



Creating a New Narrative: Empowering Indigenous Women Through Entrepreneurship





This report was produced by Impakt and funded jointly by the Indian Business Corporation and the Business Development Bank of Canada. The barriers to entrepreneurship faced by Indigenous women was identified as an important issue to Canadians, and this report was motivated by the desire to improve how these entrepreneurs can be supported. The research revealed that by relatively small measures we can make a big impact on improving opportunities for Indigenous women entrepreneurs.

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Quotations in this Paper

Impakt researchers gathered the quotations highlighted throughout this report through 18 interviews with stakeholders, including representatives of Aboriginal financial institutions, mainstream financial institutions, individuals who encourage entrepreneurship among Indigenous women and female Indigenous entrepreneurs.

Introduction

This paper was developed to explore a single question:
"What would it take to ensure that every Indigenous woman in Canada had the opportunity to become an entrepreneur?"

While there is no simple solution to what is clearly a complex problem, our initial findings in Alberta suggest that entrepreneurship represents a promising pathway for Indigenous women to enrich their lives, strengthen their families and uplift their communities. The research revealed that by relatively small actions we can make a significant impact on improving opportunities for Indigenous women entrepreneurs. Based on our research, we have developed the following specific recommendations, which we believe will make entrepreneurship more accessible to the Indigenous women of Alberta:

- develop gender-specific programming, managed by and for Indigenous women;
- create a dedicated fund for Indigenous women's entrepreneurship; and
- leverage the latest communications technology to build awareness and facilitate access.

These recommendations are based on an in-depth literature review, together with 18 interviews conducted with stakeholders, including representatives of Aboriginal financial institutions, mainstream financial institutions, individuals who encourage entrepreneurship among Indigenous women and, most importantly, Indigenous women entrepreneurs themselves. These stakeholders vividly explained how entrepreneurship can benefit Indigenous women, what barriers stand in their way and what they feel are the most effective ways of overcoming these barriers.

The challenges Indigenous women face in pursuing entrepreneurship are diverse and complex. Because of their identities as both female and Indigenous, it is important to use an intersectional perspective when looking at the issues they face. This perspective underscores the fact that people's experiences are mediated by multiple and overlapping identities (such as race, age and gender) that combine to affect different people in different ways. This helps us to understand how the challenges Indigenous women face differ from those Indigenous men or non-Indigenous women face, and allows us to develop solutions to address their unique needs.

“ We are creating a new narrative, one that's not based upon all the old ideas of what Canada has said in the past about our people. It's really up to us to make that change for future generations and ... to empower other Indigenous women. ”



First, this paper establishes the current context of Indigenous women's entrepreneurship in Alberta, including the benefits of entrepreneurship, the barriers to achieving entrepreneurial success and the current initiatives to help women overcome these challenges. Next, we share insights in four main areas: the need for gender-specific programming; the constant issue of financing; women's lack of awareness of business opportunities and start-up resources; and the need for initiatives that build real, meaningful relationships in the communities where they operate. Finally, we present a two-point plan that we believe could better address the needs of Indigenous women and serve as a model for other provinces.

Context The Benefits of Entrepreneurship

Entrepreneurship represents an opportunity for Indigenous women to improve their lives by cultivating financial independence and stability. One of the most common things we heard in our interviews was how rewarding entrepreneurship has been for the women who have pursued it. Though it can be a difficult journey, entrepreneurship can improve the socio-economic circumstances of individuals and entire communities.

Indigenous women are starting businesses at twice the rate of Canadian women generally.¹ Indigenous women see entrepreneurship as an opportunity to raise their family's quality of life, and they are more likely to repay their loans than men are.² When Indigenous women improve their lives through entrepreneurship, the whole community benefits. Successful female entrepreneurs act as role models.

Compared with employment, entrepreneurship offers Indigenous women numerous benefits. Because entrepreneurs are their own bosses, their work schedule is much more flexible. Entrepreneurs can set their own hours and structure their work around their schedule. This makes it easier to balance work and family life—a major concern for women, who often have most of the responsibility for

taking care of children. Being in control of their businesses means that women can choose how much responsibility they want to take on. Some work full-time hours or more, while others prefer to keep their business small, with a limited number of clients, allowing them to work part time. Entrepreneurship also gives women a sense of purpose and the satisfaction of building something from the ground up. It often allows them to work in an area they are passionate about, which can make it much more fulfilling than regular employment.

Existing Barriers

Though Indigenous women pursuing entrepreneurship face many challenges, one thing that stood out to us from the interviews was their inspiring resilience and ability to overcome the obstacles put in their way. The most significant barriers preventing Indigenous women from pursuing entrepreneurship are as follows:

- inability to qualify for a loan from mainstream financial institutions due to
 - lack of property to use for collateral
 - lack of access to capital for equity
 - lack of credit
- inability to work full time in their business
- lack of education
- lack of confidence
- lack of access to male-dominated fields, such as construction
- diversity of circumstances

To effectively help Indigenous women pursue entrepreneurship, it is important to understand these barriers. Let's look at each of them in turn.



“It's not an easy thing, that's for sure, in the oil patch. ... but, at the end of the day, what I have made to provide for my family is well worth it.”

“Times have changed. It's not just the men that are working; it's the women as well. ... They can do anything if they put their minds to it.”



Access to Collateral, Equity and Credit

Because Indigenous people living on reserve do not own property, they are typically unable to get loans from traditional financial institutions for want of collateral. Even with capital, they must still put up equity to qualify for a loan. High unemployment rates mean that raising money for equity can be difficult, particularly for Indigenous women. Women typically bear most of the responsibility for taking care of their families and managing their households. The work they do in these areas is unpaid, making it difficult to save money for equity – and consequently invisible to loans officers.

A lack of credit is also a major barrier for Indigenous women seeking loans. Sometimes, even something as trivial as not having a piece of government-issued identification can be a barrier for women looking for a loan.

Ability to Work Full Time

Many banks also require the borrower to work in the business full time—something that is not possible for many women, due to family commitments and other responsibilities. Indeed, many women are drawn to entrepreneurship because it allows them to run a side business part time, to supplement their income while balancing other aspects of their lives.

Education

Lack of education, particularly in financial literacy, is also a significant barrier. Indigenous people are less likely to have completed post-secondary education than other groups of Canadians. Being unable to write a strong business plan or navigate financial institutions makes it extremely difficult to get a loan.

Confidence

Many women told us that getting rejected by bank after bank was incredibly discouraging, almost causing some of them to give up on entrepreneurship (though these women would go on to get loans from an Aboriginal financial institution). Lack of confidence is a major

obstacle. It stems partly from not having mentors or a strong family support system, due to the continuing multigenerational impact of residential schools. The children forced into residential schools are now parents and often have problems parenting their children without having had consistent parenting themselves. As a result, some Indigenous women may feel they do not deserve to do well, while others may even fear success.

Access to Male-Dominated Fields

In Alberta, two of the main engines of the economy—the construction and resource extraction industries—are seen to be dominated by men, and women report that breaking into them can be daunting. In the words of one of our interviewees, “When I’m pulling up with my truck, a lot of times they think I can’t handle it or do it, so they’re a little leery.” She met with resistance when she was getting started, but with perseverance, she succeeded in a male-dominated field.

Diversity of Circumstances

Indigenous women in Alberta are a diverse group, and the challenges they face can be quite different. Métis women, in particular, face unique challenges. Many programs meant to assist Indigenous women are unavailable to Métis women, and many companies only extend their duty to consult to First Nations, not to Métis.

The situation is also different for Indigenous women living on or off reserve. Though individuals living off reserve can own property that they can use for collateral, they still face disproportionately high unemployment rates. Similarly, Indigenous people living in isolated rural areas tend to have less access to employment than those living in urban areas, making it harder for them to raise equity for a loan. Living in a remote location can also make it difficult to access conferences and other programs in urban centres. Any program aiming to help Indigenous women must reflect these factors.

Current Initiatives

Although there are many programs and organizations to help Indigenous people in Alberta pursue entrepreneurship, few are designed explicitly for Indigenous women. This area needs improvement, as our research indicated a clear





demand for more programming focused on women. The existing initiatives can generally be divided into three categories: Aboriginal financial institutions (AFIs), government programs and non-profits.

Alberta has five AFIs: Alberta Indian Investment Corporation, Apeetogosan (Métis) Development Inc., Community Futures Treaty Seven, the Indian Business Corporation and Métis Settlement Investment Corporation. AFIs specialize in providing loans to Indigenous people who might not qualify for loans from mainstream financial institutions. Together, these organizations have financed more than 5,000 businesses, created more than 8,000 jobs and lent \$165 million.³ In fact, every dollar invested in Indigenous business through an AFI grows the Canadian economy by \$3.60.⁴

Apeetogosan administers and distributes government grant funds through the Métis Entrepreneur Assistance Program and Status Entrepreneur Assistance Program. Most AFIs also offer business training, particularly mentorship and business plan assistance. Because they are close to the communities they serve, AFIs tend to have good working relationships with their clients. Many interviewees told us how thankful they were for the assistance of AFIs. Alberta has two other Indigenous financial organizations that are not AFIs: Peace Hills Trust and First Nations Bank. These organizations have larger portfolios than AFIs and run on a model closer to that of mainstream financial institutions.

Two main government programs aim to assist Indigenous entrepreneurs in Alberta. The federal Aboriginal Business and Entrepreneurship Development program offers services and funds to Indigenous businesses. In Alberta, its funds are distributed through Apeetogosan. The provincial Rural Alberta Development Fund program funds innovative businesses and projects in rural Alberta. Although it has no explicit focus on Indigenous entrepreneurs, many of the projects it funds are run by Indigenous people.

Many Alberta communities also have a provincial economic development officer, who helps community members use the support systems available to people trying to start a business. Neither the AFIs nor

the government initiatives have resources specifically designed for Indigenous women, despite the obvious need.

However, several non-profit organizations are making strides in this area. For instance, Alberta Women Entrepreneurs has a 10-part program called NextStep to Success. This program helps Indigenous women develop a business plan, provides business training and offers some financial support.

Another organization doing important work to assist Indigenous women entrepreneurs is the Aboriginal Women's Business Entrepreneurship Network (AWBEN). AWBEN offers resources, programs and mentorship. It runs mentorship circles, national conferences and two-day mini boot camps to help Indigenous women learn from and support each other as they develop their businesses. Having a network and knowing other successful Indigenous women entrepreneurs helps women overcome hurdles and access support systems.

Finally, the Aboriginal Business Development Services department of Alberta Business Link offers workshops, connections to other organizations, one-on-one consultations and other services. Alberta Business Link also gives presentations to communities and offers online services for both men and women.

Insights

Gender Focus

One of the things that stood out the most from our interviews and research was the lack of programs designed specifically for women. We heard time and time again that women had particular needs that needed to be addressed, yet there are almost no programs focused on addressing them. While loan programs for youth or people with disabilities are common among AFIs across Canada, only three AFIs have programs specifically for women. No AFI in Alberta has a program dedicated to women.

Ignoring the unique needs of Indigenous women can sometimes exclude women from programming that seems to be gender neutral. For example, a training program, workshop or conference can be impossible for women to attend if no childcare services are offered.



We also heard that attendees tend to be more comfortable and more confident among other women. One interviewee told us, *“In the training, I would see that men were more ... able to go after what they wanted. The women would sort of retreat back a little bit more. They didn’t want to, but I kind of felt that there was more hesitancy on the side of the women.”*



A program that catered exclusively to women would help overcome these issues. Not only would these programs allow attendees to meet and network with other female entrepreneurs, but they would also help participants become more self-assured, by showing them that there are other women succeeding in entrepreneurship.

The need for positive role models in the business world came up frequently in the interviews, and programming that targets women is the best place to showcase these role models. On top of that, we frequently heard that being a role model for other aspiring entrepreneurs was one of the most rewarding aspects of self-employment.

We also heard that no one understands the needs of Indigenous women better than Indigenous women themselves. With this in mind, creating programming managed by and for Indigenous women is thought to be the best way to address the unique needs of Indigenous women in a culturally appropriate way.

When Indigenous women can improve their own lives through entrepreneurship, the whole community benefits due to the increased standing of the women, who now act as inspirational role models in their communities. Indigenous women empowered through entrepreneurship are also more likely and able to fight for issues that impact women, such as ending domestic violence and improving access to childcare services.

In addition, while economic development is beneficial, it can also result in a loss of traditional knowledge and culture. Enterprises started by women are more likely to make use of Indigenous traditions and culture and, thus, preserve them. This is visible in, for example, the outdoor skills and training company Mahikan Trails, which incorporates traditional knowledge and culture into its programming. Similarly, cultural traditions are maintained through craft business, which women are much more likely to start.

“ I think there needs to be more tools and resources specifically for Aboriginal women. ”

Limited Access to Financing

Financing is seen to be the primary barrier to Indigenous women entrepreneurs. In both the interviews and the secondary research we conducted, financing was the single issue that came up most frequently. Financing is an issue both for individual entrepreneurs and for certain AFIs, including IBC, which have a greater demand for loans than they have capital to lend.

We also frequently heard that current financing initiatives have very few options for microloans. This problem disproportionately affects women, because women are more likely to start smaller businesses, which do not require large amounts of capital at first. Many of these businesses are operated on a part-time basis, which is easier for women to manage while also caring for their families. For instance, women might be running home-based craft businesses, so they only need a few thousand dollars to purchase supplies or rent a booth at a market. Such businesses would not be able to get a loan under current systems. Increasing the availability of microloans should be a priority for AFIs seeking to help Indigenous women pursue entrepreneurship.

Our research also revealed a gap between mainstream financial institutions’ perception of their accessibility to Indigenous women seeking loans and the reality women face. Though many mainstream banks have programs to help Indigenous people pursue entrepreneurship, none of the women we spoke to were able to secure a loan from them. One of the entrepreneurs we interviewed was denied a loan from TD even though she had a longstanding relationship with the bank. These women went on to receive loans from AFIs, demonstrating that the problem is not their business ideas but the inability of mainstream banks to accommodate them. Unlike banks, AFIs are willing to help Indigenous women develop better business plans, allowing AFIs to approve more loans. This failure of mainstream lenders demonstrates the importance of AFIs in issuing loans to Indigenous people who do not have the collateral to qualify for a loan from a traditional bank.

“ I think that the most basic need for any entrepreneur is obviously access to financing, to be able to support their project. ”



“ Some women don’t want necessarily to have a huge business. They just want to run a little business that gives them enough money to live. ... [AFIs] are not in gear for micro businesses. They’re in gear for large businesses or bigger businesses. They’re not in gear for anything that’s under \$25,000. That’s what most women are looking for in general, to start. ”



“ There are lots of opportunities in the First Nations. I think one of the biggest [problems] is, yes, we do have economic development [officers]; I just wish they would do their work and inform people that there is money there as well, that people can tap into and start their business.”

“ They're not doing a very good job of getting [potential opportunities] out to the people.”

Lack of Awareness of Opportunities and Resources

Our research revealed that Indigenous women in Alberta are often unaware of the programs and resources available to them, and of business opportunities in their communities. These two areas represent an important possibility for improving existing programs for new Indigenous women entrepreneurs.

Due to the geographic remoteness of many Indigenous communities in Alberta, it can be challenging to get the word out about programs and workshops. Although many communities have an economic development officer, we often heard that these officers wait for aspiring entrepreneurs to come to them rather than encouraging women to become entrepreneurs.

We also heard that chiefs and councils often do not tell local entrepreneurs what rights and entitlements they have as part of the band. In one case, an entrepreneur had to find out for herself that the band had won some concessions that required the oil industry to work with Indigenous businesses. In another case, a business failed because council rolled out a cheaper competitor a few months after the enterprise launched. More transparency on these issues is clearly needed.

Interviews revealed there are ample opportunities for new businesses to meet demands for services inside and outside Indigenous communities. Accordingly, it would be beneficial to have a program that helps Indigenous women find out what is most needed and determine whether they could start a business to fill these gaps.

Generic Programming

Most of the programming currently offered by AFIs and non-profits to help Indigenous women pursue entrepreneurship has a one-size-fits-all format. These initiatives almost never provides solutions tailored to a particular community. That is striking, since

one thing we heard repeatedly was that no two communities are alike. There is a strong demand for initiatives that really work to build relationships with Indigenous communities over a long period. This means understanding the needs of the community before determining which initiatives to pursue and having a long-term presence in the community.

Recommendations

Focus on the Unique Needs and Circumstances of Women

To really help Indigenous women pursue entrepreneurship, nothing is more important than designing programs specifically for them. Doing so involves two approaches.

First, programs must be structured to expressly accommodate women. For example, providing childcare at workshops and training sessions makes them more accessible to women with family responsibilities. Additionally, we heard in our interviews that women sometimes lack the confidence to participate fully in the workshops they attend. Offering women-only workshops and training sessions, designed with their input and run by other Indigenous women, is the most effective way to overcome that barrier.

Second, program content must address topics relevant to Indigenous women. This means understanding how the goals of entrepreneurship differ for women and men, and adjusting the subject matter accordingly. For example, one program might focus on smaller, part-time businesses. Another might concentrate on the kinds of businesses women tend to run and give advice about overcoming the unique challenges women face running these types of businesses. Finally, showcasing successful Indigenous women entrepreneurs at these workshops or sessions is very important. Not only does it show participants it is possible for them to succeed, but it also gives entrepreneurs the rewarding opportunity to be mentors.

“ What our community is based on is relationships, and trust is at the centre of that.”

“ It's about networking, building those relationships. ... It's not just that initial formal handshake, but it takes time and effort to build relationships with the Indigenous community.”

“ I also think that there needs to be a lot more ... supportive services that focus on those needs of Aboriginal women.”

Increase Access to Financing

Finding new, reliable sources of funding is vital to helping more Indigenous women start businesses. One promising practise is to utilise co-financing by connecting AFIs with a proven track record of local engagement and success with mainstream financial institutions seeking to encourage sustainable economic development through entrepreneurship.

In addition, microloans need to be made more accessible to Indigenous women. It is understandable that AFIs are hesitant to provide microloans, because they require the same amount of work to administer as regular loans, but with a smaller payout. However, the gap in this area is creating a barrier for Indigenous women, who could benefit from better access to microloans. One model could be micro-lending circles, which have been successful in developing countries. In these circles, members of a community pool their resources with a loan from a financial institution to help each other develop and expand small businesses.

Increase Awareness of Opportunities and Resources

Raising awareness among Indigenous women about the viability of entrepreneurship, as well as the resources available to them, is an area with significant room for improvement. Many interviewees mentioned the use of social media as a best practice. Given the pervasiveness of social media and the ease with which it can be used to reach a large number of people in geographically isolated areas, we think it has great potential to raise awareness about entrepreneurship and related support services.

A Call to Action

The findings outlined above suggest that Indigenous women face unacceptable barriers to becoming entrepreneurs. We recognize that this is an important and complex issue, and that the ideas presented in this paper represent the first steps toward addressing it. However, unless further concrete action is taken, the situation will not improve. We believe the following two steps are essential to ensuring Indigenous women have greater access to entrepreneurship.

“ We need stores, we need gas stations... things like that. There’s all kinds of opportunities for people out there [Someone] just has to direct them to the right places. ”

1. Establish Canada’s first dedicated loan fund for Indigenous women’s entrepreneurship.

- It will initially be based in Alberta, where we have had the opportunity to assess the needs of its women and the availability of complimentary programs, as well as
- It would be operated by an AFI, such as IBC, with a proven track record of lending to Indigenous people.
- Sources of capital would include mainstream financial institutions, private venture capital, and federal and provincial governments.
- Approximately \$5 million would be needed to address the needs of Indigenous women in Alberta.

2. Ensure women are at the centre of the development of this fund.

- Hire an Indigenous woman as a loans officer.
- Establish an advisory council of Indigenous women entrepreneurs to provide an ongoing perspective on the needs of First Nations, Métis and Inuit women in Alberta.

By partnering with a successful AFI, financiers would be more likely to receive a return on their investment and reduce loan loss. To ensure that the fund serves the needs of the Indigenous women of Alberta, we must make certain it is accessible to Métis and Inuit as well as First Nations people, and that a portion of the funds are available as microloans. A designated fund would also make it easier to measure the success of the program, by tracking all loans to Indigenous women.

Finally, our research suggests the need to significantly increase awareness of loans and related programs for Indigenous women. The most effective and cost-efficient way to do this is via the Internet. Here are a few examples.

Social media has been shown to reach a large number of people over a great geographic area at a reasonable cost.

- A web-based resource centre could provide women with business development

“ When I see Aboriginal women launching businesses, and even after, when you hear some of the challenges, it’s okay because ... they’re living their dream and it’s something they’re passionate about. I have high hopes for any Indigenous woman wanting to launch a business or seek entrepreneurship. ”

resources and best practices, and connect them with mentors.

- This resource centre could also act as a hub, connecting women with resources provided by other initiatives with similar goals.

Conclusion

Indigenous women's entrepreneurship has the potential to transform communities. Entrepreneurship allows Indigenous women to achieve financial independence and stability, while elevating others in the community. Nevertheless, persistent barriers—such as lack of equity, credit, confidence and financial literacy—discourage and, in too many cases, prevent Indigenous women from pursuing entrepreneurship. Having women at the centre of any program's design will help ensure that the initiative reflects the unique needs of Indigenous women. Because financing is the most persistent problem, we believe that establishing Canada's first dedicated fund for Indigenous women's entrepreneurship, managed by an Indigenous woman, will be a significant step toward ensuring that starting a business is not out of reach for any Indigenous woman.

Although this initial research has revealed many promising opportunities to reduce these barriers, many important questions still need to be answered. We can only address such questions if the voices of Indigenous women are central to the discourse and to the development of new approaches. We believe that ensuring all Indigenous women have the opportunity to become entrepreneurs is a national imperative. We also believe that the findings and recommendations presented in this paper could transform Alberta and be used as a model in other provinces.

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“Women ... are the backbone of our communities and so, essentially, we are taking yet another leap into a place where we know we can do well.”

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