutes an important part of sustainable development for the area. Tourism offers employment and personal income, along with business revenues, capital expenditures and government taxes, providing a measure of stability for volatile Arctic economies.[51] Tourism also provides opportunities to support economic development and cultural preservation for Indigenous Peoples, along with supporting political aims of Indigenous self-determination.[52] Given this context, it is not surprising that Indigenous tourism constitutes a significant and growing component of tourism in Canada, especially in the North.[53]

Tourism can have a positive impact on the well-being of Indigenous Peoples and their communities when Indigenous operators are included in its development, oversight and execution. According to the United Nations World Tourism Organization, "if managed responsibly and sustainably, Indigenous tourism can spur cultural interaction and revival, bolster employment, alleviate poverty, curb rural flight migration, empower women and youth, encourage product diversification and nurture a sense of pride among Indigenous Peoples."[54] As one of the most thriving economic activities of the 21st century, tourism is well placed to contribute to improving the livelihoods of Indigenous Peoples.

Connecting Indigenous women to the resources they need to build sustainable livelihoods in tourism creates a gateway to self-determination and resurgence, building a bridge to reconciliation. Indigenous women in the North are seizing opportunities to participate in the economy through tourism. They are reclaiming voices within the community and sharing their stories of perseverance and determination with the world. Overcoming systemic barriers means addressing the policies and circumstances that create and perpetrate them, with a deeper understanding of their origins and the underlying intentions they were designed to serve. Acknowledging that infrastructure deficits and access gaps undermine the ability of Indigenous women entrepreneurs in the North to develop sustainable livelihoods allows us to identify pathways that support well-being while providing society with the opportunity to bridge the gaps and simultaneously apply solutions.

The 2022 National Indigenous Economic Strategy for Canada report states that closing the socioeconomic gaps between Indigenous and non-Indigenous people in Canada will lead to tangible economic benefits for all Canadians. Closing the gaps in opportunities for Indigenous communities across Canada would result in an increase in GDP of $27.7 billion annually, a boost of about 1.5% to the Canadian economy. With the same education and training as non-Indigenous people, the resulting increase in productivity would mean an additional $8.5 billion in income earned annually by the Indigenous population. With the same access to economic opportunities, the increase in employment would amount to

Closing the gaps in opportunities for Indigenous communities across Canada would result in an increase in GDP of $27.7 billion annually, a boost of about 1.5% to the Canadian economy.

135,000 newly employed Indigenous Peoples and yield an additional $6.9 billion per year in employment income. The ensuing reduced poverty rates would decrease fiscal costs by an estimated $8.4 billion annually.[55]

It is important to think critically about how Canada imagines and perceives Indigenous tourism and the development of the sector. Indigenous tourism needs to be managed responsibly and sustainably, but it also needs to be led by Indigenous Peoples with Indigenous tourism businesses. Indigenous tourism skills development and support for Indigenous women in entrepreneurship is nuanced and unique, due to many factors, including geographical location, historical events and accessibility of modern business amenities. This study would be remiss not to include and contextualize the realities and history of Indigenous

women from the perspective of political and Western systems. These past and still-lived experiences shape and continue to disenfranchise and oppress Indigenous women in the North.

Crimes against Indigenous women, reported in the Missing and Murdered Indigenous Women and Girls (MMIWG) report[56] and Indigenous class-action lawsuits, have increased public awareness of the impact of colonization and discussion around cultural genocide, violence against Indigenous women and government-supported attempts to assimilate Indigenous children by forcibly removing them from their families and community. Recent discoveries of unmarked graves on the site of residential schools have resulted in public acknowledgment of the impact of intergenerational trauma, poverty and systemic racism. The interplay of all these elements represents significant barriers for Indigenous women, impeding their ability to enhance their well-being and restore the cultural vibrancy of their communities.

Recognizing the experiences of Indigenous women, the context of the North and the challenges facing the tourism industry post-COVID-19-pandemic, this research sought to determine the specific challenges that Indigenous women in the North face in terms of starting and building sustainable and successful tourism enterprises. It also sought to determine the supports required for these endeavours, as these are specific to Indigenous women in the Northern context. The design of this study is focused on co-creation, incorporating Indigenous women entrepreneurs through several methods and creating a collaborative approach to determining the gaps in the current training and skills development approaches for Indigenous women entrepreneurs.

Methodology

This section describes the methods used to explore the experiences and challenges of Indigenous women entrepreneurs in the tourism, arts and cultural industries, including exploration of the specific supports needed, which were gathered to co-create insights and recommendations for a more inclusive ecosystem. This study uses an Indigenous-led approach, known as the Two-Eyed Seeing approach, which builds upon the strengths of both Indigenous and Western-based knowledge systems.

The research conducted by the Northern WE in Tourism study was co-created with the insights of Indigenous women entrepreneurs in the North, drawing on qualitative and quantitative data obtained from Indigenous ways of knowing, worldviews and lived experiences.

This study uses a Two-Eyed Seeing approach, which has been described as an "Indigenist pedagogy that considers both Indigenous and Western knowledge systems as a way of learning to see from one eye with the strengths of Indigenous knowledge and ways of knowing, and from the other eye with the strengths of Western knowledge and ways of knowing, and to use both these eyes together, for the benefit of all."[57] Through Two-Eyed Seeing, this study aims to find common ground to streamline access to the right training and resources for Indigenous women entrepreneurs at all stages of tourism business development. By relying extensively on Indigenous research and methods, this study resists the notion that only non-Indigenous people are experts on knowledge. Indigenous research is inquiry done from and for its own communities. In contrast to Western-based research, which is often mainly focused on extracting information, Indigenous research aims to heal and provide opportunities for a dialogic encounter, which can have transformative potential. Indigenous research can be a life-changing ceremony, including our more-than-human counterparts.[58,59]

In addition to Two-Eyed Seeing, the research methodology used the four Rs of Indigenous research to guide the study. The four Rs comprise "respect for Indigenous ways of knowing and being relevant to the community/Nation; reciprocity in the research process; and responsibility in the relationship between researchers and the community."[60] Indigenous-led methodologies were conducted, adopted and coordinated, forming the framework of the five research phases.

Discovery: A literature review of publications on Indigenous entrepreneurship and social innovation was conducted with a focus on women entrepreneurs in Canada's North, to identify best practices of women-owned enterprises and examine potential pathways and barriers to training and resources.

Storytelling: One-on-one storytelling interviews were conducted with Indigenous women entrepreneurs in Canada's North and the organizations intended to support their development.

Sharing circles: Sharing circles were conducted in each of the five provinces and territories. Women shared their stories and experiences and explored recommendations around accessibility to ecosystems, training and resources that best support business development.

Visioning: In-person workshops were held with women from each region randomly grouped to gather insights that inform the recommendations on resources and access, and develop critical calls to action for an ideal future reality and path to tourism. The visioning sessions formed the basis of the call to action (see end of report).

Ceremony: A Northern WE in Tourism ceremony panel presentation and open discussion were convened to gather, connect and provide meaningful feedback on the draft recommendations shared through the first four phases of the project.

Participant recruitment

Participants were recruited through collaboration with provincial and territorial tourism associations for recommendations and introductions to potential participants. Stakeholders were contacted through personal networks, social networking and snowball sampling. Initial email contact was often followed up through Facebook Messenger or by phone. Often, all outreach methods, including email and social media direct messages, were resourced and used simultaneously before an interview or sharing circle was scheduled with potential participants. Researchers were required to be flexible when scheduling interviews and sharing circles, due to the pressure of work and lifestyle demands on participants, and to unreliable Internet and communication channels. All interviews and sharing circles were held online through Zoom. The visioning circles and ceremony were conducted in person in a safe space where all our ancestors were invited to guide the discussion. We used an online survey to gather quantitative data such as demographic information and evaluation of skills and training required and offered.

PARTICIPATION IN THE STUDY WAS AS FOLLOWS:

28 Indigenous women entrepreneurs completed surveys

Six sharing circles held, attended by 17 Indigenous women entrepreneurs
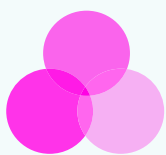
23 Storytelling interviews with Indigenous women entrepreneurs

14 Interviews with organizations

Four visioning circles facilitated, attended by 28 Indigenous women entrepreneurs

53 women attended the day of ceremony

The 28 survey participants also participated in an interview or sharing circle. Many of the participants were also able to attend the in-person visioning circles and ceremony held in Winnipeg, Manitoba at the International Indigenous Tourism Symposium in March 2023. There was a cross-representation of participants from the five northern jurisdictions that are part of this study (Yukon, Northwest Territories, Nunavut, northern Quebec and Labrador/Northern Newfoundland).

Storytelling interviews:

Yukon: 4

Northwest Territories: 4

Nunavut: 3

Northern Quebec: 4

Labrador: 2

Northern Newfoundland: 6

Sharing circles:

Yukon: 2

Northwest Territories: 2

Nunavut: 0

Northern Quebec: 2

Labrador: 5

Northern Newfoundland: 6

Surveys were administered and analyzed through Qualtrics. Qualitative data was analyzed using NVivo software. Utilizing thematic analysis, interview data was coded to identify and explore emerging response patterns and meanings. Transcripts were manually reviewed to gain a better understanding and deeper contextual insights within the stories and quotes shared by study participants through oral knowledge transfer.

The study was approved by the Toronto Metropolitan University Research Ethics Board, which is informed by Tri-Council Policy Statement 2 (TCPS 2): Research Involving the First Nations, Métis and Inuit Peoples of Canada. The research was also permitted in the Northwest Territories, Nunavut and Nunatsiavut. It was conducted to respect and comply with the Indigenous guidelines set forth by each region. The research team believes that making a concerted effort to obtain permission from each region is necessary for the inclusion and advancement of Indigenous-led research in the North. This approach safeguards the rights and contributions of Northern Indigenous Peoples, shielding their valuable knowledge from appropriation.

To ensure that methods of data collection were inclusive of all participants, all engagements practised respect for confidentiality and obtained informed consent. Women were provided the opportunity to retract their contributions and participation at any time without consequence.

This study sought to collaborate and co-create knowledge with Indigenous women entrepreneurs in tourism, bringing together the worlds of research and practice as has been called for in Indigenous tourism research.[61,62] Coproduction is considered an important practice for Indigenous research, as it is relational and reciprocal, aligning with Indigenous worldviews and giving voice and agency to Indigenous women participants, which has also been found wanting in tourism research.[63,64]

"An Indigenous paradigm comes from the fundamental belief that knowledge is relational, is shared with all creation, and therefore cannot be owned or discovered. Indigenous research methods should reflect these beliefs and the obligations they imply. Indigenous research methodology means talking about relational accountability. As a researcher you are answering to all your relations when you are doing research."[65]

Acknowledgments

We recognize the generosity of the indomitable Indigenous women who contributed their wisdom and knowledge to inform the study. There is "nothing about us without us." Your conviction to support the development of sustainable livelihoods through recommendations grounded in lived experience and reciprocity forms the foundation for meaningful change at the intersection of Indigenous tradition and Western technology.

We also thank our provincial and territorial Indigenous tourism associations and regional tourism agencies who supported

us in contacting women entrepreneurs to participate in the Northern WE in Tourism study. Your support of this study and Indigenous women entrepreneurs is without compromise.

As noted, this research received approval from the Toronto Metropolitan University Research Ethics Board. This study incorporated the TCPS2: Research Involving the First Nations, Métis and Inuit Peoples of Canada. This research was also permitted in the Northwest Territories, Nunavut and Nunatsiavut, and approved by the Yukon. It was conducted to support the Indigenous guidelines set forth by each region.

We would like to recognize the support of the staff who guided us through the application process. Obtaining permission ensures the inclusion and advancement of Indigenous-led research in the North, protecting the rights and contributions of northern Indigenous Peoples from the appropriation of Indigenous knowledge.

The process of obtaining permission in the North required translating applications and supporting documents to each area. Documents, including the Executive Summary, are translated into Inuktitut in addition to French. We thank the interpreters for thoughtfully translating these essential documents.

We also thank Indigenous activist, feminist and healer Audrey Siegl, ancestral name sχ emtəna:t, St'agid Jaad, of maternal Musqueam descent, for creating a safe space for the women of the Northern WE in Tourism study to gather and share their stories and for welcoming the ancestors to join us in the ceremony.

In the words of Minister Jeannie McLean, Deputy Premier, Minister of Education and Women's Directorate, Yukon:

"It is so critical that we know the obstacles Indigenous women entrepreneurs face when it comes to participating in tourism and how these obstacles are impacting them. This study can involve some difficult discussions, particularly regarding systemic issues, especially surrounding the ongoing impacts of Colonization. I am confident and grateful that this work is being undertaken in a way that is mindful of the relationship between research and the community and that the researchers are honouring the perspective of nothing about us without us."

The full recording can be viewed here.

Findings

The findings of the research are based on the qualitative and quantitative data collection that occurred between July 2022 and July 2023. Indigenous women entrepreneurs participated in an online survey as well as a one-on-one interview and/or group-based sharing circle, in addition to an in-person event which consisted of four visioning circles.

Twenty-eight surveys were completed by Indigenous women who participated in the interviews or sharing circles. The women who participated in the research and completed a survey provided a cross-representation of the regions of the North. The survey results are as follows:
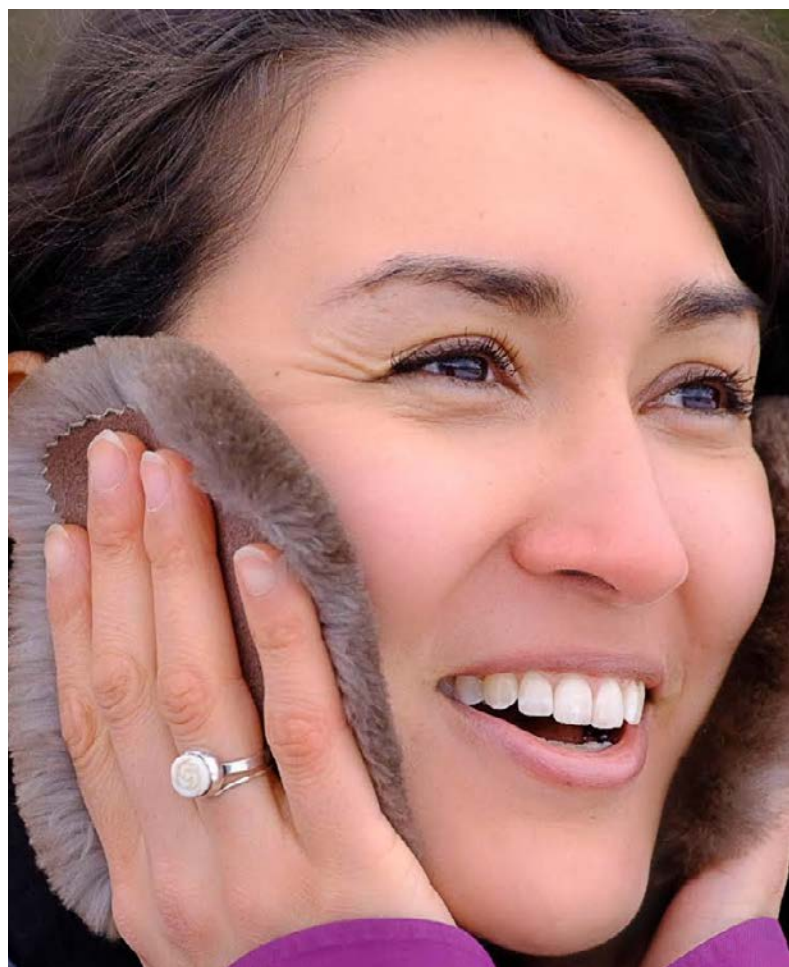
INDIGENOUS WOMEN ENTREPRENEUR CHARACTERISTICS

38% of survey participants identified as single, separated, divorced or widowed.

65% **identified as having children**, with 36% identifying as a lone parent and 24% as a caregiver.

52% of participants reported that their annual income before the COVID-19 pandemic was under $25,000.

60% The average age of women participants was 34 to 54 years, representing 60% of respondents.

100% of participants indicated that they have a high school diploma or equivalent, with more than 89% indicating they have post-secondary degrees or certifications.

17% of respondents indicated they live on-reserve.

INDIGENOUS WOMEN BUSINESS CHARACTERISTICS

43% of respondents reported that their pre-pandemic business revenue was less than $25,000.
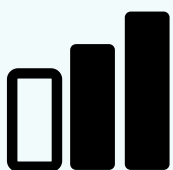
67% of respondents reported that they have a website, and 27% are creating one.

71% of respondents reported that they funded their business through personal loans, and 67% through government grants.

76% of survey respondents reported that inflation and rising interest rates are negatively affecting their businesses.

36% of respondents have had an established business for over five years.

Systemic challenges Indigenous women entrepreneurs face

Societal challenges

Societal challenges experienced by Indigenous women entrepreneurs in the North, such as discrimination, loss of culture, lateral violence, intergenerational trauma, and stress and mental health issues, affect the ability to maintain a business. Indigenous women may face compounded challenges arising from their intersecting identities, encompassing their roles as women, caregivers and members of Indigenous communities. Indigenous women in the North experience high poverty rates and are vulnerable to financial stress, mental health issues, violence, and the enduring and traumatic impact of colonization and climate change crisis.

Many women are caregivers to children or elderly parents and live in housing with multiple family members. In this study, 65% identified as having children, with 36% identifying as a lone parent and 24% as a caregiver. It is not always possible to conduct training to start or scale up a business let alone run a business from a crowded household. As identified by one respondent:

"There's so many struggles, like, a lot of Northern women that I know have family situations that aren't conducive to running a business. So whether it's, you know, living in overcrowded housing, with more than one generation or more than your immediate family, family members who have addictions, or if you're living with family violence, these are all barriers to really thriving as an entrepreneur." (Sharing Circle 4, 2022)

Many Northern communities must contend with intergenerational trauma and lateral violence. Study participants identified the presence of mental health issues and the absence of wellness as barriers to achieving sustainable livelihoods in tourism, expressing the need for mental health support. Time to focus on wellness is often not available due to the many stresses that an Indigenous woman in the North faces. As one respondent noted:

"The biggest thing that's come out of it is the lack of support for women. There's also such a high incidence of lateral violence here. There's also mental health issues here, addictions issues. So, I really, honestly, truly think that it's the support." (Interview 4, 2022)

Indigenous women entrepreneurs in the North often overtly or unconsciously encounter gender-based challenges such as discrimination and sexism. As one respondent indicated, "I think that being a woman entrepreneur, Indigenous or non-Indigenous, you know, you face different obstacles, often than a man does." (Interview 8, 2022)

When asking for funding or securing loans, there are often patriarchal underpinnings that make women feel undervalued, which leads to a loss of confidence. Women who participated in this study spoke of this as a constant struggle. As one participant indicated, "I think, as women, and specifically Indigenous women, we have to speak louder to get our voices heard. And I think that's hard for a lot of people because they're tired. The fight is long and hard." (Interview 22, 2023)

These challenges are exacerbated by living and running a business in remote locations. The systemic barriers also affect the ability to hire and retain staff, access support and resources for starting and running a business, and leverage opportunities for training and skills development.

It was evident through this study that there is a strength that Indigenous women hold, especially when it comes to business. Despite the many obstacles these women have faced, they have persevered in the face of adversity. As described by an allied organization that works with Indigenous women entrepreneurs in the North, "The Indigenous women operators that we work with, like, they are powerhouses, and some of them do not take no for an answer. They are so bold, sassy and loud." (Organization 4, 2022) This was discussed numerous times throughout this study. Many women often face discriminatory practices from funding institutions, their tribal bands and their community, yet their determination enables them to move forward in their business. As one respondent identified, "Sometimes you have to be a warrior," (Interview 17, 2023) when it comes to overcoming obstacles related to discrimination and lateral violence.

There is also a notable difference between business support and potential for business development, based on being on-reserve and off reserve. In addition, the geographical location and history of colonization seem to play a role. One cannot run a business from subsidized housing, which is the main source of rental homes available in the North. (Interview 19, 2023)

"I think that in our Indigenous societies, we tend to have more faith and more control as women. And I think we kind of got pushed to the back. And I kind of believe that tourism in this province is going to go forward because of women, because of our strength and because of our resilience. Don't get me wrong, I know that fellas can do things, but it seems like when the ladies put their heads together, we have a tendency to do a little bit more." (Sharing Circle 1, 2022)

There is a need to teach not only the hard skills such as accounting, product pricing and online sales to Indigenous women entrepreneurs, but also skills such as self-care, time management and confidence-building to combat the stresses of daily life as an Indigenous women entrepreneur in the North. As one organization identified, "The concept of self-care, time management, of getting the help you need, the support you need, emotionally, physically, mentally, spiritually, to ready yourself for a life of entrepreneurship; you know, as somebody who is an entrepreneur myself, in the past, I look back now and think that, probably, it would have been really key for women." (Organization 12, 2023)

Indigenous women entrepreneurs in the North are often exhausted and overwhelmed, having to balance many personal and professional duties in their business and daily life. This has been identified through this research with allied and Indigenous organizations that support Indigenous entrepreneurship in Canada.

"I hear that, you know, from women going, I'm doing great, but I'm exhausted, or I'm doing great, but I have no support. I'm doing great but, but, but. So, they have all these huge potentials and great ideas, and they reach a certain level of success. And sometimes, you know, that success declines because they just don't have it in them anymore. They don't know how to scale." (Organization 12, 2023)

It is necessary to focus not only on the skills required for a successful business, but also on the ability to delegate, seek support and achieve work-life balance.

A need for culturally appropriate training led by Indigenous Peoples

The women also referenced the importance of having training programs that respond to their specific needs and recognize the realities of the North.

"Southern programs don't always translate well into the North. I've seen this happen, like time and time again, there's something likely centred out of Toronto or Ottawa. It's like, let's do it across the country. And then whatever success criteria they've set for determining the success of the program, the Territories don't meet that because it doesn't translate, or it doesn't make sense." (Organization 2, 2022)

Additionally, Indigenous service providers embraced community-oriented and collaborative approaches.

As an Indigenous organization identified, "Our team, we are a team of eight, we are all Indigenous on the team. And how we work and support with Indigenous entrepreneurs is really making sure we're connected in

the community. We're always looking to build up these community partnerships so that if we can't support them, we can be a supporting partner of another organization." (Organization 11, 2023)

Wraparound supports

The sentiments expressed among the Indigenous women interviewed underscored the need for coordinated and flexible access to wraparound supports. This includes affordable child and elder care available on an as-needed basis, access to quality food, health care services and affordable housing to facilitate equitable participation in programs. Women entrepreneurs still must undertake many of the household tasks and require supports for these aspects of their lives. During one of the sharing circles, one participant discussed this disparity between men and women:

"We think about things differently, we approach things differently, we problem solve differently. Yeah, our needs are different. A man doesn't need child care, but a woman does. Man doesn't have to worry about having supper on the table at five o'clock; woman does. You know, like, there's just other things that we need to be concerned about that they don't." (Sharing Circle 6, 2023)

Attending training and events is challenging for women with children or those who are caregiving for family or community members. Creating flexible training that accommodates families or children and family-friendly environments would support Indigenous women in accessing resources and

development opportunities. As one woman articulated:

"It's not easy to find child care for five children. And even if you're in a community in your home community with lots of, like, family around, that's not a given that they're gonna automatically be willing to babysit. But I think all the support like the per diems, the travel costs, maybe even a child care benefit; when it comes to elders, ensuring that there's enough funding for them to travel with a companion, you know, because some of our elders don't always know how to navigate, check in, or catching a shuttle to the hotel, or when to be at the conference centre for whatever presentation, you know, they need that support." (Sharing Circle 6, 2023)

Women entrepreneurs in the North need seamless access to wraparound support, including the availability of safe child care, the creation of child-friendly training sessions, health supports, supported funding, per-diems for training, and the availability of free and sustainably funded cooperative workspaces. Organized wraparound support and ecosystems will ensure the holistic integration of cultural healing, trauma-informed services and advocacy into developing sustainable livelihoods in tourism for Indigenous women.

Women also felt that there may not be support for issues related to their personal lives, which they felt hindered their ability to continue with or finish training. Training organizations may fail to recognize the personal challenges individuals face, such as those related to caregiving responsibilities.

A coordinated, aligned and supportive system must be designed to catalogue available wraparound support, funding streams and partnership opportunities to ensure access to resources for Indigenous women entrepreneurs.

By considering these challenges and assisting in problem-solving, organizations can improve their support for individuals in their training. As one allied organization shared:

"A facilitator notified me, he's like, oh, just so you know, like, she hasn't been showing up to the last two classes. I don't know if you want to check in. I was like, okay, sure, I'll check in. And I called her, and we chatted, and then we had a meeting. And I realized that the reason why she wasn't showing up is because she was so nervous about the pitch that she was getting like hives, she didn't want to do it. And so, what we did is I created the presentation with her, we practised it, rehearsed it, her daughter was there, all that. And I just reassured her that people in the room are there to help you, they want to see you succeed." (Organization 9, 2023)

A coordinated, aligned and supportive system must be designed to catalogue available wraparound support, funding streams and partnership opportunities to ensure access to resources for Indigenous women entrepreneurs.

Business challenges Indigenous women entrepreneurs face

This study identified challenges that Indigenous women entrepreneurs face. These included challenges related to conducting business in the North, lack of skills related to business processes, lack of financial literacy and skills required for marketing, and a lack of mentorship.

Challenges conducting business in the North

Due to the remoteness of the North, there are limited community services available to assist in business development. Indigenous women who have competing responsibilities such as child and elder care, along with systemic barriers found in the community, need opportunities that are not online and not in locations that require travel and overnight stays. According to survey results, infrastructure-related issues such as reliable Internet were rated as the most important resource to access to sustain or grow their business (mean = 4.62 on a 5-point scale, with 1 being the least difficult and 5 being the most difficult). The geographic isolation Indigenous women entrepreneurs in tourism in the North experience is compounded by communications barriers created by the instability or lack of availability of Internet services, reliable phone connections and affordable technology. Participants identified technology as the most difficult resource for Indigenous women entrepreneurs to access (mean = 3.61). As one entrepreneur identified:

The only thing I've learned in the last three years [during] COVID is not everybody has equity, like not everyone has a computer at home, not everyone has Internet at home. If they do have Internet, it's spotty, or, and I've seen like, I've been teaching when you say they're going to join class, we forget that there's generations in home. So, like they just don't have privacy, like there's their cameras on and then there'll be someone walking by, or you hear kids talking, they don't have the same thing like what down south like, oh, I have my own space, but they're like they're in a home and it's like it's lived in." (Interview 16, 2022)

A lack of transportation options to and from the North; the high cost of living, including affordable housing; and limited available supply chains contribute to increased vulnerability of the sustainability of both bricks-and-mortar and online tourism businesses, as well as women's livelihoods. Offering online products offsets seasonal income losses in the North, but shipping costs add to already high supply and packaging costs, eroding already slim margins (Interview 13, 2022). The survey results show the considerable importance Indigenous women place on affordable shipping products (mean = 4.23). Even home ownership might not shield individuals from the burden of high living expenses. In some cases, it could potentially worsen the situation. As one entrepreneur expressed:

"The personal challenge for Northern women is cost of living. Even if you own your own home, it's more expensive to run, because you're not getting as subsidized a rate as being in a rental home. And I know this from

personal experience, which is why we left my home community; we just could not afford to raise our family in our own home up North. Heating costs, electricity costs, grocery. And at the time, the Internet, you know, that was another barrier, the slow, poor Internet that many northern communities have access to phone lines." (Sharing Circle 4, 2023)

There is an increased risk for Indigenous women entrepreneurs in the North who need to buy supplies at inflated costs to create art, culinary offerings, crafts or tours to sell. Forecasting is challenging in the North, where women's livelihoods are vulnerable to events like pandemics, supply chain disruptions and climate disasters. If the tourists do not come or do not discover their offerings, they often sit in inventory or sell items for less than their worth to make ends meet. The introduction of online sales is helping women grow their businesses, but shipping from the North is expensive, forcing some women to work two jobs to fund their business.

The North is sparsely populated and perceived to be overlooked by the federal government and others who invest in providing services, including health services, for more populated centres in the South. Indigenous communities in the North remain developmentally behind the rest of Canada, especially in infrastructure development, Internet and technological investment, air transportation service, fresh drinking water

and healthy foods. There is the assumption that non-tourism activities like commercial fishing add economic value, but this does not trickle down to the most vulnerable communities, which are struggling with addictions, mental health issues, suicides and poverty. One entrepreneur identified the importance of independent business and how this has led to provisions and services in their remote communities.

"If it wasn't for entrepreneurship here, we wouldn't have a grocery store in our community that's run by an Indigenous female, we wouldn't have restaurants in this community, we wouldn't have any sort of hair salon, we have a small spa opening up in this community. Like, it's so great to see those things. And I think not only that, like, yeah, it's a part of tourism, and I want to bring people to this community." (Sharing Circle 1, 2022)

There are high costs associated with flying to the North as a tourist, let alone the total cost of a trip; therefore, only a small number of tourists can travel and experience the North. Moreover, the seasonal nature of tourism makes it difficult to hire and maintain staff, especially locally. In addition to the challenges posed by seasonality, businesses must forecast potential losses stemming from other factors such as flooding and other environmental challenges exacerbated by climate change. These challenges require solutions with a northern-focused lens as

traditional tourism businesses may not be successful, and identifying the need and cost for supplies, for example, must be integrated into forecasting and business development.

Business development skills

There are challenges related to obtaining the skills required to run a successful business in Canada. To obtain funding, most financial institutions and government agencies require a business plan. There are several application forms to process, each varying according to the funder's specifications. Additionally, businesses must navigate government requirements for registering businesses, HST or GST and PST requirements, and income tax filings. According to the survey results, finding and accessing funding opportunities (4.42) and developing and implementing a business plan (4.08) are important skills to access. Creating business plans in line with purpose and through various means other than a written document would ease the pressure among Indigenous women entrepreneurs. For example, one respondent identified that a written business plan is usually hard to read and that a visual one would be more successful in certain instances (Visioning Circle 1, 2023). Having flexibility in creating documents such as a business plan would prove to be beneficial. As one organization has observed:

"Business plans are probably a huge deterrent, and people actually applying for loans, the amount of people that I have, I'll have a one-on-one meeting. They're really excited. And then you mentioned a business

plan, and you tell them that you're still going to be there for them. I don't hear back from them. There's a lack of understanding and a lot of terms in how to write a business plan. If you've never seen a business plan written, it's like, where do you even start? I do think that there is an issue within the system in general is the fact that it's a one shoe fits all, you must create a business plan, this is the requirements for you to submit." (Organization 11, 2023)

In addition, successful adoption requires including Indigenous protocols in developing and implementing programs and services to serve Indigenous women in the North. Better evaluation of service providers is required to ensure that services are effectively delivered to women and are created to respect and accommodate their needs as tourism operators. Creating flexibility in funding and business planning that is intuitive to the needs of Indigenous women entrepreneurs in tourism will lead to a more successful process. Women would like to visualize and conceptualize their business plans orally and create living documents that are responsive to the challenges and accountable to annual goals and deliverables.

Coordination of training

Participants indicated that fragmented systems between government and non-government agencies have led to duplication of services in skills and training. Coordinating culturally aligned training in person, online and through hybrid delivery requires an investment in reliable Internet, organizational collaboration and access to supporting technology. As one

respondent identified, "Although we have a lot of those organizations, they almost work independently. And I think if they would get working together, they could offer better stuff, more diverse stuff, instead of everybody doing the same thing." (Sharing Circle 5, 2023) Coordinated efforts to streamline training and provide meaningful skills development are required.

In addition, the respondents identified help to navigate systems and access to the right resources at the right time as essential. The study respondents expressed the importance of having a dedicated systems navigator in the community or within access to assist in navigating the duplication of services and provide coordinated program delivery that includes referrals between collaborating organizations and providers, and a step-by-step guide on how to start a business. As one respondent stated:

"There's no real map of how to start a business. What was step one, step two, step three, step four. There is no layout whatsoever, you know, no one place where it shows how to start a business. You know, you get a lot of information about all these different things, but I don't know what should I do first? Should I go apply for this first or that first or talk to this one? Do I need finances? Do I need products? Do I need, you know, a map that tells you very, very simple like, you have to simplify it as much as possible because we do have people that have mental health problems. We do have people that have difficulty reading and writing and even just verbalizing what they're trying to say. So making it as simple

as possible to start here." (Sharing Circle 1, 2022)

The duplication of services is confusing, resulting in women repeating training and using time and resources completing generic programs when they need à la carte offerings. A lack of follow-up on unsuccessful applications creates frustration and distrust in systems. This also leads to women feeling intimidated and overwhelmed, ultimately hindering their ability to complete their training. One respondent identified:

"Because I know that for me, it was so intimidating so many times. So, I just closed the book and just plugged along and just kept going and going. Whereas there's actual people there that are in positions to help us, but how do you get to them if you really don't know where they are?" (Interview 20, 2023)

Challenges with financial access and literacy

Women identified financial management and contingency planning as important skills to access (4.28). They also identified the need for financial literacy training in schools and free courses that provide entrepreneurs with the skills they need to separate and balance personal and business budgets. Indigenous tourism businesses in the North are complex and need flexibility to respond to seasonal infrastructure deficits and new and emerging challenges in the tourism sector. Limited support in completing "actionable" business plans leads to frustration caused by failed grant applications and loan requests. A

disproportionate amount of time is allocated balancing the books and juggling finances. As one respondent mentioned:

"In these rural areas, there are a lot of financial literacy issues here. So, people have really great ideas for experiences and all this, but they don't, you know, they have no business experience, no financial experience, no marketing experience, I think, helping connect people to, you know, the proper resources that can help grow their business." (Sharing Circle 1, 2022)

In addition, it must be recognized that women still face the need to balance family obligations, including finances, with the desire to start or scale their own business. This aspect was brought to light in this research as women often use personal funds to start a business (71%). As an allied organization identified:

"I think the limitations of running a business when you are a mother, whether you're single or with a partner, is that often when you're getting started, you're using the funds in your family account, to buy your first equipment, the products like everything. And so, there's a nervousness in starting a business because you almost have to ask permission, either to your partner, almost to your kids, right, because this is lunch money you're spending on beads or whatever kind of business you want to run." (Organization 9, 2022)

Indigenous women struggle with leveraging assets to secure financial loans. Often, Indigenous women bear the burden of financial hardship to start a business and

must make difficult choices, using money from the household budget or maxing out credit cards to secure supplies or training. This forces many women to hold a job while starting their business, often resulting in working off the books or as sole proprietors. As one Indigenous woman who participated in this study said:

"It's been like a really, like a huge learning curve for us trying to navigate, like, how to do our taxes, how to do books and we're still small, so we're, like, we're in the process of doing a GST number right now, but like things like that, that are just like, huge, like, they're so daunting." (Interview 22, 2023)

Participants identified assistance with grant development and budget creation as a service that would support business development and strengthen the Indigenous tourism sector in the North. Study participants also discussed creating a directory of financial and human resource experts whose services could be shared among women.

As many Indigenous Peoples in the North live on reserves, they do not own their own homes and therefore do not have access to traditional lending structures (Interview 11, 2022; Interview 17, 2023). Living on reserves reduces the amount of collateral that can be leveraged to secure financing and therefore excludes Indigenous Peoples from traditional bank loans and other funding structures. Despite the many available grants for Indigenous entrepreneurs in Canada, it is difficult to access funding. As some organizations noted:

"There's a lot of grants available for Indigenous tourism. I mean, money's not an issue, there's, you know, there's lots of resources, but if you have not a cent to put on the table for your equity, then there's nothing I can do. I can't work miracles." (Organization 6, 2022)

"You get a lot of fear when people are reaching out to the lenders for money for loans, as soon as you mention credit, you often get a dropped call right away, right? Because there's so much fear, there's such a stigma around it and I'm always telling people, I am like, money is new to our people." (Organization 11, 2023)

Personal finances are often used to fund businesses and many Indigenous women entrepreneurs operate as sole proprietors. Without a proper understanding of finance, this may lead to a large amount of interest being paid on debt or mismanagement of personal finances (Interviews 2, 2022). In addition, due to the Indian Act, it is difficult to operate a commercial property on-reserve. Properties are used for housing and in many communities, tribal council permission is required to begin an entrepreneurial enterprise on-reserve (Interview 9, 2022).

It is difficult for Indigenous women entrepreneurs in the North to have the training and skills required to manage the lending process, the granting process and the funds once granted. There is a need to increase financial literacy, but to do so in a way that responds to the challenges Indigenous women entrepreneurs in the North face.

Challenges of marketing, social media and pricing

Social platforms as avenues for self-publishing are integral to Indigenous women entrepreneurs in the North. Social media, specifically Facebook, Instagram and TikTok, provides Indigenous women entrepreneurs with unique tools to generate media through storytelling and video. Many Indigenous women in the North source their news and connect through social media. As one respondent identified:

"Social media has been a huge factor in my success, not just Instagram, but like TikTok and Facebook as well. And just sharing, I guess there's something about the content that I create that is able to reach a broader audience beyond my own people, which initially I thought it was my audience. But turns out, it's bigger than that." (Sharing Circle 5, 2023)

Online sales streams, including Shopify, Facebook and Amazon, increase opportunities for Indigenous women entrepreneurs to promote their products and services. Membership in Indigenous tourism marketing hubs and collaborations pave the way for additional public outreach and mainstream media support. Indigenous women identified the need for continuous training streams to support the adoption of online platforms. They discussed the need to stay abreast of new technology and emerging rules and regulations. They further acknowledged that adopting online sales platforms presents numerous challenges for Indigenous women entrepreneurs in the North (Interview 22, 2023).

Pricing products is also challenging when selling on platforms such as Amazon, where packaging expenses need to be minimal. Indigenous women bear the burden of margin loss in communities where sourcing packaging or products is not competitive. In addition, many Indigenous women entrepreneurs tend to underprice their products or services. There is a need for guidance on how to price products properly for the market, as well as to understand the value in the product.

It is also imperative to create training around storytelling and telling your authentic story. Tourism is about authenticity, and creating successful products is based on the ability to tell an authentic story. Programs such as the Originals by ITAC certify authentic Indigenous products. This concept is necessary to build an authentic Indigenous brand in tourism.

The need for mentorship

Access to Indigenous women mentors with firsthand experience and expertise in tourism helps Indigenous women in the North enrich their hard and soft business skills. I. Participants in the study identified the need to learn from elders, knowledge keepers, aunties and other community members to succeed in their businesses (4.2) Supportive networks that allow women the flexibility to access and receive support when needed are critical in developing culturally safe and responsive ecosystems that build confidence. One woman shared the importance and need for mentorship:

"Just to have someone who has traveled the road and kind of knows a little bit, especially if it's a tourism specific mentor, then they would know the challenges and hopefully be able to tell you some happy stories and some inspiring stories that will hopefully keep you motivated and encourage you to continue. But again, it's finding those mentors because we're all you know, everybody is so overwhelmed with work, and we're so geographically dispersed." (Sharing Circle 1, 2022)

To Indigenous women, mentorship is relational, emphasizing cultural autonomy rather than conforming to the hierarchical structure characteristic of Western mentor-protégé relationships. Grounded in Indigenous worldviews, mentorship strengthens Indigenous ways of knowing, restoring pathways to trade and commerce through the honoured transfer of past, present and future knowledge. One interviewee described her experience with a mentor:

"Just to be able to talk to people, like I could have stayed there for days, and just went back every day … because I've never met people that have everything in common. Not just the business, but as just women and mothers and being Indigenous." (Interview 21, 2023)

Women value the wisdom of peers and the flexibility of informal ecosystems offered in gathering places where they can test ideas, share opportunities, join casual conversations and share stories. Gathering in a walk-in, drop-in and culturally safe and secure environment supports

Indigenous women entrepreneurs in the North to overcome intersectional barriers encountered in starting and scaling their businesses. Establishing a foundation of trust and ensuring fair compensation for mentors requires the development of both formal and informal systems, and the training to ensure that mentors are equipped with the tools they need to maintain protocol, address emotional triggers and nurture a culturally safe environment.

Indigenous women entrepreneurs embrace the wisdom of their ancestors and are receptive to encouraging and accepting guidance from all the relationships. Establishing networks and informal ecosystems to advance their tourism businesses revitalizes cultural learning, traditions and values among peers, mentors and mentees.

Indigenous women draw strength from interconnected ecosystems informed by cyclical and generational knowledge. Restoring the importance of matriarchs in Indigenous culture and communities will also restore the balance of values and interconnections that guide Indigenous relationships with people, place and planet. Using Two-Eyed Seeing to innovate business models and support systems to align with the needs of Indigenous women in tourism will open a gateway to well-being and self-determination for Northern communities.

Confidence and mentorship were found to be deeply intertwined throughout the study. Women need to see themselves reflected in successful tourism businesses and require affirmation of their vision and aspirations.

Coordinating networks and empowering women to rise as leaders and matriarchs will reinforce the role of Indigenous women trailblazers on the road to reconciliation. As one Indigenous organization identified:

"There's this really strong cohort … and they mentor the other younger up-and-coming. Some of our women entrepreneurs don't have a relationship with their First Nation. So their like self-identification and self-determination is like happening before our very eyes while they're starting their business." (Organization 4, 2022)

Mentorship support is particularly impactful for Indigenous women entrepreneurs in the northern context. Organizations working with Indigenous women should encourage confidence-building initiatives to dispel imposter syndrome and enable them to tap into their innovation and strength. As one allied organization identified:

"I see what's working with Indigenous women: confidence. Confidence in what to pay themselves, I have to work so hard with these women on that. And it's funny because I can work with a male Indigenous entrepreneur and they don't question themselves one bit on what to quote for what they're going to charge hourly fees for consultation, anything. But women, they're all over the place." (Organization 11, 2023)

Mentorship does not have to be formal and can come in the form of informal gatherings and sharing through events such as beading or sewing workshops. In addition, mentorship can be built into funding so that it is more purposeful.
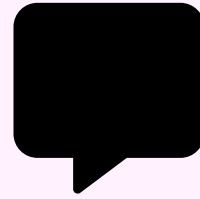
"The Indigenous women operators that we work with, like they are powerhouses, and some of them do not take no for an answer. They are so bold, sassy, and loud, and funny."
(Organization 4, 2022)

Asset-oriented solutions proposed by Indigenous women entrepreneurs and organizations

"The Indigenous women operators that we work with, like they are powerhouses, and some of them do not take no for an answer. They are so bold, sassy, and loud, and funny." (Organization 4, 2022)

Entrepreneurial Indigenous women in the North are redefining tourism by expanding conventional boundaries and dispelling preconceived notions of the sector through authentic offerings and the elevation of Indigenous worldviews. Integrating past, present and future realities into experiences that educate visitors, governments and allies on Indigenous tourism's connection

with improving the well-being of people, place and the planet, they are restoring self-determination through social innovation and rejuvenating age-old Indigenous traditions and practices.

The definition of success among Indigenous women who participated in this study is based on communal success. Indigenous women measure the health and well-being of communities and the planet as indicators of their success. Viewing success through this lens places value on the equitable distribution of wealth and the concept of continuity or sustainability, as opposed to personal wealth accumulation and surplus acquisition dominant in Western capitalistic systems.

"So for many Indigenous women entrepreneurs, they have more than one goal of just making money. It's, you know, it's holistic. They're telling a story; they're healing; they're contributing to their communities—there's always so much more." (Sharing Circle 4, 2023)

Through Indigenous tourism, women are healing, drawing strength from one another and from all their relations, and sharing their stories of hope. When respondents were asked why they do what they do, the answer is always to empower their culture and create a better future for their family, community, planet and generations yet to come. When asked what success looks like, the overwhelming response is to have enough money to live a good life and give back to their community, while preserving their land, habitat and wildlife for future generations.
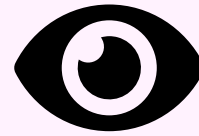
"So for many Indigenous women entrepreneurs, they have more than one goal of just making money. It's, you know, it's holistic. They're telling a story; they're healing; they're contributing to their communities—there's always so much more." (Sharing Circle 4, 2023)

Sustainable prosperity and capitalistic success are vastly different concepts within Indigenous and Western worldviews. Indigenous worldviews seek and steward practices that support sustainable well-being, where humans do not claim hierarchy over other living or spiritual beings. Therefore, the following recommendations seek to engage Indigenous women entrepreneurs through training and skills development that meet their unique needs and challenges.

Culturally aligned programming

There are many training and skills development programs available to Indigenous women entrepreneurs. However, these are not always culturally aligned or valuable to Indigenous women entrepreneurs

in the North. Dedicated investment in Indigenous-led tourism and development programs that meet the unique needs of Indigenous women will increase engagement and completion rates and lead to sustainable livelihoods and enhanced well-being in the North. As one organization identified:

Having programs that are Indigenous-focused and incorporate Indigenous ways of knowing is imperative to the success of any training or skills-based programs. One organization interviewed expressed the importance of customizing training programs due to the challenges that are faced in the

North. There is a need to create programs that can be personalized, and organizations need to be open to continue to grow and give operators, entrepreneurs and artists confidence to continue to grow and build their business (Organization 4, 2022). It is imperative that training programs do not operate with a fixed agenda and that the people who are taking the programs are connected, motivated and empowered (Organization 9, 2022). Programs that are flexible and offer in-person assistance and hands-on support are necessary for success in a northern context.

Several organizations that operate in the North provide hands-on support through an entrepreneur-in-residence or someone in the community who can assist them in developing their business (Organization 11, 2023). This has been established by highly successful Indigenous incubator programs that are developed and implemented in the North. These organizations have ensured that support includes flexibility in training, understanding how to foster confidence and innovation, incorporating lifestyle factors and stresses, and giving grace during times of need. These elements have ensured a different kind of training and skills-based development that has led to the incubation of very successful Indigenous-based businesses.

Indigenous-led organizations, working in alignment with other Indigenous or allied organizations, will create a more cohesive overarching strategy for Indigenous women entrepreneurs, reducing duplication and frustration while enhancing value and skills development.

There is also a need for integration with elders, knowledge keepers, aunties and other community leaders to act as mentors and be involved in developing and implementing training programs. Building capacity through Indigenous-led and informed trainers, who have graduated from the program and are equipped to conduct training, has been proven to be beneficial in successful programs in the North.

Providing the supports needed to participate in programs

The lack of coordinated or connected services in the North has led to the duplication of training. There is also limited access to wraparound supports, including child and elder care, or programs designed to meet the holistic needs of Indigenous women. Many women do not have the ability to attend training in person away from the home, as there is a lack of available child and elder care. Funding for training is usually only for the person themselves; therefore, care becomes an out-of-pocket expense or is entirely unavailable. In addition, entrepreneurs in the North are unable to focus on business development, networking, building partnerships, and offering experiences or products, when their safety and well-being are not protected. As one organization expressed, "If a community is challenged with mental health supports, or even having access to a doctor or health care facilities, like that will impact everything regarding their business and their ability to participate and be there." (Organization 3, 2022)

In addition, it must be recognized that there are cultural norms in Indigenous communities that must be incorporated into the development of training programs. Understanding that there is not only child and elder care, but also that a community takes time off for a difficult birth or death, potlatch or other community needs must be integrated (Organization 3, 2022). Therefore, it is recommended to incorporate support for child and elderly care, mental and physical health, and to understand the need to pivot in training if required.

Incorporation of social-emotional skills in programming

There is a need to teach Indigenous women entrepreneurs not only hard skills, but also skills like self-care, time management and confidence-building to combat the stresses of daily life.

"The concept of self-care, time management, of getting the help you need, the support you need, emotionally, physically, mentally, spiritually, to ready yourself for a life of entrepreneurship; you know, as somebody who is an entrepreneur myself, in the past, I look back now and think that probably, it would have been really key for women." (Organization 12, 2023)

Indigenous women entrepreneurs in the North are often exhausted and overwhelmed, having to wear many hats in their business and daily. It is imperative to focus not only on the skills required for a successful business, but also on the ability to delegate, seek support and achieve work-life balance. Participants see a need for training to

include how to incorporate a work-life balance while being an entrepreneur.

Indigenous women in tourism predominantly use their businesses to drive social change, creating value and ventures that benefit their community. Relying on knowledge passed down through generations and the health of their lands, they preserve the integrity and continuity of local resources for future generations to steward and pass down.

Indigenous women entrepreneurs often strive to advance local development by establishing companies prioritizing transformational objectives, including those centred around community and well-being. This is very true among the Indigenous women entrepreneurs who participated in this study. Indigenous women entrepreneurs in tourism invest in their communities and this should be incorporated into training for business development. Understanding their purpose and how to tell their story should be incorporated into business planning development (Organization 3, 2022; Organization 13, 2023). This will also lead to a further sense of confidence as they believe in their product or service, and it aligns with their personal values.

Foster capacity building through financial literacy

Accessing the financial support required to start and sustain an Indigenous women owned tourism business is complex. It requires providers to understand the impact of the Indian Act on Indigenous women and the resulting loss of property, increase in poverty and intergenerational trauma.

Women entrepreneurs face a steeper climb to gain access to resources. Indigenous entrepreneurs, particularly women, have fewer networks than non-Indigenous entrepreneurs, negatively affecting their ability to access formal financial service providers.[66, 67] Understanding the challenges related to financial literacy is important. However, it is difficult for Indigenous women entrepreneurs in the North to have the training and skills required to manage the lending process, the granting process and the funds once granted. Financial training, bookkeeping, and general management of finances, taxes and accounting are essential but need to be developed in a way that responds to the challenges Indigenous women in the North face (Organization 7, 2022). Financial literacy, however, can be developed through mentorship and innovative ways of teaching. One organization indicated that anyone who applies for their programming gets two years of industry mentorship upon disbursement of their loan. The loans themselves are unsecured, but they mitigate the risk of lending by offering two years of mentorship (Organization 11, 2023). There is a need for innovative mechanisms to ensure that funding is supported financially, but also through mentorship to know how to leverage the funding and what to do when it runs out.

Create a connected system of training and support, including navigation

Connectivity in the North is often nonexistent, unable to be sustained or interrupted, whether through informal and formal networks, ecosystems, or access to

the Internet and technology. Additionally, many women lack the time or technical skills to navigate networks and search for programming and funding opportunities that meet their needs. Women are unable to locate and access these opportunities in a timely manner without access to a systems navigator, referral system or updated directory that identifies opportunities. Allied and Indigenous organizations have identified that many programs lack mentorship or adequate support systems. This has led to a high rate of failure, which has a negative impact on the participants, who see this as their fault. The programs do not have built-in support to assist them to completion (Organization 14, 2023).

Funding and training opportunities should be coordinated. The system does not currently have the cohesion of concentrated effort and shared goals among funding organizations. All training organizations should unify their efforts and create a streamlined navigation guide (Organization 2, 2022). Currently, there is duplicative programming with similar content and no alignment. Several other Indigenous-based organizations have emphasized the importance of providers and Indigenous entrepreneurs working together and co-developing programs (Organization 4, 2022).

Service providers and organizations must respect the concept of Indigenous-led or Indigenous-informed service delivery and apply it to developing and reviewing programming. Providers must offer programming in culturally safe spaces, while using diverse or blended communication channels to provide services and receive input, feedback and evaluation. The absence of informal and formal ecosystems, coordinated training and wraparound supports complicates access to programming and compromises the development of sustainable livelihoods in Indigenous tourism.

"I read the Executive Summary and the Call to Action and immediately my sense of being felt a connection to all that was outlined as you captured our frustrations, challenges, concerns because you really listened to the grassroot Indigenous women of the North, and you gave us HOPE with your Call to Action. I am sure all women of the North are anxiously waiting to read the full report and to partake & engage in other programs or sessions to create a positive, healthy, satisfying, holistic environment for all women tourism entrepreneurs." (Indigenous women entrepreneur, personal communication, 2023).

Conclusions and Recommendations

The following recommendations have been co-created by researchers and research participants to identify elements that need to be incorporated into skills-based programming and business development.

Invest in capacity building

Significant capital investment in capacity-building initiatives within and across Northern communities must have Indigenous oversight. This study identifies bottlenecks and barriers to access preventing Indigenous women from participating in Western business and skill development models.

> Create program linkages to synchronize services. Connect program providers to discuss challenges and opportunities and coordinate offerings to reduce the duplication of services and increase program completion rates.

> Create a catalogue of programs aligned with Indigenous women's identity and tourism business goals. Identify the services and skills each program provides to ensure the appropriate inventory of accessible programming is available to meet the needs of Indigenous women in the North.

> Nurture a responsive ecosystem to streamline and assist women in accessing programs. Design a systems navigation model that helps women access the right support at the right time.

> Ensure that systems navigation includes access to wraparound supports, including child and elder care, funding and other supports.

Specifically:

Invest in Indigenous-designed training programs, business incubators and ecosystems within the community to safeguard and sustain the livelihoods of Indigenous women in the North. Assign a dedicated Indigenous systems navigator (guide) to each community to assist women in identifying and applying for business development and financial resources.

> Create a train-the-trainer network so women can access one-to-one in-person support or coaching on a flexible schedule. Reward coaches and mentors for their contributions.

> Establish standardized honorariums for best practice trainers and mentors to ensure women's time is honoured, respected and compensated.

> Ensure training is offered through diverse channels that include online, in-person or hybrid delivery supported through mentorship or group facilitation.

> Provide wraparound supports that reduce barriers to access.

Empower Indigenous women

Indigenous women entrepreneurs in the North are frustrated, believing their needs and opinions are not respected or validated by the organizations assigned or funded to serve them. Confidence-building activities and investment in the development of soft skills will help women address these frustrations as they build the confidence needed to have their voices heard and concerns met.

> Create barrier-free entry to online and physical support communities through varied communication channels that include telephone, in-person meetings and online meeting rooms.

> Invest in shared maker and co-workspaces, both in and outdoors.

> Ensure that shared spaces are emotionally, culturally and physically safe havens for women to work away from household demands and day-to-day stresses.

> Ensure that honorariums and per-diems offset the financial burden of participation.

> Compensate knowledge keepers, mentors and elders competitively and respectfully for their services.

Specifically:

Nurture a culture of support that honours Indigenous ways of knowing, learning and sharing knowledge by adopting Two-Eyed Seeing.

> Encourage accommodation and respect for the everyday burdens on women, such as meal preparation, childcare and primary employment. Programming on a 9-to-5 Western work schedule will not meet the needs of Indigenous women in the North.

> Create dedicated training programs offered in the local language. Create oral support for tasks such as developing a business plan, completing an application and other technical documents.

> Incorporate supporting networks into program design to better recognize the importance of familial connections and Indigenous relationships with the community (birth, funeral, natural disaster) so women are not penalized for taking time off training for these occurrences.

> Create a value system that places collaboration and cooperation over competition. Indigenous people sometimes engage in competitive behaviours that contribute to lateral disrespect and negativity.

Oversight of entrepreneurial knowledge and training through a hub-and-spoke model

> Invest in supporting in-person, in-community training. Acknowledge that there is a place for online learning by developing hybrid models in Northern Indigenous communities that ensure the transfer of culture and knowledge with on-the-ground support if needed.

> Ensure that Indigenous-serving organizations employ a dedicated Indigenous person familiar with the culture of the community they serve and who speaks or understands the language to assist in training, skills development and alignment.

> Ensure women are equitably compensated for their time and services, that elders are gifted and respected for their knowledge and expertise, and that Indigenous protocols are observed in all activities.

Specifically:

> 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. Increase the accountability of organizations and participants by applying Two-Eyed Seeing to balance Indigenous and Western worldviews into training and curriculum ensuring program execution aligns with participant and funder expectations and deliverables.

> Ensure that programs are evaluated by users and peer-reviewed for organizational effectiveness in delivering culturally respectful programming offered through a coordinated and responsive system.

> Ensure that programs are connected to cultural navigators, elders and ecosystems that offer wraparound supports, including cultural interventions for trauma and triggers.

> Ensure that elders, knowledge keepers and cultural guides are equitably compensated for their services and where possible, women receive financial assistance to accommodate training.

Concluding remarks

Indigenous-led research influences Western change management by providing the guiding principles for systems change and allowing for the insertion of processes that disrupt or adjust the current state of research engagement and program delivery.

The recommendations arising from the Northern WE in Tourism study are intended to be used synergistically and with the oversight of Two-Eyed Seeing to identify and improve pathways to sustainable livelihoods in tourism for the entrepreneurial Indigenous women who call the North home.

Connecting Indigenous women to the resources they need to build sustainable livelihoods in tourism is a gateway to self-determination and reconciliation. Yet Indigenous women in the North face

significant and compound barriers that prevent them from accessing the support they need to succeed in starting, sustaining and scaling their businesses.

The absence of assets to leverage for financial support prevents women from accessing conventional funding streams, forcing them to use household money and sometimes placing families at risk. Additionally, interrupted Internet, infrastructure deficits and technology gaps compounded by the absence of coordinated resources or ecosystems further alienate Indigenous women from accessing support in a timely or impactful manner.

Addressing the intergenerational trauma of colonization must include decolonizing the systems that have permeated the concept of Western superiority over Indigenous knowledge and remain entrenched in education, business and financial models designed to create imbalance through power. We can no longer divert conversations on systemic issues by celebrating the "resilience" of Indigenous women who, through strength and determination, continue to endure and overcome the consequences of their resistance to assimilation.

While systemic change is the ultimate goal of creating pathways to sustainable livelihoods, a continuum of change that connects Indigenous women entrepreneurs and their communities to the social determinants of health through "systems change" offers a solid return on social and economic investment. Presenting Indigenous tourism as a gateway to entrepreneurship for Indigenous women positions it as a catalyst capable of influencing societal behaviour on a broader scale.

Often lacking Western educational requirements, business experience or associated skill sets, Indigenous women entrepreneurs experience systemic barriers and endure emotional triggers in accessing support or transferring knowledge to non-Indigenous entities. Indigenous women entrepreneurs in Canada's North face emotional obstacles and associated soft and hard skill gaps that have been systematically constructed and perpetrated through poverty, leaving them vulnerable to events caused by climate change and the COVID-19 pandemic—yet they persevere and continue to elevate themselves and their communities.

Indigenous entrepreneurship often moves beyond financial benefits, private profits and individual gains to focus on contributing to local, sustainable development, maintaining and promoting Indigenous culture and traditions, and protecting the environment.[68,69] Placing the well-being of people, place and the planet above profit requires coordinating investment and resources to create a "social bottom line" when prioritizing the creation of sustainable livelihoods for Indigenous women in Canada's North in tourism. Collectively, through co-creation, this research has heard what the women in the North need to realize their entrepreneurial skills. Further, to lift their voices and encourage systemic change, this paper shares 10 calls to action that should be considered for immediate implementation.

Northern WE in Tourism: 10-point call to action

We call upon all levels of government, financial institutions, and corporate and citizen allies to end the exclusion of Indigenous women entrepreneurs seeking financial resources to build a sustainable livelihood in tourism.

We call upon all service providers to reconcile Western biases embedded in training programs and to provide culturally safe and seamless access to programming to Indigenous women entrepreneurs.

We call upon all levels of government, Indigenous communities, bands and tribal councils for significant and sustainable investment into developing Indigenous-led training and ecosystems that support tourism business development for Indigenous women.

We call for all levels of government and corporate citizens to reduce infrastructure deficits by investing in the provision of year-round services and facilities serving northern Indigenous communities.

We call for national and global support of Indigenous tourism initiatives that steward the land and preserve the planet's well-being through the inclusion of Indigenous ways of knowing and traditional land practices.

We call upon all funders, philanthropists, granters and levels of government to support the adoption of a social return on development to measure the contribution and benefit of Indigenous tourism and Indigenous women entrepreneurs to economic and social development in the North.

We call for investments to create the conditions for Indigenous women entrepreneurs in tourism to align with Canada's commitment to support the United Nations' Declaration of the Rights of Indigenous Peoples and to ensure that there is "nothing about us without us."

We call for investments in Indigenous tourism to align with the United Nations sustainable development goals.

We call for Indigenous tourism and Indigenous women entrepreneurs in the North not to be categorized and assimilated into Western tourism models.

We call for investment in the creation of a place-based framework to measure the social return on investment that ensures Indigenous women entrepreneurs have agency in determining the effectiveness of programming.

The recommendations and calls to action resulting from this study are outcomes of research using Indigenous methods grounded in Indigenous ways of knowing and being. They underpin a change in how we must conduct and manage research and collect data in the North.

Appendix A: Key Terms

1. Specific to this study, women include Indigenous Peoples of First Nation, Métis or Inuit descent, and those who provide community-supported evidence of their self-identification. We are inclusive of women, encompassing all members of the lesbian, gay, bisexual, transgender, questioning, intersex, asexual and two-spirit (2SLGBTQ+) communities. Our use of the term women includes women, trans women, two spirit, genderqueer, gender-fluid and non-binary folks.

2. The study includes two-spirit, a translation of the Anishinaabemowin term niizh manidoowag, which refers to a person who embodies both a masculine and feminine spirit.[70] Activist Albert McLeod developed the term in 1990 to broadly reference Indigenous Peoples in the lesbian, gay, bisexual, transgender and queer (2SLGBTQ+) community.[71] Some Indigenous Peoples use two-spirit to describe their gender, sexual and spiritual identity.[72]

3 Indigenous tourism encompasses a business majority-owned, operated or controlled by First Nation, Métis or Inuit peoples that can demonstrate a connection and responsibility to the local Indigenous community and traditional territory where the operation resides.[73]

4. Colonization: "The policy or practice of acquiring full or partial political control of another country, occupying it with settlers, and exploiting it economically."[74]

5. Systemic bias, also called institutional bias and related to structural discrimination, is the inherent tendency of a process to support specific outcomes. The term generally refers to human systems such as institutions. Structural bias, in turn, has been defined more specifically in reference to racial inequities as "the normalized and legitimized range of policies, practices and attitudes that routinely produce cumulative and chronic adverse outcomes for minority populations."[75]

6. Institutional bias: systems and processes in place in an institution that include and exclude others. Biases are perpetuated both by long-standing policies—written and unwritten—and by the personal biases of the individuals that make up an organization that result in a collective impact. Those in positions of privilege may be unaware of the bias that exists in a system. Two main types of institutionalized bias are institutional racism and institutional sexism.[76]

Appendix B: Survey Results

On a scale of 1 to 5, please identify the importance of accessing the following skills and resources to sustain or grow your business (1 = least important, 5 = most important; n=27).

Reliable Internet	4.62
Finding and accessing funding opportunities	4.42
Mentorship	4.31
Financial management and contingency planning	4.28
Supply and shipping costs; how to move product affordably	4.23
Marketing, knowing where and how to present my business	4.23
Access to formal networking channels	4.2
Learning from elders, knowledge keepers, aunties and other community leaders	4.2
Technology	4.19
Access to training	4.19
Developing and executing a business plan	4.08
Human resources, including health benefits, wellness support and retirement	4.08
Access to informal networking channels	3.92

On a scale from 1 to 5 (1 = least difficult, 5 = most difficult) please rate how easy it is to access the following skills and resources (n=26).

Technology	3.61
Access to training	3.5
Access to formal networking channels	3.46
Human resources, including health benefits, wellness support and retirement	3.46
Mentorship	3.44
Finding and accessing funding opportunities	3.36
Supply and shipping costs, how to move product affordably	3.3
Financial management and contingency planning	3.3
Developing and executing a business plan	3.16
Access to informal networking channels	3.13
Marketing, knowing where and how to present my business	3.09
Learning from elders, knowledge keepers, aunties and other community leaders	3.08
Reliable Internet	2.83

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