

INDIGENOUS WOMEN ENTREPRENEURS IN CANADA

Summary of National Survey Findings



NACCA



July 2020
Prepared by: Helen Bobiwash
FCPA, FCMA, CAFM



TABLE OF CONTENTS

Section 1: Executive Summary	1
Section 2: Background	2
2.1 National Aboriginal Capital Corporations Association	2
2.2 Indigenous Women Entrepreneurship Project	2
Section 3: Overview of the Survey Instrument	5
3.1 Survey Purpose	5
3.2 Survey Instrument and Collection	5
3.3 Survey Completion, Sample Size and Data Validity	6
3.4 Survey Limitations	6
Section 4: Summary of Survey Findings	7
4.1 About the Respondents	7
4.2 About Their Businesses	7
4.3 Entrepreneurial Supports	10
Section 5: Observations & Recommendations	12
5.1 Key Observations	12
5.2 Recommendations	12
Section 6: Survey Findings	14
6.1 About the Respondents	14
6.2 About Their Business	16
6.3 Support from an Aboriginal Financial Institution	25
6.4 Entrepreneurial Supports	26
6.5 Regional Considerations	36
Section 7: Conclusion	39

Acknowledgments

The National Aboriginal Capital Corporations Association would like to acknowledge and thank the Women Entrepreneurship Strategy Ecosystem Fund administered by the Federal Economic Development Agency for Southern Ontario for providing the funding that made this research possible.

Gratitude is extended to the Indigenous women entrepreneurs who invested their time and thoughts into completing the survey and providing their direction on needed supports. Gratitude is also extended to the following individuals for sitting on the Indigenous Women Entrepreneurship Working group and providing invaluable input that enriched this study.

Indigenous Women Entrepreneurship Working Group

Rob Rollingson

Indian Business Corporation
Alberta

Narinder Singh

Indian Business Corporation
Alberta

Carol Johnston

Southeast Resource Development
Council Corporation
Manitoba

Elaine Chambers

Däna Näye Ventures
Yukon

Arlene Blanchard-White

Ulnooweg Development Corporation
Nova Scotia

Matt Tapper

Ulnooweg Development Corporation
Nova Scotia

Pam Larson

Clarence Campeau Development Fund
Saskatchewan

Monica Brunet

Clarence Campeau Development Fund
Saskatchewan

Al Little

Nuu-Cha-Nulth Economic
Development Corporation
British Columbia

Robin Wozney

First Peoples Economic Growth Fund
Manitoba

Ian Cramer

First Peoples Economic Growth Fund
Manitoba

Tiffany Monkman

First Peoples Economic Growth Fund
Manitoba

National Aboriginal Capital Corporations Association

Magnolia Perron

Indigenous Women and
Youth Program Officer

Gerry Huebner

Chief Strategy Officer

Helen Bobiwash

FCPA, FCMA, CAFM

1 EXECUTIVE SUMMARY

The National Aboriginal Capital Corporations Association (NACCA) works with a network of Aboriginal Financial Institutions (AFIs) across Canada to stimulate economic growth for First Nations, Métis and Inuit people. Inequities have been found in the access of programs and services by Indigenous women entrepreneurs and Indigenous men entrepreneurs. Among the network of 59 AFIs:

- only 4 of the 59 AFIs have some form of supports in place to specifically support Indigenous women;
- 22% of the businesses supported through the AFI network are led by Indigenous women; and
- 17% of AFI loan proceeds are going to businesses led by Indigenous women.

It is important for NACCA and the AFI network to invest in Indigenous women entrepreneurship and provide the tools and supports to address the inequities for the following reasons:

1. Indigenous women entrepreneurs are a key segment of the AFI market. It is prudent for AFIs to diversify their investment portfolios by increasing the number of Indigenous women entrepreneurs to whom they are lending.
2. Indigenous women entrepreneurs generate wealth, create job, training and education opportunities, and become role models within the local communities.
3. It demonstrates their commitment, as Indigenous organizations, to respond to the calls to action by the Truth and Reconciliation Commission (TRC) and the National Inquiry into Murder and Missing Indigenous Women and Girls (MMIWG).

In 2019, NACCA launched an Indigenous women entrepreneurship initiative to increase the number of Indigenous women engaging in entrepreneurship and business development in Canada. This National Indigenous Women Entrepreneurship Survey is the 2nd step in the initiative. The 1st step is the literature review, which can be found in Indigenous Women Entrepreneurs in Canada, Summary of Literature Review Report.

The research will inform the development of the following tools and resources for Indigenous women entrepreneurs:

- self-assessment quiz for Indigenous women entrepreneurs
- business planning guide for Indigenous women entrepreneurs
- microbusiness planning guide
- financial literacy workbook for Indigenous women entrepreneurs
- AFI workshop for Indigenous women entrepreneurs



2 BACKGROUND

2.1 National Aboriginal Capital Corporations Association

The National Aboriginal Capital Corporations Association (NACCA) is a Canada-wide network of Aboriginal Financial Institutions (AFIs) dedicated to stimulating economic growth for First Nations, Métis and Inuit people by promoting and underwriting Indigenous business development. NACCA has a 20-year history in developing the capacity of its AFI members. Its mission is “to serve as the voice of Aboriginal Financial Institutions and as a national advocate for Aboriginal business development”.

The AFI network is dedicated to meeting the developmental lending needs of Indigenous entrepreneurs and communities. Within the continuum of lenders that provide loans to Indigenous entrepreneurs and businesses, AFIs are unique for their grassroots connections with the communities they serve. With over 45,000 loans totalling over \$2.6 billion, the AFI network plays a critical role in the Indigenous entrepreneurship ecosystem by filling the financing gaps that Indigenous entrepreneurs continue to face. In addition to loans, clients can access supports such as non-repayable contributions, management consulting, training and business support and aftercare services. NACCA serves the network by advocating on behalf of its members, and by providing them with capacity development, capital and program funding.

2.2 Indigenous Women Entrepreneurship Project

Entrepreneurship is a promising pathway for Indigenous women to enrich their lives, strengthen their families and participate in the development of their communities. Entrepreneurship is an opportunity to raise their family’s quality of life.

Indigenous people overcome significant barriers to achieving success in business development, including:

- *Indian Act* legislation that impedes business development on reserve
- inability to qualify for a loan from mainstream financial institutions due to lack of collateral/equity
- lack of credit history
- lack of education
- limited access to markets in rural and remote areas

Indigenous women face additional challenges to pursuing entrepreneurship. These include:

- lack of financial resources or assets to start/expand a business
- lack of financial literacy
- lack of personal confidence
- lack of awareness of resources and opportunities available in their communities
- lack of programs/support specifically targeting Indigenous women
- inability to work full time in their business
- systemic barriers to accessing male-dominated fields

AFIs are a critical part of the Indigenous entrepreneurship ecosystem. However, there are inequities in the AFI services provided to Indigenous women in Canada. This is evidenced by the following:

- only 4 of the 59 AFIs have some form of supports in place to specifically support Indigenous women;
- 22% of the businesses supported through the AFI network are led by Indigenous women; and
- 17% of AFI loan proceeds are going to businesses led by Indigenous women.

In the last 5 years, two important inquiries into the experiences of Indigenous people in Canada were concluded. Over 6 years, the Truth and Reconciliation Commission (TRC) listened to the experiences of residential school survivors to create a historical account of the residential schools, help people heal and encourage reconciliation between Indigenous and non-Indigenous people in Canada. Over 2 years, the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) listened to families’ stories and gathered testimony from knowledge keepers and experts to examine the systemic causes of violence against Indigenous women and girls. The TRC released its reports in 2015. The National Inquiry into MMIWG released its report in 2019. Both reports issued calls to action pertaining to equitable access to economic

opportunities by Indigenous women. The TRC issued Call to Action #92, Business and Reconciliation, to “ensure that Aboriginal peoples have equitable access to jobs, training, and education opportunities in the corporate sector...” The National Inquiry into MMIWG issued Call #4.2 for all “governments to recognize Indigenous Peoples’ right to self-determination in the pursuit of economic social development. All governments must support and resource economic and social progress and development on an equitable basis...”

It is important for NACCA and the AFI network to invest in Indigenous women entrepreneurship and provide the tools and supports to address the inequities for the following reasons:

1. Indigenous women entrepreneurs are a key segment of the AFI market. It is prudent for AFIs to diversify their investment portfolios by increasing the number of Indigenous women entrepreneurs to whom they are lending.
2. Indigenous women entrepreneurs generate wealth, create job, training and education opportunities, and become role models within the local communities.
3. It demonstrates NACCAs and the AFI networks’ commitment, as Indigenous organizations, to respond to the calls to action by the TRC and National Inquiry into MMIWG.

In 2019, NACCA launched an Indigenous women entrepreneurship initiative aimed at increasing the number of Indigenous women engaging in entrepreneurship and business development in Canada. The project involves:

1. Developing capacity at NACCA headquarters to provide leadership in Indigenous women’s entrepreneurship.
2. Developing tools and supports for Indigenous women to undertake entrepreneurship or build or grow a business.
3. Increasing capacity of AFIs to support the needs of Indigenous women entrepreneurs.

NACCA is implementing the initiative under the guidance of a working group comprised of AFI representatives from across Canada. Their experience working with Indigenous women entrepreneurs is valued in providing direction toward achieving initiative outcomes.

NACCA, in partnership with the AFI network across Canada, commissioned the National Indigenous Women Entrepreneurship Survey to gain a deeper understanding of the experiences of Indigenous women entrepreneurs and determine how to support their business participation. The survey is a secondary step in examining the needs of Indigenous women entrepreneurs. The 1st step was a literature review, which supports the survey results. The research findings will be used to increase capacity and develop resources to meet the goals of the initiative.

Key survey findings include the following:

- Most respondents were between the ages of 40 and 60, of First Nation ancestry, and resided off territory in an urban setting with varying responsibilities.
- A majority of respondents used their own savings to start their businesses. They overcame the challenges of accessing financing, balancing family and business and a lack of business training. They are primarily motivated by greater freedom and flexibility, pursuing a passion to create product or service as well as economic independence.
- 43% of respondents indicated that they received support from an AFI. Almost all expressed that they valued the AFI support.
- Top supports identified by respondents to help Indigenous women entrepreneurs were grant/contribution funding, training in business financing, record and bookkeeping, payroll obligations and remittances, and handling conflicts, a business planning workbook, networking with Indigenous women entrepreneurs, bookkeeping support and childcare.

Key observations from the survey results include the following:

- 115 Indigenous women entrepreneurs invested their time in sharing their experiences and recommendations.

- NACCA can achieve its vision of, “Promoting thriving, prosperous, Aboriginal businesses with equitable access to capital and care” by enabling Indigenous women in their entrepreneurship endeavours.

Key recommendations provided to NACCA and the AFIs include the following:

- Organizational
 - Recognize, celebrate and share the success of Indigenous women entrepreneurs nationally.
 - Establish a strategic objective aimed at increasing the number of Indigenous women entrepreneurs in Canada.
 - Increase representation by Indigenous women, within the organization, to demonstrate leadership in enabling Indigenous women entrepreneurs.

- Utilize information systems and develop a specific framework to measure and report on the impact of Indigenous women entrepreneurs.
- Assess policies and operations to ensure that they do not impede Indigenous women entrepreneurship and restrict the future goals of NACCA.
- Undertake the National Indigenous Women Entrepreneurship Survey, regularly, to enrich the data gathered in this survey.
- Enabling Factors
 - Adequately invest in new and existing initiatives, on a long-term basis, for Indigenous women entrepreneurs.

- Support the delivery of training to Indigenous women entrepreneurs by recognizing family responsibilities and providing childcare, and scheduling activities during the school day. Host training within communities and/or provide transportation, when possible. Explore the delivery of online training.
- Reach out to funding partners and corporate Canada for added financial resources needed to enhance enabling factors for Indigenous women entrepreneurs.



3 OVERVIEW OF THE SURVEY INSTRUMENT

3.1 Survey Purpose

NACCA, in partnership with the network of AFIs across Canada, commissioned a national survey of Indigenous women entrepreneurs in Canada. The purpose of the survey was to gain a deeper understanding of the experiences of Indigenous women entrepreneurs and hear their opinions on what could best support their business participation.

3.2 Survey Instrument and Collection

The survey instrument was co-designed by Helen Bobiwash, FCPA, FCMA and NACCA. Questions were developed based on a preliminary scan conducted for the literature review.

The survey instrument consisted of 36 questions presented in the following format:

- Privacy
- About the Entrepreneur
- About their Business
- Support from an Aboriginal Financial Institution
- Entrepreneurial Supports
- Additional Information

Survey collection was conducted, virtually, using popular survey software. The survey was open from January 17 to February 18, 2020. It was available in both English and French. Survey links were disseminated through the AFI network and other NACCA partners. The option was available for respondents to complete the survey over the telephone.

3.3 Survey Completion, Sample Size and Data Validity

In total, there were 115 survey respondents. Of this, 1 declined to have their input shared and the remaining 114 completed the survey to the best of their ability. On average, it took respondents just over 13 minutes to complete the survey.

The Project Team set a goal of 200 completed surveys. Although not met, the high quality of data provided will be of great value to NACCA moving forward.

The 2016 Census reported that there are approximately 22,245 Indigenous women entrepreneurs in Canada. Therefore, 115 completed surveys represent a national sample size of 0.51%. Using a statistical sampling calculator, the sample size achieved results in data which is 9.12% accurate (confidence level) with a plus or minus of 9.10% (confidence interval).

3.4 Survey Limitations

There are limitations associated with the methodology used to complete the study. The findings must be assessed in terms of the limitations described below:

- The survey period was limited to 1 month spanning January and February. Many seasonal businesses are closed at this time.
- The survey was online which excludes participation by those who are uncomfortable using computers or those without Internet access.

- Reliance on NACCA and AFI networks enabled connections to established businesses that have used AFI services. However, there was no reliable method to connect to those interested in entrepreneurship, those who have not used AFIs or those who have ceased their business endeavours.
- British Columbia, Newfoundland/Labrador, and Ontario were geographic areas with higher response. The provinces of Prince Edward Island, Yukon and Northwest Territories were not represented.
- Indigenous group participation was primarily First Nation. Few responses were Inuit.
- Participation by residence was skewed to off-territory and urban settings.
- Life cycle of respondents was 40–60 years of age. There was little participation by respondents who were 26 years of age or younger and 60+.
- Gender was defined as male/female. No recognition was given to gender identity and non-binary gender identities. The Indigenous community recognizes the role of two-spirited people, many who are creative and entrepreneurial. The survey did not make provisions for this.

4 SUMMARY OF FINDINGS

4.1 About the Respondents

A majority of respondents were between the ages of 40 and 60, of First Nation ancestry, resided off territory in an urban setting with varying family responsibilities.

LEGEND

Coastal	British Columbia
Plains	Saskatchewan, Alberta
Woodlands	Quebec, Ontario, Manitoba
People of the Dawn	Newfoundland, Nova Scotia, New Brunswick

Age Group: A majority, or 58%, of respondents were between the ages of 40 – 60, 30% between the ages of 26 – 40, 10% over the age of 60 and the remaining 2% between the ages of 18 and 26.

Indigenous Ancestry: A majority, or 71%, of respondents identified as First Nation, 20% identified as Métis, 10% identified as non-Status, 3% identified as Inuit and the remaining 2% indicated they were non-Aboriginal. In the Plains region, the majority of respondents were Métis. Inuit respondents were only based in the Coastal and People of the Dawn regions.

Place of Residence: A majority, or 75%, of respondents lived outside an Indigenous community, 20% lived in a First Nation community, 4% in an Inuit community and the remaining 2% in a Métis community. Only a small portion of respondents in the Coastal, Woodlands and People of the Dawn regions reported living in a First Nation community.

Geographic Location: A majority, or 55%, of respondents indicated they lived in an urban setting, 37%

indicated in a rural setting, 5% indicated in a remote setting and 3% in an isolated setting.

Family Responsibilities: Survey respondents indicated that their current family responsibilities included children at 68%, parents at 28%, extended family at 26%, and grandchildren at 25%, and other at 21%.

4.2 About Their Businesses

A majority of Indigenous women entrepreneurs had businesses located off territory in an urban setting, were structured as a sole proprietorship, operated full time, owned 100% of their business, and had been in operation for 1–5 years. They used their own savings to start their businesses, just over half had employees and they used various resources. They overcame the challenges of accessing financing, balancing family and business and a lack of business training. They are primarily motivated by greater freedom and flexibility, pursuing a passion to create product or service as well as economic independence.

Business Location: A majority, or 52%, of respondents indicated their business was located in an urban setting, 21% in a First Nation, 18% in a rural setting, 6% in a remote setting and 3% in an isolated setting. Approximately one-third of respondents in the Coastal and Woodlands regions were located in a First Nation. People of the Dawn respondents reported being located in a rural setting at 48% and an urban setting as 39%.

Geographical Location: Almost half, or 45%, of respondents were from British Columbia, 19% from Newfoundland and Labrador, 13% from Ontario, 5% from Saskatchewan, 4% from New Brunswick, 4% from Manitoba, 3% from Nova Scotia, 2% from Quebec and Alberta respectively and 1% from Nunavut. There was geographical representation from all provinces and territories but three which included Prince Edward Island, Yukon and Northwest Territories.

Business Structure: A majority, or 71%, of respondents indicated that their business structure was sole proprietorship, 22% indicated corporation and the remaining 7% were partnerships.

Women Ownership: A majority, or 81%, of Indigenous women entrepreneurs indicated that their ownership in the business was 100%, 10% indicated 51 – 99%, 8% indicated 50% and the remaining 1% indicated 49% or less.

Age of Business: A majority, or 53%, of respondents indicated their business was 1–5 years in operation, 31% indicated 10 plus years in operation and the remaining 16% indicated 6–9 years. Within the Coastal and Woodlands regions, 46% and 50% of respondents, respectively, indicated their businesses had been operating between 6–9 years respectively. Interestingly, Woodlands, People of the Dawn and Coastal respondents indicated that almost one-third of businesses in their regions had been operating for 10 plus years.

Sources of Start-Up Funds: A large percentage, or 78%, of respondents indicated they used personal savings to start their business, 33% indicated loan from an AFI, 32% indicated grant funding and credit card respectively, 25% indicated a line of credit, 12% indicated loan from a bank or credit union, 11% indicated other, 9% indicated loan from family or friends, 5% indicated loan from alternate finance company, and 3% using supplier credit. Loan from an AFI was second highest source of start-up funds in the Coastal region at 59%. Grant funding was second highest in the Plains region. Credit card was second highest in the People of the Dawn region.

Hours of Operation: A majority, or 61%, of respondents indicated they operated their business full-time, 30% indicated part-time and the remaining 9% indicated other. Part-time businesses were highest in the People of the Dawn region.

Employment: Excluding themselves, 46% of Indigenous women entrepreneurs surveyed indicated that they had no employees, 38% had 1–4 employees, 11% indicated having 5–9 employees and the remaining 4% employed between 10–19 people.

Industry Representation: The top five represented industries of respondents include professional, scientific and technical services at 18%, arts, entertainment and recreation at 14%, health care and social services and other services respectively at 12%,

retail trade at 8% and accommodation and food services at 8%. Professional, scientific and technical services was the top industry in all the regions with the exception of the People of the Dawn region, which had the highest representation in the accommodation and food services.

Business Motivation: Indigenous women entrepreneurs indicated greater freedom and flexibility as well as to pursue a passion to create a product or service were their top business motivations, both at 64%. In addition, 43% indicated economic independence, 41% needed to generate income, 30% chose work life balance, 26% indicated to achieve a high business performance, 24% noted to create jobs for their family and community, 12% indicated other and 1% indicated taking over a family business. Respondents from the Coastal and Plains region indicated that pursuing a passion to create product or service was their top choice for business motivation. Respondents from the Woodlands and People of the Dawn regions stated greater freedom and flexibility as their top choice for business motivation.

Resources Used: Almost half, or 47%, of respondents indicated they used workshops and training to support their start up or expansion, 34% indicated mentoring, 27% indicated business support funding, 22% indicated marketing funding and other respectively, 17% noted equity funding, and the remaining 15% indicated

debt financing. Respondents from the Coastal, Plains and People of the Dawn regions reveal that accessing workshops and training were widely used in the start-up and/or expansion of their business. Respondents from the Woodlands region cited mentoring as a top resource accessed.

Top Three Challenges:

1. Accessing financing at 48%;
2. Balancing family and business at 40%; and
3. Lack of business training at 33%.

The top three challenges were identical across all regions with the exception of the People of the Dawn, who responded distance from suppliers as a tie for their third choice.

Social Impacts: Indigenous women entrepreneurs surveyed identified the top five social impacts on their life as a result of entrepreneurial activity, which are:

1. Income level of family at 78%;
2. Employment and/or working conditions at 53%;
3. Social supports within community and/or coping skills at 37%;
4. Food security at home at 28%; and
5. Ability for self and family to participate in life in Canada at 22%.

4.3 Entrepreneurial Supports

Vision for Indigenous Women in Entrepreneurship 10 Years from Now:

We are secure, resilient Indigenous women who are:

- thriving in businesses that reflect our culture and values,
- meeting our family needs, and
- leading communities.

Top Five Financial Supports to Help Indigenous Women Entrepreneurs:

1. Grant or Contribution Funding at 81%;
2. Living Allowance during Start-Up at 75%;
3. Marketing Funding at 49%;
4. Business Support Funding at 46%; and
5. Business Line of Credit at 42%.

Top Five Financial Workshops to Help Indigenous Women Entrepreneurs:

1. Ways to finance business at 88%;
2. Protecting and insuring your business at 67%;
3. Saving for your business needs and managing a personal budget at 49%;
4. Using banking services for business at 35%; and
5. Buying goods and services at 33%.

Top Five Business Workshops for Indigenous Women Entrepreneurs:

1. Record and bookkeeping at 79%;
2. Managing your business cash flow and budget at 69%;
3. Marketing your business at 58%;
4. Using accounting software at 53%; and
5. Working with technology at 48%.

Top Five Government and/or Regulatory Workshops for Indigenous Women Entrepreneurs:

1. Payroll obligations and remittances at 75%;
2. Filing your income tax return at 73%;
3. Maintaining your HST filing at 65%;
4. Responding to inquiries from Canada Revenue Agency at 59%; and
5. Employment standards at 53%.

Top Five Leadership Workshops for Indigenous Women Entrepreneurs: Respondents indicated the top five leadership workshops to be as follows:

1. Handling conflicts at 53%;
2. Stress management and strategic planning at 52%;
3. Communications at 45%;
4. Difficult conversations at 44%; and
5. Negotiations at 42%.

Top choices for leadership workshops varied from region to region. Top choices from the Coastal region were handling conflicts, strategic planning and negotiations. For the Plains region, the top choices were how to delegate, time management and communications. Woodlands region respondents indicated strategic planning, difficult conversations and handling conflicts. People of the Dawn respondents indicated communications, stress management and assertiveness were top workshops.

Top Three Business Tools for Indigenous Women Entrepreneurs:

1. Business planning workbook at 68%;
2. Role models of Indigenous women entrepreneurs at 67%;
3. Sample business plan at 54%;

4. Entrepreneurship self-assessment guide at 53%; and
5. Simplified business planning guide for micro-business at 52%;

Top Networking Activities for Indigenous Women Entrepreneurs:

1. Indigenous women entrepreneurs at 88%;
2. Financial institutions at 42%;
3. Government at 29%;
4. Suppliers at 26%.

Except for the Woodlands region, the top two networking activities were Indigenous women entrepreneurs and financial institutions. The 2nd top networking activity for the Woodlands region was with government.

Top Five Business Support Services for Indigenous Women Entrepreneurs:

1. Bookkeeping at 74%;
2. Accounting and business management at 64%;
3. Marketing at 60%;
4. Legal at 57%; and
5. Dealing with financial institutions at 45%.

Top Two Personal Supports for Indigenous Women Entrepreneurs:

1. Childcare at 73%;
2. Transportation at 62%.

Best Time for Participation in Services and Supports: A majority, or 51%, indicated weekdays, 30% indicated weekends and the remaining 19% selected other.

5 OBSERVATIONS & RECOMMENDATIONS

5.1 Key Observations

Throughout the analysis of the survey responses, the observations, listed below, arose.

1. 115 Indigenous women entrepreneurs invested their time in sharing their experiences and recommendations. It is important to respect their voices and use the valuable input, wisdom and suggestions gathered through this national survey.
2. There are almost 23,000 Indigenous women entrepreneurs in Canada. They are overcoming the challenges they experience, thriving and experiencing change within their families and communities. Celebrate and embrace their achievement.
3. NACCA's vision is "Promoting thriving, prosperous, Aboriginal businesses with equitable access to capital and care." The organization is poised and positioned to better improve program and service delivery to Indigenous women in Canada. NACCA can achieve their vision by enabling Indigenous women in their entrepreneurship endeavours.

5.2 Recommendations

Key recommendations, resulting from the survey findings, are provided to NACCA and the AFIs are listed below.

5.2.1 Organizational

1. Recognize, celebrate and share the success of Indigenous women entrepreneurs nationally.
2. Establish a strategic objective aimed at increasing the number of Indigenous women entrepreneurs in Canada. More must be done

to work towards NACCA's vision, which includes equitable access. Support the AFI network to increase investment in Indigenous women entrepreneurs.

3. Increase representation by Indigenous women, within the organization, to demonstrate leadership in enabling Indigenous women entrepreneurs and involve them in strategic development, decision making and service delivery.
4. Utilize information systems and develop a specific framework to measure and report on the impact of Indigenous women entrepreneurs to answer important questions toward enabling their success. For example: What is the income earned by the AFI network from Indigenous women entrepreneurs? How much of this income is being re-invested in Indigenous women?
5. Assess policies and operations to ensure that they do not impede Indigenous women entrepreneurship and restrict the future goals of NACCA. The Gender Based Analysis Plus (GBA+) tool is an excellent resource that can be used to analyze policies and operations with respect to inclusion. The tool not only focusses on gender but other identity factors such as ethnicity, age, mental or physical disability.
6. Undertake the National Indigenous Women Entrepreneurship Survey, regularly, to enrich the data gathered in this survey.

5.2.2 Enabling Factors

1. Adequately invest in new and existing initiatives, on a long-term basis, for Indigenous women

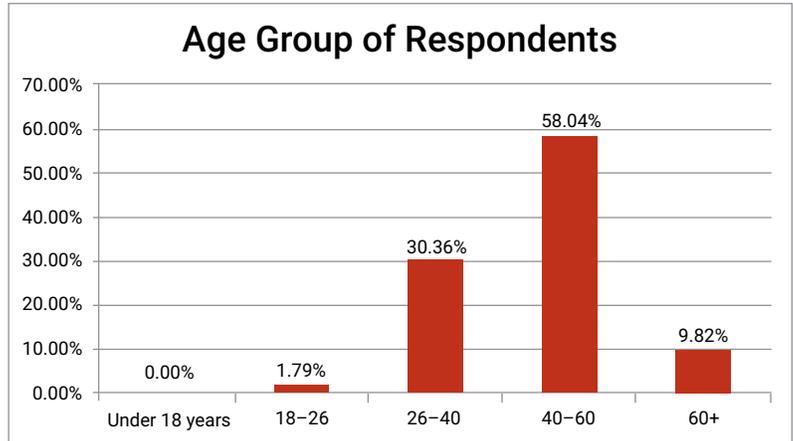
entrepreneurs. Enablers identified by respondents include:

- a. Grant/contribution funding;
 - b. Workshops to increase their business capability;
 - c. Tools and resources such as a business planning workbook and role models;
 - d. Networking activities with Indigenous women entrepreneurs; and
 - e. Bookkeeping, accounting and business management support.
2. Support the delivery of training to Indigenous women entrepreneurs by:
 - a. Providing childcare, when possible, in recognition of family responsibilities.
 - b. Scheduling activities on weekdays, during the school day, in recognition of family responsibilities.
 - c. Hosting training within communities and/or providing transportation, when possible, to address geographic and transportation barriers.
 - d. Examining the delivery of online training in recognition of family responsibilities and to overcome geographic and financial challenges to accessing in-person training.
 3. Reach out to funding partners and corporate Canada for added financial resources needed to enhance enabling factors for Indigenous women entrepreneurs in Canada.

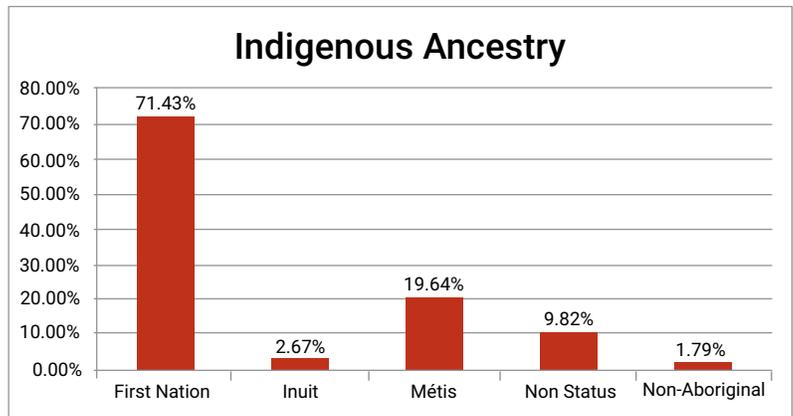
6 SURVEY FINDINGS

6.1 About the Respondents

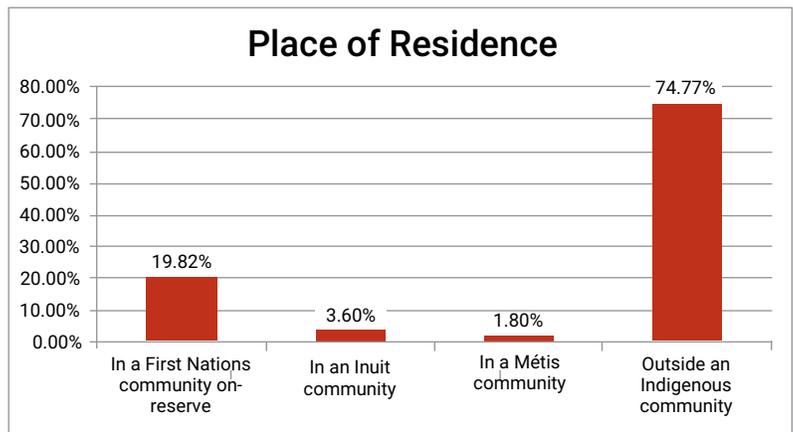
Age Group: A majority, or 58%, percent of respondents were between the ages of 40–60, 30% between the ages of 26–40, 10% over the age of 60 and the remaining 2% between the ages of 18 and 26.



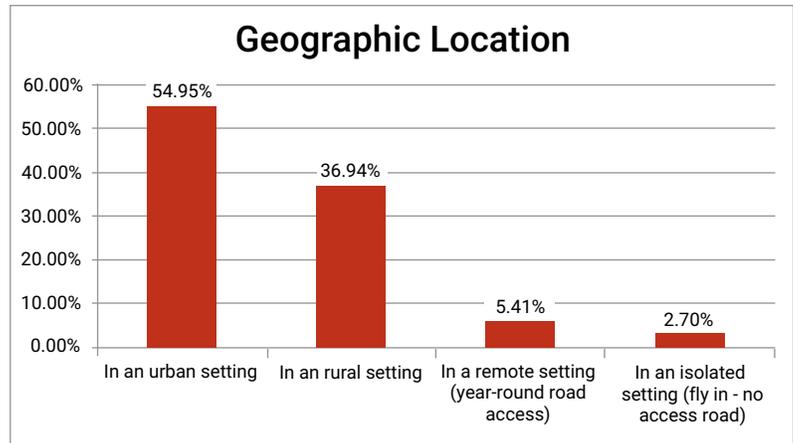
Indigenous Ancestry: A majority, or 71%, of respondents identified as First Nation, 20% identified as Métis, 10% identified as non-Status, 3% identified as Inuit and the remaining 2% indicated they were non-Aboriginal. However, in the Plains region, the majority of respondents were Métis. Inuit respondents were only based on the Coastal and People of the Dawn regions.



Place of Residence: A majority, or 75%, of respondents lived outside an Indigenous community, 20% lived in a First Nation community, 4% in an Inuit community and the remaining 2% in a Métis community. Only a small portion of respondents in the Coastal, Woodlands and People of the Dawn regions reported living in a First Nation community.

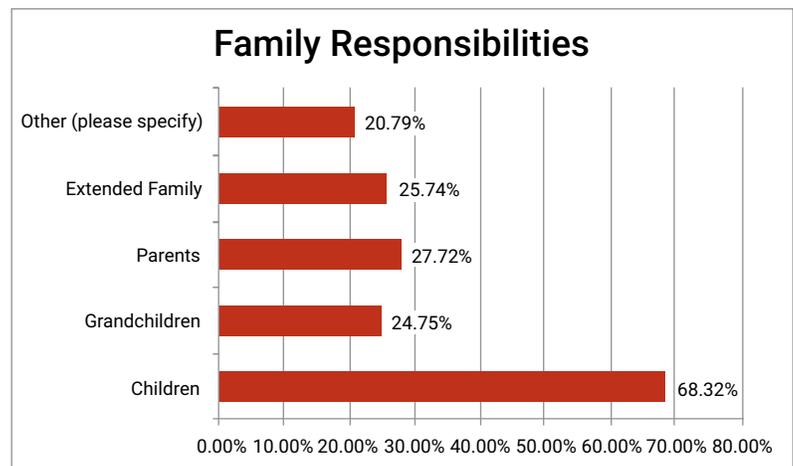


Geographic Location: A majority, or 55%, of respondents indicated they lived in an urban setting, 37% indicated in a rural setting, 5% indicated in a remote setting and 3% in an isolated setting.



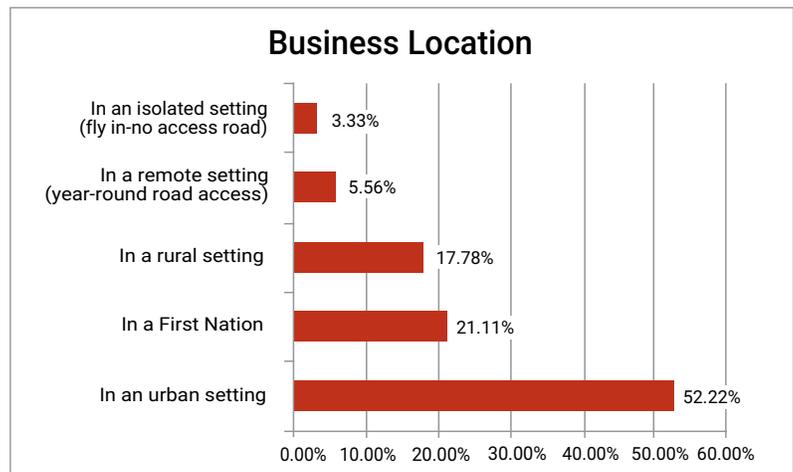
Family Responsibilities: Survey respondents indicated that their current family responsibilities included children at 68%, parents at 28%, extended family at 26%, and grandchildren at 25%, and other at 20.79%. Of those who selected other they indicated that:

- No additional responsibilities at this time;
- They are looking after a spouse, family member or friend with a disability;
- Work another job;
- Mentor to Indigenous youth; and
- Great grandchildren, step children and/or foster parent.

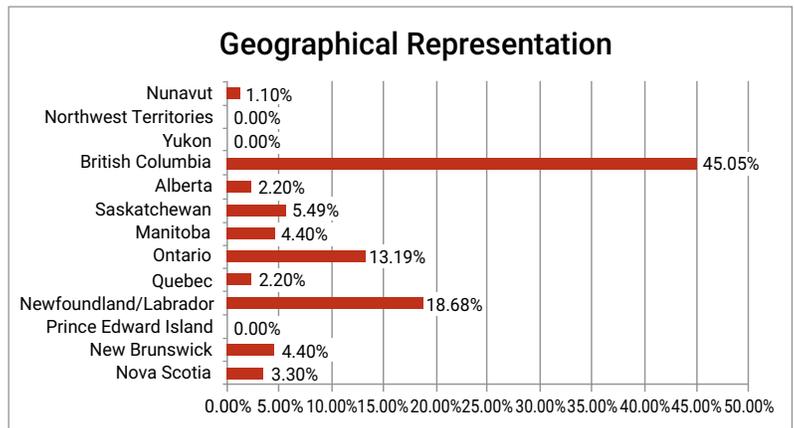


6.2 About Their Business

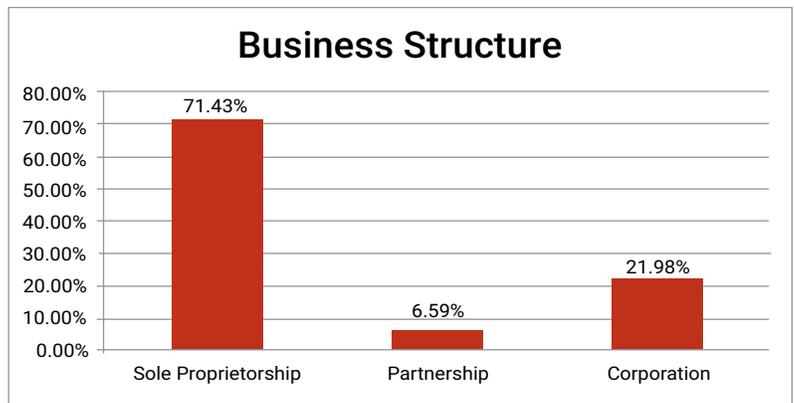
Business Location: A majority, or 52%, of respondents indicated their business was located in an urban setting, 21% in a First Nation, 18% in a rural setting, 6% in a remote setting and 3% in an isolated setting. Approximately one-third of respondents in the Coastal and Woodlands regions were located in a First Nation. People of the Dawn respondents reported being located in a rural setting at 48% and an urban setting as 39%.



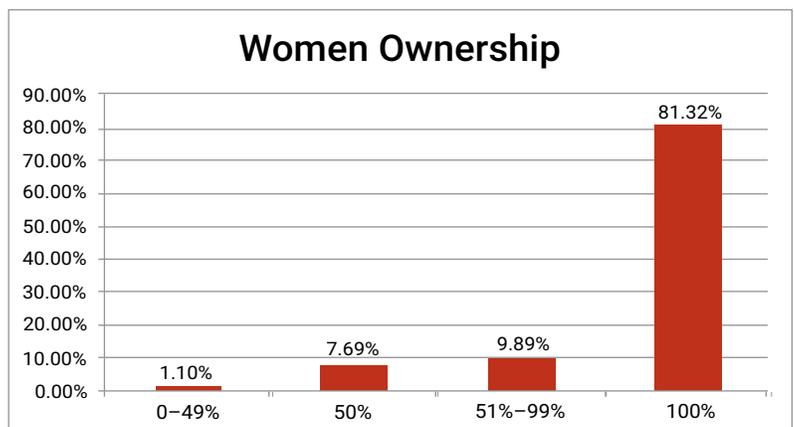
Geographical Location: Almost half, or 45%, of respondents were from British Columbia, 19% from Newfoundland and Labrador, 13% from Ontario, 5% from Saskatchewan, 4% from New Brunswick, 4% from Manitoba, 3% from Nova Scotia, 2% from Quebec and Alberta respectively and 1% from Nunavut. There was geographical representation from all provinces and territories but three which included Prince Edward Island, Yukon and Northwest Territories.



Business Structure: A majority, or 71%, of respondents indicated that their business structure was sole proprietorship, 22% indicated corporation and the remaining 7% were partnerships.

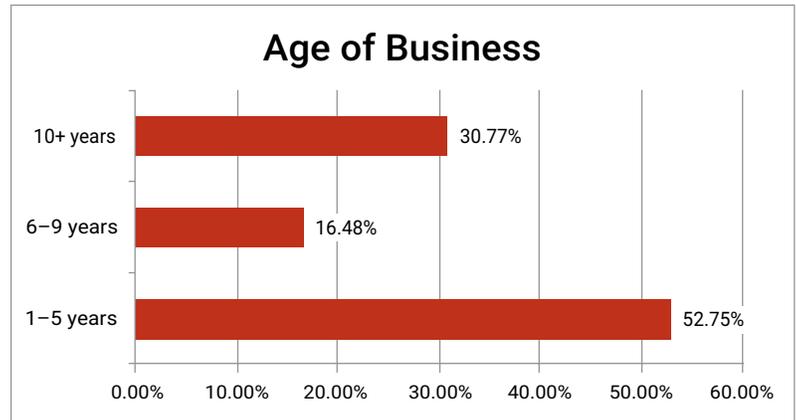


Women Ownership: A majority, or 81%, of Indigenous women entrepreneurs indicated that their ownership in the business was 100%, 10% indicated 51 – 99%, 8% indicated 50% and the remaining 1% indicated 49% or less.



Age of Business: A majority, or 53%, of respondents indicated their business was 1 – 5 years in operation, 31% indicated 10 plus years in operation and the remaining 16% indicated 6 – 9 years.

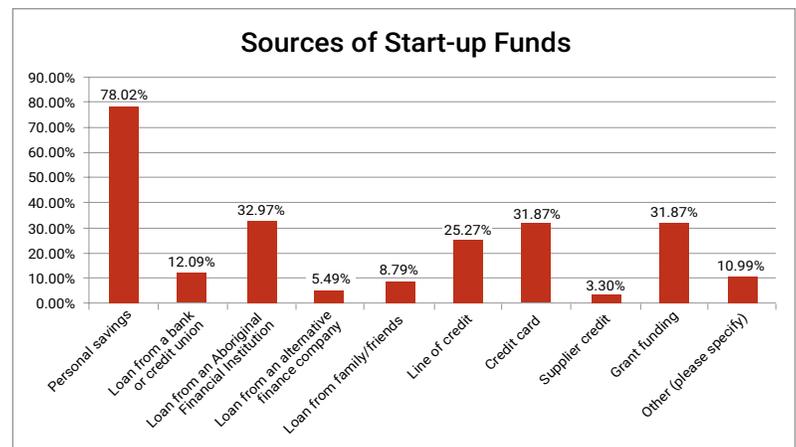
Within the Coastal and Woodlands regions, 46% and 50% of respondents, respectively, indicated their businesses had been operating between 6 – 9 years respectively. Woodlands, People of the Dawn and Coastal respondents indicated that almost one-third of businesses in their regions had been operating for 10 plus years.



Sources of Start-Up Funds: A large percentage, or 78%, of respondents indicated they used personal savings to start their business, 33% indicated loan from an AFI, 32% indicated grant funding and credit card respectively, 25% indicated a line of credit, 12% indicated loan from a bank or credit union, 11% indicated other, 9% indicated loan from family or friends, 5% indicated loan from alternate finance company, and 3% using supplier credit. Of those who indicated other, their aggregate responses are as follows:

- Self-Employment Assistance program;
- Cash generated from revenues;
- Honorarium;
- Private investor; and
- Bootstrapped.

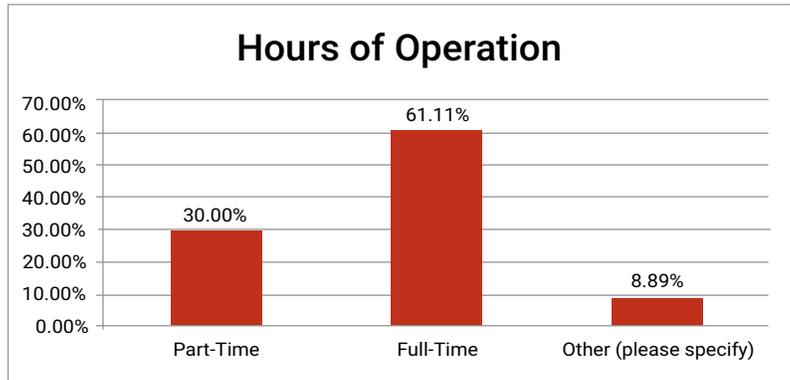
Loan from an AFI was second highest source of start-up funds in the Coastal region at 59%. Grant funding was second highest in the Plains region. Credit card was second highest in the People of the Dawn region.



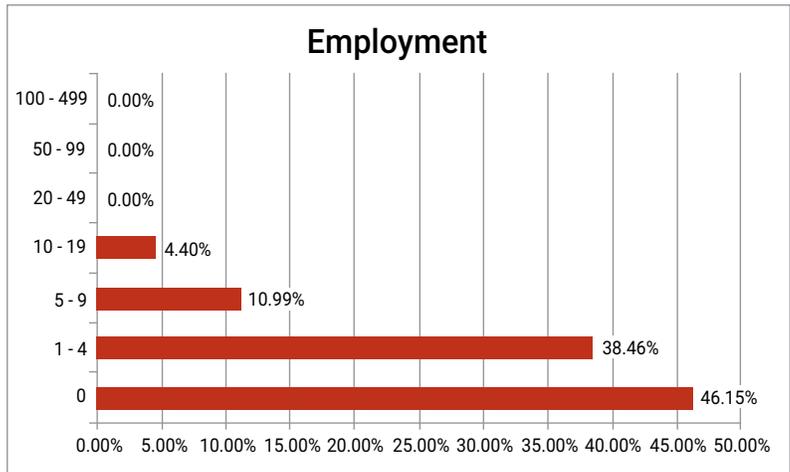
Hours of Operation: A majority, or 61%, of respondents indicated they operated their business full-time, 30% indicated part-time and the remaining 9% indicated other. This included:

- Seasonal and by piece work;
- As needed and dependent on need; and
- Operate virtually.

Part-time businesses were highest in the People of the Dawn region.

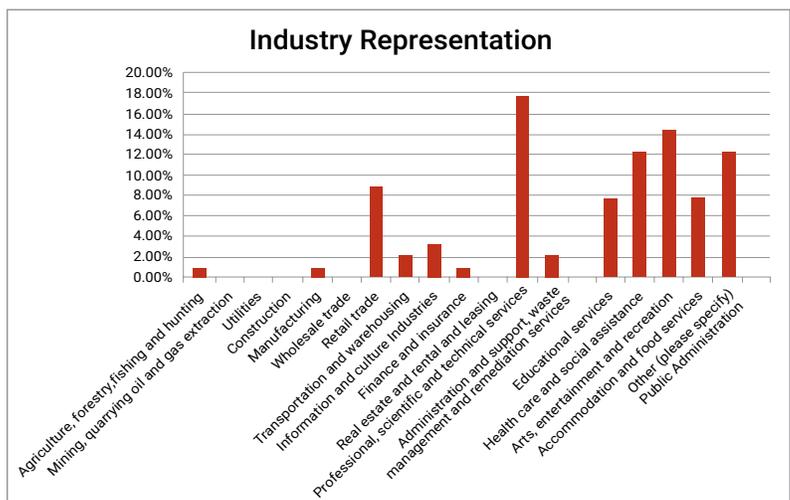


Employment: Excluding themselves, 46% of Indigenous women entrepreneurs surveyed indicated that they had no employees, 38% had 1 – 4 employees, 11% indicated having 5 – 9 employees and the remaining 4% employed between 10 – 19 people.



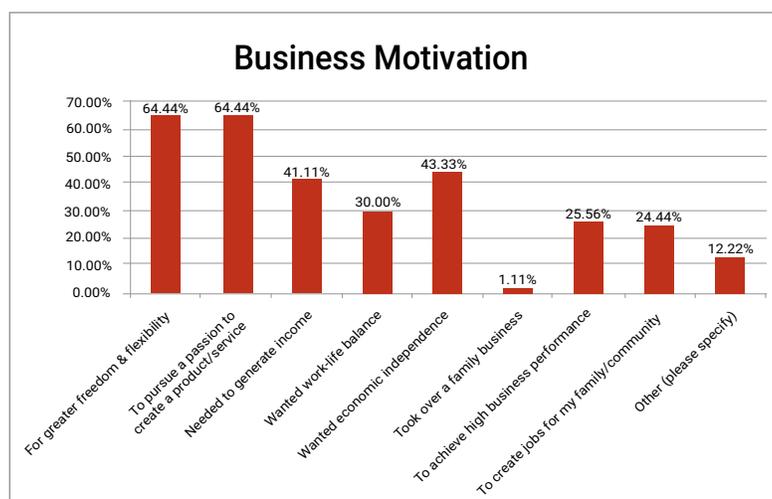
Industry Representation: The top five represented industries of respondents include professional, scientific and technical services at 18%, arts, entertainment and recreation at 14%, health care and social services and other services respectfully at 12%, retail trade at 8% and accommodation and food services at 8%.

Professional, scientific and technical services was the top industry in all the regions with the exception of the People of the Dawn region, which had the highest representation in the accommodation and food services.



Business Motivation: Indigenous women entrepreneurs indicated greater freedom and flexibility as well as to pursue a passion to create a product or service were their top choices as business motivation at 64% respectively. In addition, 43% indicated economic independence, 41% needed to generate income, 30% chose work life balance, 26% indicated to achieve a high business performance, 24% noted to create jobs for their family and community, 12% indicated other and 1% indicated taking over a family business. For those who indicated other, their aggregate responses were as follows:

- Inspire and make a difference for my family, children and community;
- Fulfill a community need or want;
- Create independence; and
- Lack of medical accommodation and workplace difficulties and racism.



Resources Used: Almost half, or 47%, of respondents indicated they used workshops and training to support their start up or expansion, 34% indicated mentoring, 27% indicated business support funding, 22% indicated marketing funding and other respectfully, 17% noted equity funding, and the remaining 15% indicated debt financing. Of those who indicated other, below are their responses:

- Academic supports and resources;
- Bought into a business with resources;
- Mentoring from partner;
- Family support;
- Word of mouth;
- Accounting support; and
- Specific business training program.

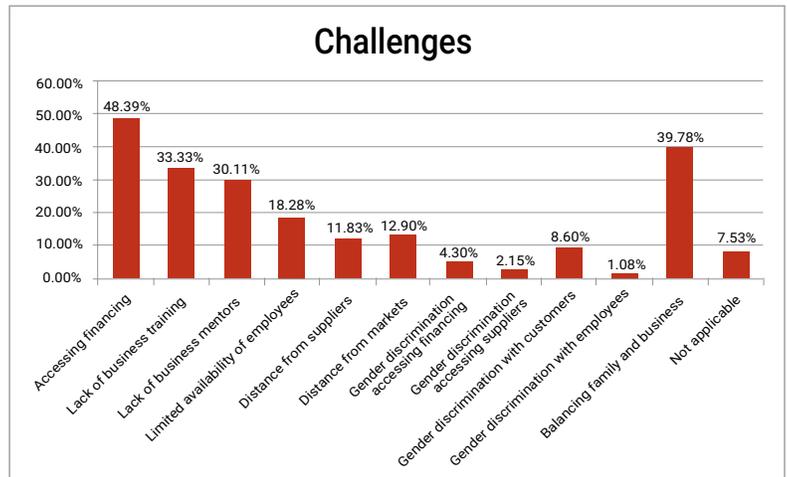
Responses for the Coastal, Plains and People of the Dawn regions reveal that accessing workshops and training were widely used in the start-up and/or expansion of their business. Respondents from the Woodlands region cited mentoring as a top resource accessed.

Challenges: Indigenous women entrepreneurs surveyed identified their top three challenges were:

1. Accessing financing at 48%;
2. Balancing family and business at 40%; and
3. Lack of business training at 33%.

Of the remaining choices, respondents indicated lack of business mentors at 30%, limited availability of employees at 18%, distance from markets at 12%, distance from suppliers at 12%, gender discrimination with customers at 9%, not applicable at 8%, gender discrimination accessing financing at 4%, gender discrimination accessing suppliers at 2%, and gender discrimination with employees at 1%.

The top three challenges were identical across all regions except for the People of the Dawn who responded distance from suppliers as a tie for their third choice.



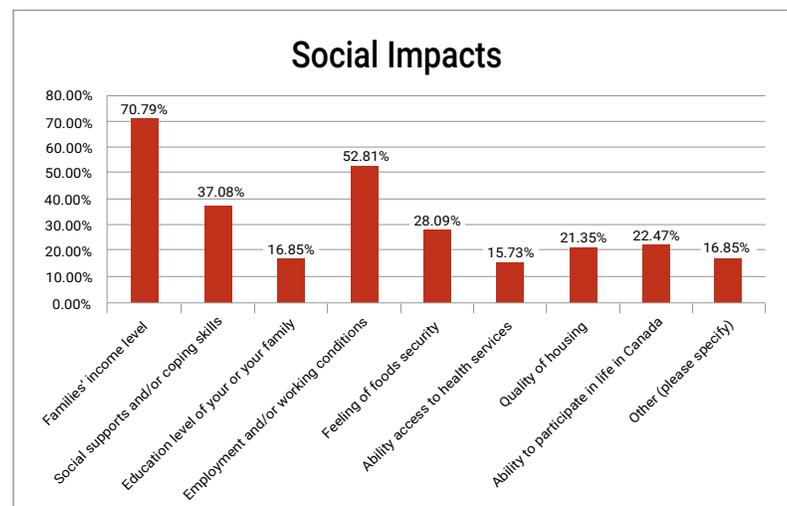
Social Impacts: Indigenous women entrepreneurs surveyed identified the top five social impacts on their life as a result of entrepreneurial activity, which are:

1. Income level of family at 78%;
2. Employment and/or working conditions at 53%;
3. Social supports within community and/or coping skills to help at 37%;
4. Food security at home at 28%; and
5. Ability for self and family to participate in life in Canada at 22%.

Of the remaining choices, respondents indicated quality of housing at 21%, education level of self and family as well as other at 17% respectively, ability of self and family to access health services at 16%, and early childhood experiences of your family at 13%. Of those who selected other, the shared the following:

- Ability to integrate family and community into business operations;
- A better life in general;
- More freedom and control;

- Direct physical health and well-being;
- Improved confidence and ability to make a difference in community;
- Added stress and time pressures;
- Under estimating how hard it is to manage a business; and
- Needing to utilize savings to keep business operational.



6.3 Support from an Aboriginal Financial Institution

Received Support to Start or Expand Business from AFI: A majority, or 56%, of respondents indicated no, they had not received supports from an AFI. The remaining 44% indicated they had.

A majority of respondents from the Coastal and Plains regions accessed supports from an AFI. Only 38% of respondents from the People of the Dawn region accessed supports from an AFI, while no respondents from the Woodlands region accessed AFI supports.

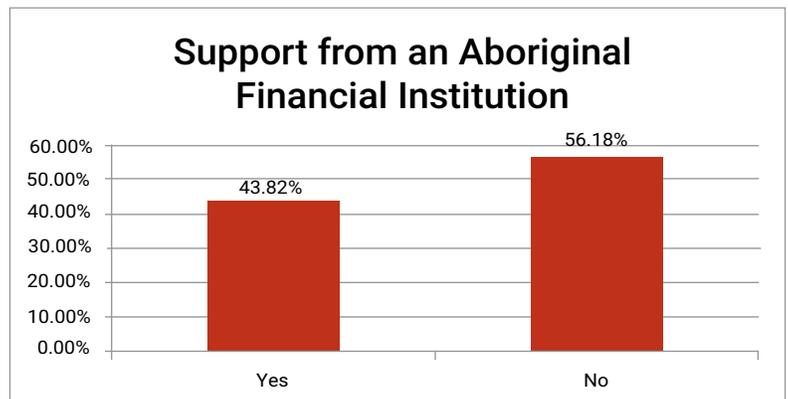
AFI Support that Indigenous Women Entrepreneurs Valued the Most: Almost every respondent valued the financial support the most, including non-repayable and loan funding to start or expand their business. Some respondents cited training, mentoring, good customer service and the support and advice in general throughout the process.

6.4 Entrepreneurial Supports

Vision for Indigenous Women in Entrepreneurship 10 Years from Now:

We are secure, resilient Indigenous entrepreneurs who are:

- thriving in businesses that reflect our culture and values,
- meeting our family needs, and
- leading communities.



A word cloud from respondents' vision suggestions is provided below.

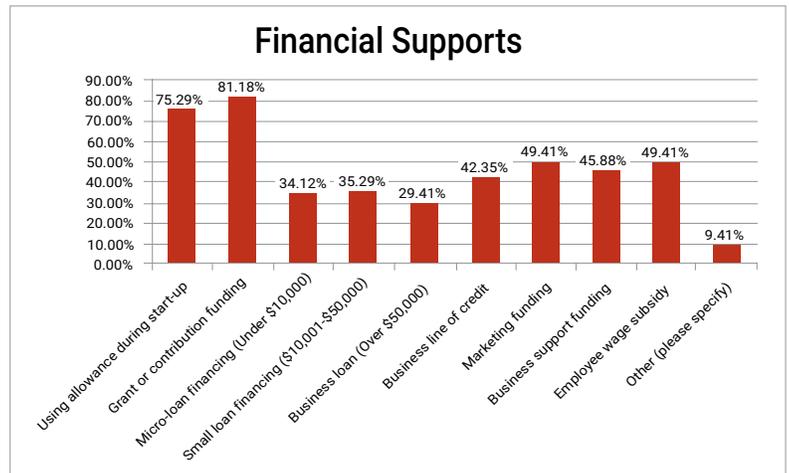
Indigenous love hope dream will Indigenous women entrepreneurs network role models family success create financial community women people business young Indigenous women world support financial support successful lead mentors thrive work financial independence access able opportunities

Top Five Financial Supports to Help Indigenous Women Entrepreneurs: Survey respondents indicated the top five supports are as follows:

1. Grant or Contribution Funding at 81%;
2. Living Allowance during Start-Up at 75%;
3. Marketing Funding at 49%;
4. Business Support Funding at 46%; and
5. Business Line of Credit at 42%.

Of the remaining choices, respondents indicated small loan financing (\$10,001 - \$50,000) at 35%, micro-loan financing (under \$10,000) at 34%, business loan financing (over \$50,000) at 29%, and other at 9%. Respondents who selected other shared the following:

- Funding to enhance skills;
- Assistance with childcare;
- Bookkeeping or technology assistance; and
- Develop flexible programs.

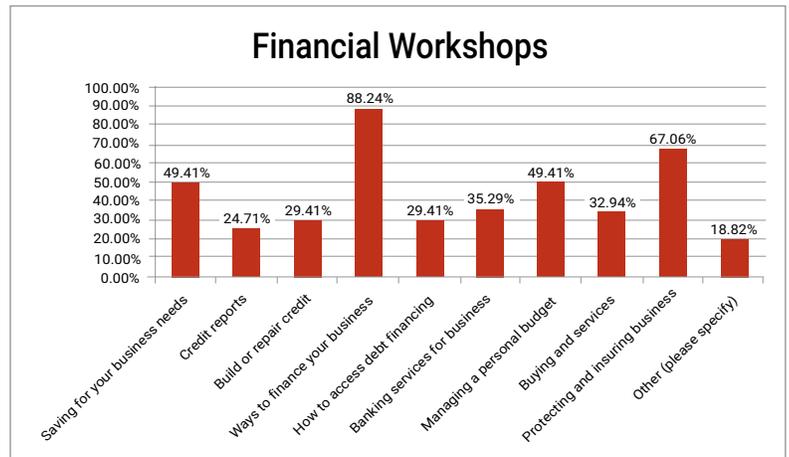


Top Five Financial Workshops to Help Indigenous Women Entrepreneurs: Survey respondents indicated the top five financial workshops as follows:

1. Ways to finance business at 88%;
2. Protecting and insuring your business at 67%;
3. Saving for your business needs and managing a personal budget at 49%;
4. Using banking services for business at 35%; and
5. Buying goods and services at 33%.

Of the remaining choices, respondents indicated building or repairing credit and how to access debt financing at 29%, reading credit reports at 25% and other at 18%. Respondents who selected other shared the following:

- Financing marketing plan;
- Bookkeeping and financials;
- Tax law and processes;
- Business law;
- Developing financial projections and interpreting financial statements;
- Developing proposals for services, bids and learning how to access government contracts; and
- Accessing administration support for business and administrative systems.



Top Five Business Workshops for Indigenous Women Entrepreneurs:

Respondents indicated the top five business workshops to be as follows:

1. Record and bookkeeping at 79%;
2. Managing your business cash flow and budget at 69%;
3. Marketing your business at 58%;
4. Using accounting software at 53%; and
5. Working with technology at 48%.

Of the remaining choices, respondents indicated understanding financial statements at 45%, business planning for micro-business at 44%, managing and mitigating your business risk at 38%, human resources management at 20%, managing employee payroll at 16% and other at 4%. Of those who selected other they suggested:

- Public relations, communications and media;
- Export markets and foreign trade; and
- Responding to requests for proposals.

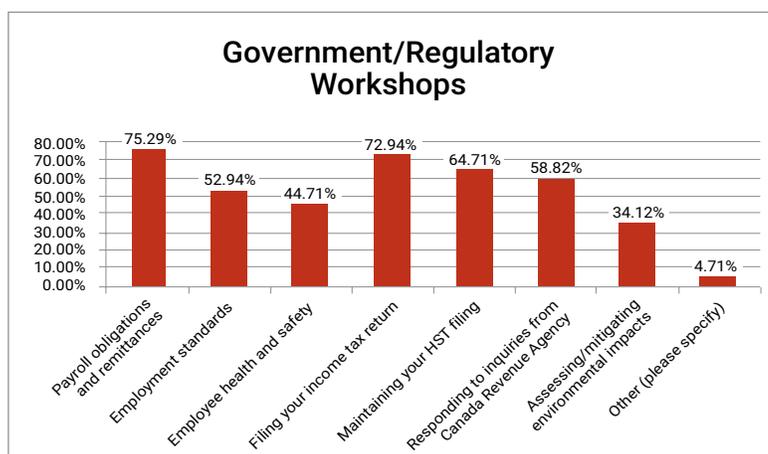


Top Five Government and / or Regulatory Workshops for Indigenous Women Entrepreneurs:

Respondents indicated the top five government or regulatory workshops to be as follows:

1. Payroll obligations and remittances at 75%;
2. Filing your income tax return at 73%;
3. Maintaining your HST filing at 65%;
4. Responding to inquiries from Canada Revenue Agency at 59%; and
5. Employment standards at 53%.

Of the remaining choices, respondents indicated maintaining employee health and safety at 45%, assessing and mitigating environmental impacts of your business at 34% and other at 4%.



Top Five Leadership Workshops for Indigenous Women Entrepreneurs: Respondents indicated the top five leadership workshops to be as follows:

1. Handling conflicts at 53%;
2. Stress management and strategic planning respectfully at 52%;
3. Communications at 45%;
4. Difficult conversations at 44%; and
5. Negotiations at 42%.

Of the remaining choices, respondents indicated assertiveness at 41%, time management and how to delegate respectfully at 36%, motivating employees at 31%, managing work life balance at 28% and other at 6%. Of those who selected other they shared the following suggestions:

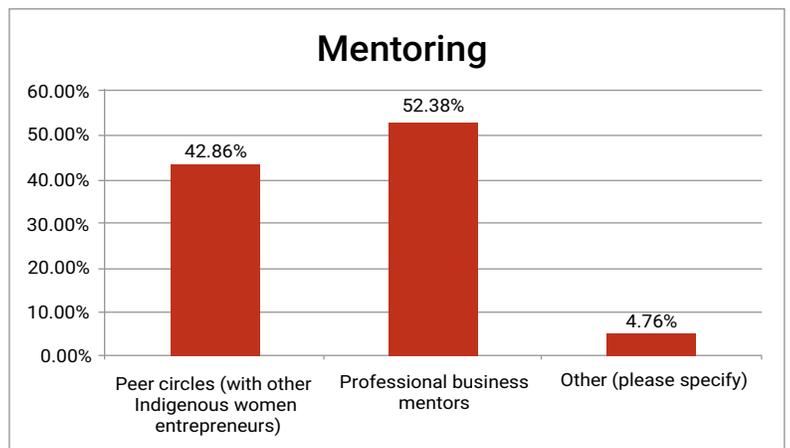
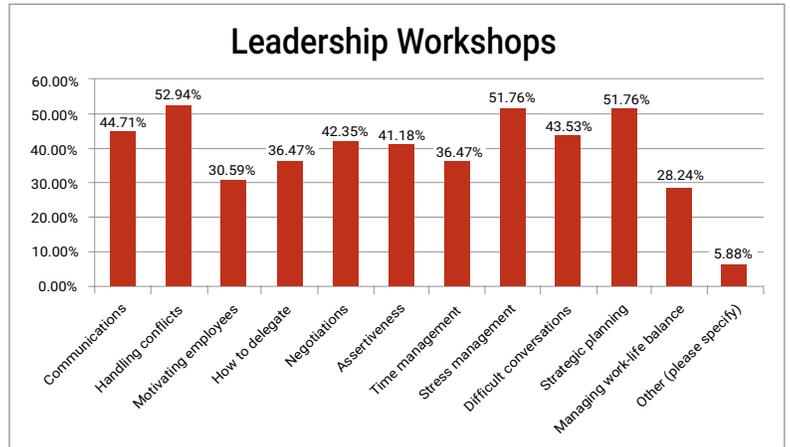
- Leading self, team and change;
- Pricing products and services;
- Social media training and how to brand your business; and
- Indigenous tax planning.

Industry Specific Workshops: Survey respondents indicated a variety of industry-specific workshops that would be helpful. Common responses that were provided include:

- Women in non-traditional fields, art, childcare business, bead manufacturing and driving school;
- Social media, digital and retail marketing and pricing;
- GST, taxes, business income tax and First Nations exemptions; and
- Contracts, permits, procurement, bid workshops, proposal and contract writing.

Top Mentoring Services: Survey respondents indicated professional business mentors would be beneficial at 52% and peer circles at 43%.

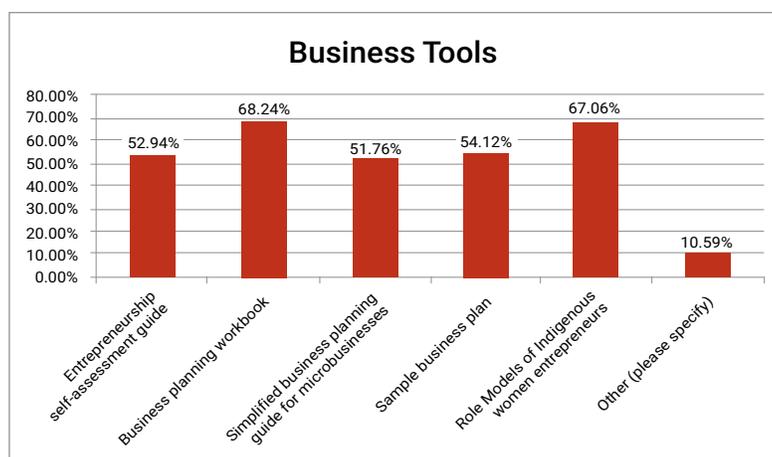
Peer circles with other indigenous women entrepreneurs were a top choice for respondents from the Woodlands and People of the Dawn regions. Professional business mentors were the top choice for entrepreneurs from the Coastal and Plains region.



Top Three Business Tools for Indigenous Women Entrepreneurs:

Respondents indicated the top three business tools to be as follows:

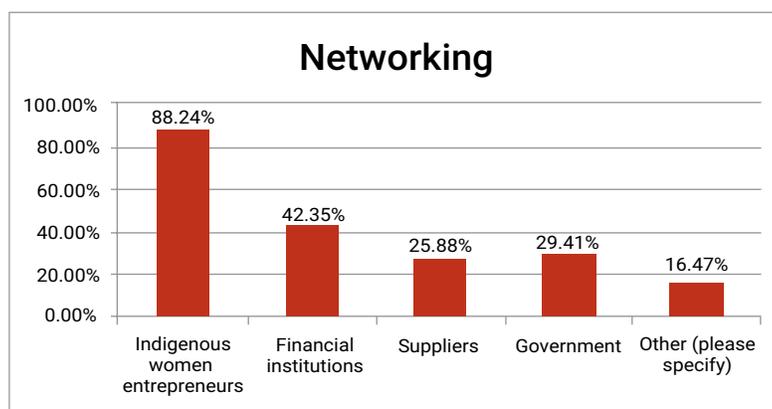
1. Business planning workbook at 68%;
2. Role models of Indigenous women entrepreneurs at 67%;
3. Sample business plan at 54%;
4. Entrepreneurship self-assessment guide at 53%; and
5. Simplified business planning guide for micro-business at 52%; and
6. Other at 11%
 - a. Tourism links and partnerships
 - b. Marketing and Advertising
 - c. Finance and accounting
 - d. Human resources
 - e. Network of Indigenous business to support one another
 - f. Learn how to ask for help when needed



Top Networking Activities for Indigenous Women Entrepreneurs:

Survey respondents indicated the top two networking activities as follows:

1. Indigenous women entrepreneurs at 88%;
2. Financial institutions at 42%;
3. Government at 29%;
4. Suppliers at 26%; and
5. Other at 16%
 - a. Facilitated networking;
 - b. All women entrepreneurs;
 - c. Procurement specialists;
 - d. Industry; and
 - e. Links to agencies and networking groups like SheEO



Except for the Woodlands region, the top two networking activities were with indigenous women entrepreneurs and financial institutions. The top networking activity for the Woodlands region was with government.

Top Five Business Support Services for Indigenous Women Entrepreneurs: Survey respondents indicated the top five business support services to be as follows:

1. Bookkeeping at 74%;
2. Accounting and business management at 64% respectfully;
3. Marketing at 60%;
4. Legal at 57%; and
5. Dealing with financial institutions at 45%.

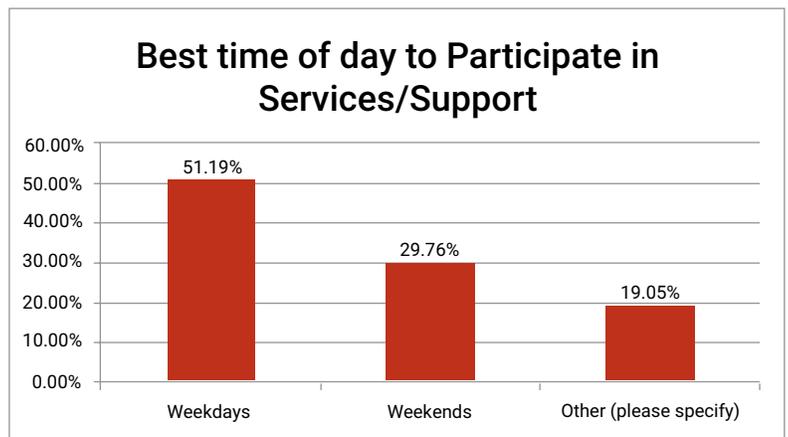
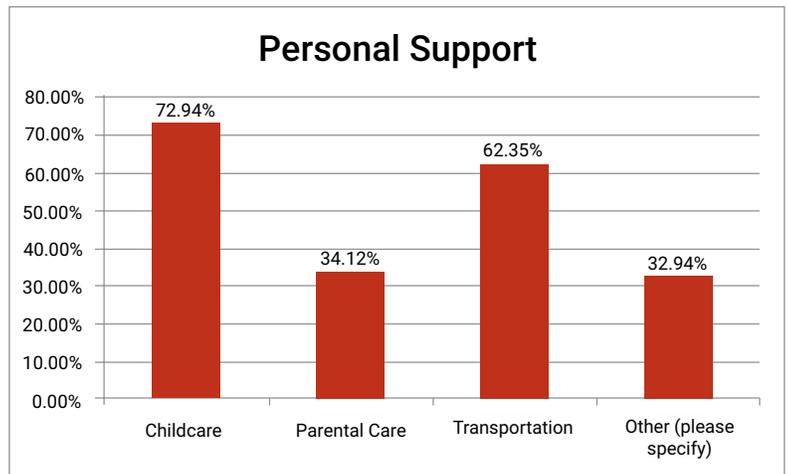
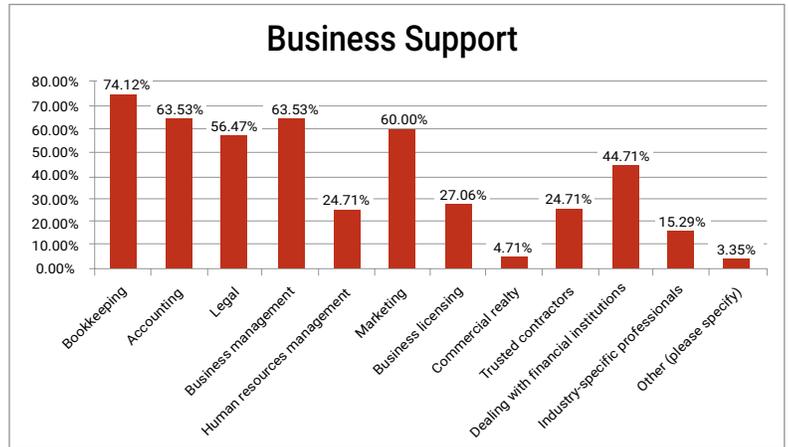
Of the remaining choices, responses were business licensing at 27%, human resources management and trusted contractors at 25%, industry specific professionals at 15%, commercial realty at 5% and other at 4%. Of those who selected other they suggested the following:

- Holistic health and well-being;
- Public relations and media; and
- Indigenous specific support for working with First Nation communities.

Top Two Personal Supports for Indigenous Women Entrepreneurs: Survey respondents indicated the top two business supports are as follows:

1. Childcare at 73%;
2. Transportation at 62%;
3. Parental care at 34%; and
4. Other at 33%

Best Time for Participation in Services and Supports: A majority, or 51%, indicated weekdays, 30% indicated weekends and the remaining 19% selected other.



6.5 Regional Considerations

Given the large geographic scope of Canada and the regional disparities that exist, a comparison of the survey responses by region was undertaken. This will enable NACCA and the AFIs to understand regional differences.

There were insufficient responses from some provinces, as described in section 3.4 Survey Limitations, to provide meaningful provincial comparison. Therefore, survey responses were filtered in accordance with the regions listed in the chart below.

The detailed regional comparison of responses is available within the supplementary report, Indigenous Women Entrepreneurship Survey, Data Filters. A summary of the regional differences are highlighted below.

Coastal	Plains	Woodlands	People of the Dawn
British Columbia	Saskatchewan Alberta	Quebec Ontario Manitoba	Newfoundland Nova Scotia New Brunswick

6.5.1 About the Respondents

Age Group: The Plains and People of the Dawn were the only regions to have respondents between the ages of 15 – 26. The Coastal and Woodlands were the only regions with respondents over the age of 60.

Indigenous Ancestry: A majority of Plains region respondents were Métis. Only the Coastal and People of the Dawn region had respondents who identified as Inuit.

Place of Residence: The Coastal, Woodlands and People of the Dawn had a small percentage of entrepreneurs living in a First Nation community. The People of the Dawn were the only region with respondents living in an Inuit and Métis community.

Geographic Location: In the People of the Dawn region, a majority of respondents indicated they lived in a rural setting.

Family Responsibilities: Coastal data suggest that parents and extended family are a priority, in addition to children. Plains data indicate that grandchildren and extended family

were a part of their top responsibilities. Woodlands data reveal that extended family is a priority. People of the Dawn data indicate that parents were second highest as a responsibility.

6.5.2 About Their Businesses

Business Location: Approximately one-third of businesses in the Coastal and Woodlands region were located in a First Nation at 29% and 33% respectively. The People of the Dawn data show business location were highest in a rural setting at 48% and an urban setting as 39%.

Age of Business: A majority of businesses from the Plains and People of the Dawn region had operated between 1 to 5 years. Within the Coastal and Woodlands region, 46% and 50% of respondents, respectively, indicated their businesses had been operating between 6 – 9 years respectively. Interestingly, Woodlands, People of the Dawn and Coastal respondents indicated that almost one-third of businesses in their regions had operated 10 plus years.

Sources of Start-Up Funds: Loan from an AFI was second highest in the Coastal region at 59%. Grant funding was second highest in the Plains region. Credit card was second highest in the People of the Dawn region.

Hours of Operations: Part-time businesses were highest in the People of the Dawn region at 38%. Respondents from the Coastal, Plains and Woodlands businesses reported part-time operations at 32%, 14% and 24% respectively.

Industry Representation: For businesses in the Coastal region, representation by sector was highest in the professional, scientific and technical services, health care and social assistance and arts, entertainment and recreation. Sector representation in the Plains and Woodlands regions was highest for professional, scientific and technical services. Representation for the People of the Dawn region was highest in the accommodation and food services as well as other services sector.

Business Motivation: Respondents from the Coastal and Plains regions indicated that pursuing a passion to create product or service was their top choice for business motivation. Respondents from the Woodlands and People of the Dawn regions stated greater freedom and flexibility as their top choice for business motivation.

Resources Used: Responses for the Coastal, Plains and People of the Dawn regions reveal that accessing workshops and training were widely used in the start-up and/or expansion of their business. Entrepreneurs from the Woodlands region cited mentoring as a top resource accessed.

Top Three Challenges: Responses for the People of the Dawn region indicated distance from suppliers as a tie for their third choice as a top challenge.

AFI Support: A majority of respondents from the Coastal and Plains regions reported accessing supports from an AFI. Only 38% of respondents from the People of the Dawn region accessed supports from an AFI. There were no respondents from the Woodlands region who accessed supports from an AFI.

Top Five Leadership Workshops for Indigenous Women Entrepreneurs: Top choices for leadership workshops varied from region to region. Top choices from the Coastal region were handling conflicts, strategic planning and negotiations. For the Plains, it was how to delegate, time management and communications. Woodlands region respondents indicated strategic planning, difficult conversations and handling conflicts. People of the Dawn responses indicated communications, stress management and assertiveness were their top leadership workshop choices.

Top Mentoring Activity: Peer circles with other Indigenous women entrepreneurs were a top choice for respondents from the Woodlands and People of the Dawn regions. Professional business mentors were the top choice from the Coastal and Plains regions.

Top Two Networking Activities for Indigenous Women Entrepreneurs: Except for the Woodlands region, the second top networking activity was with financial institutions. In the Woodlands region, the 2nd top networking activity was with government.



7 CONCLUSION

NACCA, in partnership with the network of AFIs across Canada, commissioned a national survey of Indigenous women entrepreneurs in Canada. The survey findings provide a deeper understanding of the experiences of Indigenous women entrepreneurs and identify what could best support their business participation. Across the country, 115 Indigenous women entrepreneurs invested their time in sharing their experiences, providing a snapshot of Indigenous women's entrepreneurship in Canada.

The majority of respondents were between the ages of 40 and 60, of First Nation ancestry, resided off territory in an urban setting with varying family responsibilities.

Some of the top challenges they face include accessing financing, balancing family and business and lack of business training. Funding opportunities, financial, business and leadership workshops, business tools, networking opportunities with other Indigenous women entrepreneurs, and childcare and transportation can support Indigenous women along their entrepreneurial development paths.

Indigenous women entrepreneurs are valuable investments, and they represent a key segment of the AFI market. Yet, just under half of the respondents, indicated that they received support from an AFI and expressed that they valued the AFI support. Indigenous women

entrepreneurs generate wealth, create job, training and education opportunities, and become role models within their local communities. NACCA and AFIs can provide support to Indigenous women entrepreneurs through the development of women-specific tools and resources, making services and supports accessible to Indigenous women, changing the gender bias within lending criteria and investing additional time and information to support their decision-making process. By supporting Indigenous women entrepreneurs, NACCA and AFIs can empower Indigenous women to become leaders that result in transformational change in their families and communities.



