



Ontario Native Women's Association

Heart Work: Experiences of Indigenous Women Entrepreneurs

Ontario Native Women's Association
2021

"It's like this is truly heart work because we're, it's like we're doing it from the love that we have for our community, for our people and it's not like work-work, it's like heart work." (Daisy)



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Executive Summary

In 2021, the Ontario Native Women's Association (ONWA) undertook a small study to explore the experiences of Indigenous women entrepreneurs in Ontario. The interviews were collected, and the report was written during the COVID-19 pandemic, with many regions and communities in Ontario either experiencing full or partial economic lockdowns. What follows is a summary of the surveys and the interviews and serves as a snapshot of what Indigenous women entrepreneurship in Ontario looks like while dealing with a global health crisis, and where it can go in the future with increased financial resources and support for Indigenous women-specific business development.

Indigenous entrepreneurship in Ontario is growing as women begin to see business ownership as a viable option for financial stability for their families. The historical context and social realities in which these women operate their businesses and experience their world cannot be separated from the businesses they choose to run and who their clients and customers are. Reciprocity to community, solidifying identities, reclaiming of teachings, and resiliency of community and self are powerful drivers for Indigenous women who own and operate their own businesses in Ontario.

From January 2021 to April 2021, during the second wave of COVID-19 in Ontario, nine (9) one-on-one interviews were conducted over the telephone. Eighteen (18) computer survey responses were collected. Twenty-seven (27) individual Indigenous women provided their input into this report.

The major themes that emerged were:

- *financing and funding* (barriers to accessing funding)
- *specialization of skills* (limited knowledge of website design and social media marketing and lack of access to knowledge on business and financial management)
- *representation and mentors* (roles models and community support)
- *Heart work* (connection and cultural continuity)

The proposed recommendations are to make available long term, reliable funding for Indigenous women's organizations to:

- provide ongoing and specific business skills training that is culturally grounded
- host networking and business showcasing events
- create a mentorship matching program

The Indigenous women who participated in this study created successful businesses with very little formal business training and were able to harness their talents and their communities to fully support them with their ventures. What is critical now is to support not only these businesses, but also the next generation of Indigenous women entrepreneurs so that they come to see owning their own business as a viable option for financial security. If these women were able to create livelihoods for themselves and their families with limited finances and limited support, imagine what could be possible with additional supports that would facilitate the growth of inclusive networks, culturally grounded skills and development training, and dedicated financial resources invested in growing Indigenous women led businesses?

Introduction

The Ontario Native Women's Association undertook a small study to explore the experiences of Indigenous women entrepreneurs in Ontario. This report, and captured responses, happened in the middle of a global pandemic related to COVID-19. At various times during the researching, writing, and interviewing stages of the report, numerous communities and regions in Ontario faced an economic shut down intended to slow the spread of the virus. What follows is a summary of the quantitative surveys and the qualitative interviews and serves as a snapshot of the landscape of what Indigenous women entrepreneurship in Ontario currently looks like and where it can go into the future. This report highlights the experiences of Indigenous women entrepreneurs and provides recommendations for further support to both existing businesses owners and those interested in starting their own business. This report should serve as a cornerstone on which to build a comprehensive and robust Indigenous women's entrepreneurship program in Ontario.

Background of ONWA

Established in 1971, the Ontario Native Women's Association (ONWA) is a not-for-profit organization that empowers and supports Indigenous women and their families through research, advocacy, policy development, and programs and services that focus on local, regional, and provincial needs within Ontario.

Established in 1971, ONWA delivers culturally enriched programs and services to Indigenous women and their families regardless of their status or locality. We are committed to providing services that strengthen communities and guarantee the preservation of Indigenous culture, identity, art, language, and heritage. Ending violence against Indigenous women and their families and ensuring equal access to justice, education, health services, environmental stewardship and economic development, sit at the cornerstone of the organization. ONWA insists on social and cultural well-being for all Indigenous women and their families, so that all women, regardless of tribal heritage may live their best life.

Indigenous women are the fastest growing population in Ontario and are integral to a new phase of economic development. Through providing services that nurture Indigenous women's healing and empowerment, ONWA is supporting a strong foundation that strengthens women's leadership in their families and communities. This is key in ensuring their economic growth and success.

Chapters & Councils

ONWA membership is based on the establishment of either Chapters or Councils within the province of Ontario. Membership provides Indigenous women the support, capacity development opportunities, and visibility they need to further enhance their lives. ONWA Membership provides Indigenous women within Ontario the opportunity to collectively influence both national and provincial policies and legislation as it relates to issues that affect them.

Chapters are incorporated organizations, and Councils are non-incorporated grassroots women's organizations. Chapters and Councils are registered by regions - North, East, South, and West - based on the Medicine Wheel (See Appendix A) so that the voices of Indigenous women are heard from all four directions.

Chapter Overview

Any previous Local or new group of Indigenous women whose organization is registered and in good standing as an Incorporated group through the provincial or federal government is eligible to become a full service delivery site of the ONWA. Chapters are required to enter into a Memorandum of Understanding (MOU) with the ONWA in order to strengthen clarity and accountability in the relationships. At the time of writing, ONWA supports 10 chapters throughout the province.

Council Overview

Any grassroots group of women, who chose not to become an incorporated body, but maintain a presence to provide supports, educate and advocate for Indigenous women and/or children in their community can form a Council. These groups can also be in the process of becoming an ONWA Chapter. At the time of writing, ONWA supports 30 Councils throughout the province.

Entrepreneurship in Canada

Canada is ranked third globally in the health of the entrepreneurship ecosystem (Acz, Szerb & Lloyd, 2018) and it is consistently highly ranked in the ability to identify business opportunities, the support of the institutional environment to help achieve these opportunities, and the availability of capital from both individual and institutional investors (Acz, Szerb & Lloyd, 2018). Women's entrepreneurial activities can be seen in all of Canada's provinces and territories (Statistics Canada, 2019), but women-owned businesses (that is, at least 51% of shares are owned by women) account for only 16% of all small- and medium-sized enterprises (Gulati,

2012; Jung, 2010). When the definition of entrepreneurship is expanded to include self-employment, women account for 37.7% of self-employed Canadians (Statistics Canada, 2019). Canadian women have a lower total entrepreneurship activity (TEA) rate compared to men i.e., they are less likely to start a business than men (Robichaud et al., 2010). Similarly, compared to other innovation driven economies, Canada has a high share of women in the high-tech sector, but the field is still male dominated, which poses obstacles for women to be active in the Canadian technology sector (Ezzedeen & Zikic, 2012). Canadian women entrepreneurs are more inclined to run early-stage firms that are more likely to be in the retail, tourism, and professional services industries (Jung, 2010) and are more concentrated in consumer services, as well as arts and social enterprises (Hughes, 2017).

Women and Entrepreneurship

A gendered, intersectional lens is important to understand systemic barriers, experiences and push and pull factors for women entrepreneurs, human and financial capital, and preferences for growth aspirations (Ozbilgin, 2009). When an intersectional lens is applied, these barriers are compounded, as racialized immigrants, Indigenous peoples, women with disabilities, rural women, and other disadvantaged groups face additional barriers (Neville et al., 2018). These patterns are consistent with trends in other industrialized countries, although debates continue to surround the causal factors (Coleman et al., 2018; Hechavarría & Ingram, 2019; Henry et al., 2017). Examining the entrepreneurial ecosystem through a gendered and intersectional lens is also important to understand "what works" to support the growth of women and diverse entrepreneurs (Hughes, 2017). The Government of Canada (Innovation, Science and Economic Development, 2019) has tried to address the solutions for the deficiencies in women's entrepreneurship and called for action in advancing women's economic empowerment with the "Women Entrepreneurship Strategy" (WES) national program, which seeks to double the number of women-owned businesses by 2025. By advancing women's economic participation in the economy, Canada projects it will add \$150 billion in Gross Domestic Product (GDP).

Indigenous Women and Entrepreneurship

Self-employment is often promoted as a major strategy to enhance the economic survival of Indigenous peoples (Peredo et al., 2004). However, despite the recognition of the importance of entrepreneurship for Indigenous people, this area of study is relatively new and remains under-developed. There has been very little research on Indigenous women entrepreneurs, making knowledge on their economic activities largely invisible (Kuokkanen, 2011; Croce, 2020). In recent years, there has been interest in measuring a hidden and growing community of Aboriginal women involved in community economic development in Canada (Kuokkanen, 2011; Findlay and Wuttunee, 2007). A broad search was performed to understand the extent that

Indigenous women are involved in entrepreneurship from a global perspective which revealed that the experiences of Indigenous entrepreneurs are markedly different from non-Indigenous entrepreneurs, most notably in how community and culture is centered in economic practices (Findlay and Wuttanee, 2007; Dana, 2015). ONWA suspects the same to be true for Ontario Indigenous women and hence, it was important to examine the nature of these differences and to understand what may impede or improve the success of Indigenous women entrepreneurs. This was achieved through the survey and interviews ONWA administered from January 2021 to April 2021 and are captured in the report below.

This research project, collecting the experiences of Indigenous women entrepreneurs in Ontario, is likely to be one of only a few studies devoted entirely to hearing women's stories. This study also provides insights into the strength, adaptability, and success of Indigenous woman through their ability to respond to economic uncertainty while experiencing a pandemic. As such it is important to provide context for this research; not only the historical context in which these women are creating businesses, but the current social realities that are impacting their businesses.

Contextualizing Indigenous Women Entrepreneurs

If we do not limit the definition, Indigenous women entrepreneurs have existed throughout time and pre-date Canada, although most inquiry into Indigenous women's lives has been post contact. Scholars have looked to the contributions of Indigenous women during the fur trade as a primary example of economic agency, and how over time Indigenous women have carved out spaces in which they could barter, trade, and engage in the changing market economy (VanKirk, 1980; Brown, 1980). This agency was short lived, and with changes in government form and function, a series of barriers were constructed, some which impacted Indigenous communities as a whole, and others that have had gendered effects.

Indigenous women were doubly marginalized through the imposition of western value systems, both from Victorian ideals of womanhood, which made women the property of their husbands and established a rigid role within the household, but also from religious systems, that imposed a moral system that further enforced western family models that would later become nuclear in nature. As these systems trickled into consciousness, Indigenous women, who had public lives outside their homes, leadership positions, and multiple roles within a kinship system that existed beyond a single household, would be viewed as a threat and subjugated (Brown, 1980). Beginning in the 1820s we see regulations to acculturate native families to British standards (Brown, 1980: 131), policies that would not only make marriage the only viable option for survival, but also demean Indigenous women so that inter-marriage was stopped. The ideals that devalued Indigenous women during the early 1800s would have long-standing impacts,

which began to shape how race, class, and gender interacted to set up barriers to Indigenous women participating in economic systems. With the creation of the Dominion of Canada through Confederation in 1867, the situation is further complicated, with government determining the limits of Indigenous rights and personhood, including the ability to own property. Land ownership has been a key to generating, maintaining, and accumulating intergenerational wealth in Canada, making land the foundation of wealth in this country (Yellowhead, 2021). Without access to land ownership, Indigenous Peoples were unable to access bank loans as they could not use their land or property as collateral in which to launch a business (McCallum, 2014). The Indian Act, created in 1876 and still in force today, would further marginalize Indigenous peoples, for they became wards of the state, and it was determined that they did not have the capacity to manage their finances, meaning that any wealth held by a First Nation would be held in trust. For Indigenous peoples, there were few avenues to finance entrepreneurial enterprises, and the only way a loan could be secured was with through the Department of Indian Affairs, who could guarantee a loan if they were in support of the business venture (McCallum, 2014).

Economic barriers also came from other directions. For First Nation peoples, there existed a pass system that prohibited them from leaving the reserve without the permission of an Indian Agent, which posed a barrier to establishing a business both on and off reserve. The creation of Indian Residential School system had inter-generational impacts as well, for the First Nations, Métis and Inuit children who attended these schools received a substandard education, if they received any education at all. More recently there has been comparisons of the schools to forced labor camps, and children were prepared for limited opportunities. For boys, the focus was on agriculture. For girls, domestic service. Residential schools would facilitate a long-lasting gap in educational attainment, but most significantly, it would alter family structures and leave many communities traumatized.

Without educational avenues to attain financial literacy and numerous barriers to access the economy in general, Indigenous entrepreneurs had difficulty entering into and participating in the economy. For Indigenous women, the barriers have been multiple and gendered, and there is a history of government interventions to ensure that Indigenous women had few economic opportunities and at other times, only the opportunity to enter into employment that was government approved. While avenues to financial independence have opened over time, Indigenous women are still impacted by a legacy of policies that limited their agency and opportunity to be entrepreneurs.

The Contemporary Context

Despite the long-lasting and continuing impacts of colonization, which includes historical trauma from the legacy of the residential school system, the sixties scoop, systemic racism, and economic marginalization, Indigenous women are making positive changes and creatively navigating the continuing challenges they face. It is clear within the comments from the women we spoke with for this study that the tensions between Indigenous peoples and settler society remain present in their lives and this is revealed through their experiences in accessing supports and services to start or build their businesses.

Research on Indigenous women in small business and entrepreneurship have been rare and many of the studies that exist speak to an unknown number of Indigenous women owned and operated enterprises. One of the first studies to look deeply into this topic was the Aboriginal Women's Success in Business survey (Chiste, 1996). Completed in 1993, the survey found that 37% of Indigenous owned business were operated by women (Chiste, 1996). Notably, the same study also found that Indigenous businesswomen tend to start businesses not to make a profit, but with what were termed in the study as social enterprises created with the goal to create jobs for friends and family and to serve local needs (Chiste, 1996). Recent scholarship has also spoken to a lack of research on Indigenous entrepreneurship and has looked at the 'uniqueness' of Indigenous enterprises, finding that there is a consistency in how Indigenous business owners integrate their worldviews in their work: "[Indigenous enterprises owners] claim relevant mainstream business strategies without sacrificing cultural values or economic success." (Wuttunee et. al, 2021, p. 208). Furthermore, connections to community are not geographically dependant, and it was found that regardless of if the business owner was operating in an urban, reserve, or rural area, they maintained strong connections to their culture and community (Wuttunee et.al, 2021). We found similar connections to culture and community within our study, and while we did not directly seek this information, relationships to culture and community were brought up by the majority of the women we spoke with.

Due to the limited research on female Indigenous entrepreneurs in Canada, comparative Indigenous populations in countries also impacted by colonialism were looked at to gain a broad understanding of the factors influencing and deterring Indigenous entrepreneurship. Interestingly, as found in other Indigenous entrepreneurial groups in countries such as Australia and New Zealand, "success" and increased wealth sometimes resulted in alienation from their respective Indigenous communities, and "negative backlash from their Indigenous peers" in some cases (Foley and O'Connor, 2013). In complete contrast, our research found that most Indigenous communities were in full support of our respondent's businesses, not just by financially supporting them by buying their products or services, but also in promoting and celebrating their work and accomplishments. Where there may be an interpretation of "selling

out" with our participants is in their own personal reflections or fears as they acquire greater success with their business ventures. Again, this was a present but not a dominant theme overall. The participants in our study found incredible support from both their own home communities and those in the larger Indigenous community.

Gender discrimination was determined to be a key barrier in research on female Indigenous entrepreneurs in Australia and New Zealand, with many women reporting racial as well as gender discrimination when they attempted to set up an entrepreneurial venture (Foley, 2006; Mrabure et.al, 2018). Although no doubt the women in our study also experienced this discrimination both overtly and covertly, it does not dominate the discussion around their experiences that our work captured. That is not to say that it does not or did not happen to our participants, just that our study did not focus on that aspect of their experiences running their businesses.

ONWA also turned inward to our own past research to further understand the realities Indigenous women entrepreneurs have faced and our organizations past efforts to address economic gaps. ONWA has been working with and for Indigenous women for over 50 years to break down barriers and build empowered and thriving communities and while employment, entrepreneurship and issues surrounding economic reconciliation have not been the primary focus of our organization, they are intricately connected and intertwined in Indigenous women's well-being, therefore interconnecting with the eight core issues we are currently seeking to address: murdered and missing Indigenous women and girls, human trafficking, justice, health, housing, sexual violence, and family violence.

In 1980 ONWA released *A Perspective*, an exploratory research project concerning Native women's opinions on the Indian Act, health, housing community participation, and multiple issues impacting families and communities as identified by Native women. From this report, it was noted that all government funded projects in the public and private sector be required to submit a Native affirmative action plan before funding is granted and that the affirmative action plan be monitored to assure compliance, including on-reserve projects. The report also noted that full-time homemaking be given the respect and status of an occupation in consideration of the skills and time that go into this position. From these early days ONWA began to see snapshots of Indigenous woman's representation in the labor market, small business enterprise, and the larger picture of their participation in the economy.

A Perspective was one of ONWA's early guiding documents and would inform the creation of two successful projects, one that would support Indigenous women in realizing their business goals and one that would stretch their imagination and open the doors to numerous fields where women were underrepresented. ONWA has delivered both the Aboriginal Skills and

Employment Training Strategy, previously known as the Aboriginal Human Resource Development Agreement, that was specific to supporting Indigenous Women accessing employment and training, education and business development supports. ONWA also provided access to emerging trends for Indigenous women to access employment and training in non-traditional fields through the Ministry of Colleges and Universities. Both of these programs allowed for Indigenous women to access funding that was not available to them through their First Nations to better their lives and the lives of their children. ONWA delivered both of these programs successfully and through them, empowered Indigenous women to grow their skills and for some, to develop their businesses.

Although the historical relationship with government, industrial capitalists, and non-Indigenous businesses is the social structure that the women in our study work within, they all appear to turn to their cultural values and community to remain grounded. Their lives as Indigenous peoples within the context of colonialism and as Indigenous women impacts the ways in which they move about the world and the way they organize their businesses. This social reality must be understood when reading both the experiences of the women who participated in our study and in the proposed recommendations.

Impact of COVID-19

When COVID-19 first hit the news headlines in early 2020, there was much uncertainty that surrounded the impact of the virus; however, it was widely believed that it would not last much longer than a few weeks. As Ontario entered into the second wave in early 2021, businesses, organizations, and individuals needed to adjust their expectations and expect a longer economic recovery.

The presence of COVID-19 within Ontario has changed the landscape in which businesses operate. Businesses have had to adjust, recalibrate, and in some instances refocus the delivery of their products or services. Some of the women in our study have had to shutter their businesses as they have been completely unable to operate during the lockdowns. This is most notable for the women in our study who carry out their operations in people's homes (i.e providing cleaning services or personal care) and for the women who own businesses where travel is large component of their work. Some of the women have had to secure other paid employment to see them through this time. Although it has been a challenging and unpredictable environment, great opportunity has also arisen from the pandemic. In fact, what was heard was that COVID-19 created opportunities to pursue new avenues and learn new skills that perhaps would not have been possible otherwise. Among Indigenous women who took part in our research, some have been able to capitalize on the restrictions COVID-19 has imposed to innovate and reimagine their business. Some women were able to offer their

products and services more broadly because all travel was restricted; meaning they were able to offer their businesses virtually and did not need to be in the physical place to do so. The use of social media also opened opportunities to reach a broader audience instead of just a local one. The goal is now to build on the momentum that has been created by these women and encourage other women to follow suit.

Methods

This research project took a mixed methods approach and included both quantitative data and qualitative data. There were 18 respondents for the survey and nine informant interviews for the qualitative data for a total of 27 participants in this research project.

All responses from the survey were anonymous and the interview participants were given pseudonyms. Those who completed the survey did not participate in the interviews and vice versa; therefore, we are confident that the data collected is from 27 unique individuals.

The data collection phase of the project occurred from March 2021 to April 2021. Given the COVID-19 physical distancing requirements in Ontario during this time, all recruitment of study participants and the interviewing of participants happened remotely. Although the "gold standard" of qualitative interviewing has always relied on face-to-face, one-on-one interviewing techniques; this report utilized over the telephone interviews. Given this population of entrepreneurs (whose businesses have them keeping non-traditional work hours) and Indigenous women (who live with children or others they are the primary caregiver for), the flexibility and mobility of offering the interviews in an over the phone manner at a time of participant's choosing arguably serves this population better than traditional interviewing methods.

Survey Data Collection

The final version (See Appendix B) of the survey was released via SurveyMonkey on March 15, 2021, and was open for 10 days. The invitation to participate in the survey was sent via email to all ONWA chapters and councils, as well as partner organizations. Eighteen (18) surveys were collected, with an 83% completion rate meaning that three were returned not fully completed.

Of the 18 women who completed the survey, they all had children living with them; 16 women had children plus other people living in their home (spouse, parents, aunties/ uncles/ elders/ other relatives). The age groupings were as follows: two women were between 18 and 24 years of age, four women were between 30 and 39 years of age, six women were between 40 and 49 years of age, three women were between 50 and 59 years of age and three women were

between 60 and 69 years of age. The women respondents lived in all regions in Ontario including, two from the north, five from the east, one from the south and nine from the west.

Twelve women were current business owners and two wanted to start their own business while two remained undecided (two did not answer the question). None of these women started their business during the pandemic, meaning that all operated their business prior to COVID-19 coming to Ontario. Eight women did not receive any funding to start their business, while six did receive funding, and four respondents skipped this question. Five women said that someone tried to talk them out of starting their own business, but they did it anyway.

The survey also asked questions about training; of the women who wanted to take training, COVID-19 stopped seven women from pursuing the training, while three women took training anyway. A total of 14 women said they would like to take business training when COVID-19 was over and it was safe to do so.

Although more respondents to the survey would help with the robustness of the data collected, the regional representation does provide a glimpse into not only the interest in pursuing entrepreneurship but also the interest in accessing additional business skills training for Indigenous women in Ontario. The 18 women who answered the survey all had families and people they were responsible for in their lives and either owned their own business or expressed interest to in the future.

Similar to the relatively small sample size, it is also believed that the true population size of Indigenous women entrepreneurs currently operating in Ontario is also small. Given the niche size of the population for this emerging field of research and the results of this study, it can therefore be concluded that more Indigenous women are finding entrepreneurship to be a feasible source of primary income.

Interview Data Collection

In this research, a combination of purposive and convenience sampling was used to recruit interview participants. Purposive sampling refers to research participants being selected for a particular purpose; in that those being interviewed fit a specific description or characteristics or have specific knowledge about the research question (Mays & Pope, 1995). Convenience sampling refers to contacting informants known to the researcher (Saks & Allsop, 2012). This research project was focused on hearing about the experiences of Indigenous women entrepreneurs. In keeping with its internal policies of utilizing Indigenous owned businesses, ONWA provided the lead researcher with a list of possible qualified Indigenous women to contact for the telephone interviews. In total, nine Indigenous women entrepreneurs were interviewed with the average length of the interview being 46 minutes.

Collecting personal experiences of Indigenous women entrepreneurs to further understand the challenges and successes they have had, prior to and within the context of a global pandemic, was the aim of this project. Therefore the intent was never to capture a certain number of "cases" but rather the "concepts" coming from the interview data would serve as the "unit of analysis" (Corbin & Strauss, 1990). The research aim was to hear from Indigenous women about their experiences of owning their own businesses so that generalizations about these particular women's experiences can be made in other social contexts and for other Indigenous women business owners who may not have been captured in either the survey or the interview process. This is possible through what Williams (2000, p. 215) refers to as "moderatum generalizations" or "generalizations about everyday life," meaning that from interpretive research it is possible to link personal reflections to the broader context of social life. This is plausible to do because of "cultural consistency" (Williams 2000, p. 220). Williams (2000, p. 220) defines "cultural consistency" as the order of social life that people live, the web of shared meaning and experience. By situating findings from qualitative research in the wider social context, moderatum generalizations, which are generalization to theory, can be achieved (Williams 2000, p. 220).

Although prepared questions and prompts (see Appendix C) were provided for the interview schedule, the questions were open-ended to encourage personal narratives to emerge throughout the interviews (McCracken, 1988). Further, a reflexive approach was taken in the interviews so that reacting and modifying to how the informants responded allowed space to make adjustments as questions and inquiries arose (Altheide, 1987).

Each interview was recorded and transcribed verbatim; and each participant was given a pseudonym. Nine interview transcripts were uploaded from the interviews to further systematically and thematically analyze the data using the qualitative data analysis software NVivo 12 (Ryan & Bernard, 2003). NVivo 12 helped to both further visualize the individual themes that were emerging from the interviews. Effort was made to identify salient themes as initial codes were accepted, altered, or eliminated. In turn, these key themes guided focused coding procedures (Charmaz, 2006). Thematic analysis was utilized for the purpose of data analysis because, at the core of thematic analysis, is the identification of patterns and themes present in the data (Boyatzis, 1998), which are then subsequently coded and analyzed (Braun & Clarke, 2006). Three major themes emerged from the interviews: financing and funding, specialization of skills, and representation and mentors.

From this research, recommendations are put forward for continued support of Indigenous women entrepreneurs and to foster the next generation of entrepreneurs. Specifically, it is recommended that long term sustainable funding is committed for Indigenous women's organizations to offer ongoing and specific business skills training for Indigenous women entrepreneurs. With this funding, increased opportunities could be made available to Indigenous women entrepreneurs such as: regional and provincial networking and showcasing events, and mentorship matching programs.

Themes – Interviews

From the interviews and the surveys conducted in this research, four strong themes emerged: issues around financing the business and accessing or applying for funding; the specialization of skills; representation of Indigenous businesses and mentors; and the community connection and cultural continuity we conceptualize as heartwork. While this research occurred during the COVID-19 pandemic, and many of the experiences that the women spoke of related to both challenges and opportunities arising from the pandemic, the subsequent recommendations are applicable beyond the context of the COVID-19 pandemic.

Financing and Funding

Within the nine interviews, all spoke of how it was difficult to apply for and secure funding to start their businesses. The relationship that many Indigenous women have with money is a complicated one; and one that is exacerbated when they choose to run their own business.

Coming from my own experience in the Indigenous community, money for us is funny. So, we have a hard time kind of not managing it, but even looking at it. We've never had money, so we never had anything to look at, so I find it a lot, even opening mail and reconciling your bank statements, that kind of support I think is super important for the Indigenous community as a whole and Indigenous women in business. (Delta)

Understanding the unique relationship many Indigenous women have with money is important to supporting these women through the process of running their own business. Historically, there has been barriers to accessing wealth. Indigenous People were not only denied the authority to regulate their economies, but they were also often unable to access currency directly (Pasternak et.al, 2021; Gettler, 2021). For example, monetary payments to Indigenous Peoples over time have been defined by colonial practices, which has resulted in practices that kept actual cash out of the hands of Indigenous people (Gettler, 2021). In some cases, Indian

Affairs would issue paper vouchers in place of cash, or at other times, goods would be issued instead of cash, all of which contributed to an uncertain relationship with money and tensions arising from how and who was attaching value to it (Gettler, 2021). There is also a long history of trade in Indigenous communities. Delta elaborated on relationships with money and spoke on the exchange economy, which that has persisted in many Indigenous communities:

We did not bring money here. We did not bring the concept of currency here in the way that we do it now. We didn't exchange things for funds, we exchanged things for needs. And so that cultural component is in us I believe. It's definitely in me. And that's exactly why my measure of success has nothing to do with my finances and everything to do with what I'm doing in my life and my children and the community and the people that I encounter. But at the end of the day, I do need to make money to keep my doors open and I do need to kind of reconcile with that part of this world and what I'm doing with my business. (Delta)

Similar to Delta, many of the women did not equate success with how much money they made but did speak to the necessity of it. Under the theme of financing and funding, themes emerged around the concept of money: what are the barriers to accessing it, managing it, where to find it, and different fears around the systems that control it.

Barriers to Accessing Financial Systems

None of the nine women we spoke with received funding from a bank. Not only did they not receive financing from a financial institution, they also did not consider going to speak to a bank about what options were available to them. Banks were not seen as a realistic option to help their business and the women we spoke with talked about their fears, perceptions, and past experiences. What cannot be overlooked is the historical relationship between the financial system and Indigenous people; the relationship has been one marred in distrust, racism, and discrimination. One participant stated the issue simply: “we know that the system works against us.” (Regan).

The belief that financial systems and banking institutions were not made to meet the needs or provide services for Indigenous people was very real for the women we interviewed and many of their experiences spoke to past interactions.

Interviewer: Did you consider going to your bank?

No, I didn't. Well, I just, I've had financial issues in the past and so I'm trying to rebuild credit and I knew that, I kind of just assumed that I wouldn't get approved for any type of loan or anything. And plus, I would have to pay it back and so I was just like I'll just kind of do it slowly and try and build – just keep reinvesting into the business with products. (Daisy)

Similarly, Delta also talked about not even considering approaching a bank because of she felt she may be discriminated against because she is a single mother. She based this feeling on her previous experiences of trying to access funding for school:

I tell people like I would never walk into a bank because I already know straight off the hop, the answer is no. I've had, that's just been my experience always, when I went to school, when I looked for funding for tuition and that kind of stuff, because I couldn't at the time get schooling paid for through my band. I wasn't considered full status at the time until [Bill] C-31 came out. [...] So those barriers have always been in front of me in terms of receiving funding. And then being a single mom, walking into a bank, you don't, there's not much opportunity for you. (Delta)

Regan did not recall considering banks as a funding option because of the assumed barriers:

I don't think I did because I knew that I needed to have a job that had shown income in order to get a loan, so I was 'there's no point in me even going' because I was, I didn't have that. I was starting out. I was – I didn't have that, I was just starting my own business, so I didn't even, I don't even think I did. (Regan)

Even if there were programs that Regan felt like she qualified for, it appears that she does not feel like she would be advised of them or supported by the banking industry. Both historically and in contemporary times, access to loans and funding opportunities have been difficult to attain and it is uncertain if institutional protocols, precedents, or guidelines exist that may aid in the better understanding of some of the unique considerations that many Indigenous owned and operated businesses face. For example, if a woman is an Indian under the Indian Act and she lives on reserve and is applying for a loan, the bank will not be able to use her home for collateral as reserve property is collectively owned by the First Nation. This can result in programs that are exclusionary, maybe not by design, but because there were no provisions created to account for Indigenous realities of business ownership. In other instances, providing evidence of annual income through one's income tax may be a barrier when a woman is

applying for a loan and has been working on reserve. As illustrated by Regan, this makes it difficult to apply for funding:

Well, there was – they did have like the RBC, like Royal Bank, they had this – you could have applied for this, for a certain amount of dollars but the thing was I couldn't apply for it because my business is on the reserve so I didn't pay taxes, so it shows that I don't, so it doesn't show that I have an income. (Regan)

When it comes to funding, it's not ever easy. I think for any business, there are those sort of barriers. If you're coming from a reservation where you're not an owner of your own home or land, so obviously banks are not going to be willing to give money. (Jade)

Through Regan's story and others, we can see the provisions of the Indian Act still have direct impacts on Indigenous women in many ways today, and coupled with a historic mistrust of financial institutions and a lack of access to their services, there is still a hesitation to seek support from the banking industry.

Intimidating Processes

Many of the women found the application process intimidating and overwhelming. For some, it was the number of forms, paperwork, and bureaucracy which caused feelings of fear. For others, there was not only a fear to apply but also a fear of being penalized if they made an error in the process. These may be some of the reasons why so many women chose to either not seek out funding or not complete the application process.

I was afraid to apply for funding. So that's why I didn't apply because I didn't want to get turned down and I thought, well, I'll just do it on my own. That's how I started out. I've never been the one to ask for money, but I just did what I had to do. (Lani)

I've never really relied on any sort of government funding or business funds, whatever entrepreneurship stuff. I've never ever done anything like that. To be honest, I've always felt very, even just intimidated, even – I feel intimidated by those services, and I don't know why. (Stella)

So many Indigenous people are wanting to start their own companies in so many different areas. And a lot of them aren't even applying for any of these things, because it's scary to them, filling out forms and

it's – they don't know how to do it or they're uncomfortable doing it or they're afraid that if they do it wrong, there's going to be – they're going to be penalized for it. So, there's so many people out there that aren't even applying for these things and if they could narrow it down to – still have all the different organizations that offer the support, but narrow it down for applications. Like a universal form of some sort.
(Beatrix)

What is remarkable is that all of the women we spoke to were determined to create their own business, with or without funding and did it on their own terms.

I just did it in my own with my own money. I started slowly and then things, like I said things just started falling into place. (Regan)

Access to supports and information

Many of the women we spoke to discussed the process to apply for funding as complicated and burdensome and many said that they would have really liked someone to help them through every step of the process. Because of the perceived volume of paperwork required, none of the women we spoke with accessed the funding that was available to them. One example speaks to this sense of overwhelm:

In the beginning, like when I first started the business, I did look around and I just found like it was so much information that was required for accessing the funding. And then I had to like find pricelist of everything I was going to use the money for, and I was just like ah, I'm just going to do my own thing and whatever. It was just too much information I guess that was required and it was too daunting for me at the time. (Daisy)

Delta echoed other women when discussing how dismayed she was by the extreme amount of paperwork required to apply for funding and how difficult it was to navigate as a first-time business owner. She spoke of the lack of support or mentoring through the application process to aid in filling out all the required paperwork:

I did have to – a lot of the paperwork in terms of like your business model and your projections and that kind of stuff, it wasn't repetitive, it was just like you don't have that expertise as a first-time business owner. Now that I have even a year and a half under my belt of running a place, I can be, okay, I understand what those projections – so we didn't get supports in doing any of those process of

projections and your business model, and that kind of stuff. There was just like here's what we need and get it basically. (Delta)

Delta advocated for access to support people and engagement throughout the application process for funding. She also drew attention to the need to have culturally informed supports to provide feedback and advice:

Right, it's not working for us right. There definitely could be the consideration of our culture and how we handle things. Like even just taking away the – it's so sterile. The application process is just so sterile. That's what I mean about, like the support aspect of it. We don't have - typically you can call up your Elders and get advice. You could - we don't have that in this world...But if we don't have that kind of network, then it definitely makes it difficult to be successful. (Delta)

Beatrix also expressed frustration over the funding application process:

I'd like to say making it easier, but there's rarely – it's – you can find the programs that are available easily enough. I found some of the requirements in filling out a form and things like that were extremely difficult. You didn't have as much help with stuff like that, so that was tough. So, if there was someone who can help you navigate the forms as well, explain them. They don't have to fill them out for you, but help you fill them out would be beneficial. Again, for me I was lucky I have worked in that, so I knew how to fill them out, but I know a lot of people out there that are really intimidated by that. (Beatrix)

Beatrix suggested having one application that allowed people to access all funding available instead of multiple forms for multiple funding streams:

If there was a central- or one form that you could fill out for all the programs, or a central place that would take the information, have a system where it automatically fills out all the forms and then send them all out for you, that would help a lot. (Beatrix)

Daisy spoke similarly on the need to centralize and streamline the process. Her suggestions may indicate that there is a need for a system navigator from the point of contact to assist in helping women find information on where to apply and what options are available:

For me personally I feel like, I guess somebody, the business supports that would be really helpful would be like somebody to say, somewhere to go and access, these are the grants you can apply for

instead of having to search and find and find like, fit the criteria, because you're under the age and just like somewhere you can go or somebody you can ask to streamline it for you because there's so much out there.(Daisy)

Barriers within Indigenous Funding Organizations

One participant talked about the constant turn over in staff at Indigenous organizations which made it very difficult to secure funding. With the constant change in staff came constant uncertainty. There was always someone new trying to learn their job while managing the file of the women we spoke to. For example, one of the women we spoke to explained that an application that should have been processed in a month, took well over a year. Another participant talked about her experience applying for funding at an Indigenous organization that provides funding to Indigenous businesses. She explained that it was towards the end of their fiscal year and the organization had run out of funds and were awaiting news of their own upcoming funding. The organization tasked with financially assisting Indigenous businesses was itself unsure of its economic certainty and if it would receive funding to carry on into the future:

So we did do that, but the timing of the year that we started our business was kind of at the end of their fiscal year, so the funding wasn't there. We couldn't find any funding or anything like that to kind of help us with start-up costs when we first started out, which would have helped us, I think, kind of get to where we needed to be a little bit sooner. Again the time of year, it kind of was a bad time of year for funding. A lot of funding had been spent. (Beatrix)

Regan encountered a similar problem with the organization running out of funding.

OK so I did look into that with [an Indigenous funding agency]. And I did apply and everything but it didn't, they didn't, it didn't work out. It didn't, they didn't help me. I don't know – it was a really long process to get help by them and it just didn't, I don't know what happened, it just didn't – they ran out of funding is what they told me. (Regan)

Many Indigenous organizations rely on yearly funding commitments from government, which is not guaranteed, making it difficult for the organizations themselves to plan their own upcoming yearly priorities and to continue to service their clients without interruption. Multi-year funding agreements between government and Indigenous funding sources would alleviate this gap in funding availability and ensure a continuity of funding available to finance new businesses regardless of the time of year.

Another participant, Delta, approached a women's organization for funding first and then an Indigenous organization and felt the entire process was cumbersome.

The whole process with funding was extremely difficult. I looked at a couple different avenues like I initially met with [women's organization] and then [Indigenous organization] it was kind of the easiest access route but then getting the support during the whole process, I found extremely difficult. (Delta)

When asked to clarify what made the process so difficult, Delta spoke of the turnover that occurs within Indigenous organizations and how working with new staff delayed her funding access.

I dealt with three different loan officers at [Indigenous funding organization] in my year of trying to get funding. What should have been a three-month process turned into an 18 month process by the end of it all. So my timeline like I, initially we were like OK we're going to do this and it should only be three months and I should be able to purchase the business, it ended up taking me a year and a half to do. (Delta)

Luckily for Delta, the sellers of the business she was trying to purchase were not in a hurry to sell, otherwise she likely would have missed out on purchasing the business due to how long it took for her to obtain sufficient financing. Staff turnover in Indigenous organizations, although difficult to predict, is often a result of temporary or limited funding from government and results in precarious employment where one cannot depend on their position being renewed for the upcoming year. This type of precarious employment trickles down and impacts those Indigenous entrepreneurs who are trying to escape precarious work environments by starting their own businesses.

Specialization of Skills

The Indigenous women we interviewed were all incredibly talented at what they did. However, running one's own business means one needs to be talented in every aspect of managing, marketing and maintaining a business. The women we spoke to had difficulty doing it all and were looking for supports in two main areas: online skills development, such as website design and social media marketing, and financial management skills. Stella summed up the multiple roles she is expected to play in her business, and how difficult that is to maintain these:

I'm also my marketing director, I'm my website designer, I'm the photographer. From – it's just the whole process from start to finish is

exhausting. From creating something to selling it, to packaging it and mailing it. Just it's – yeah, it's a lot of work and there's probably, there's got to be a more efficient way to be able to do all this. (Stella)

Hayden was of a similar opinion. She sees herself as the artist and that is the role she wants to focus her attention on:

My, my issue is that I'm the artist. I create all my own stuff. I know how to do this part. I have no idea how to manage money and finances. I have no business background. (Hayden)

Website Design and Social Media Marketing

Having a social media presence and an up-to-date website for ordering products and showcasing their work was highlighted by the participants as a key element to their business success; however, many of the women talked about not knowing how to do these particular tasks, how to update these skills, or even where to start.

I would want to have a website that I can send customers to and just order off of there and just have it streamlined because right now people are sending a cheque or an EMT for payment and I'm having to keep track of it within my messages or emails and I send invoices but I would just like it all kind of streamlined process. (Daisy)

Lani describes below what many of the women entrepreneurs are facing; they either have outdated marketing tools that need to be updated or have no real marketing presence but finding either the time or know how to update their skills is difficult a task:

I think it's nice if somebody that, um, can even help me with a website. I mean, it just takes a lot of time to, to keep it up to date, you know, even though I sell from there. Right. You know, but maybe a new website, right. Something new, you know, things like that. Cause I've, I've had it for, for a while and I've been thinking like it probably needs a new look, but even, even that would, you know, that would help. So yes, a new website and, you know, even money management, I guess, I, it never hurts to learn more, and you know, there's all kinds of things I could learn. And that's another thing that I'd like to, you know, but you know, how much time do I have that day to, to, to spend with all, all of this? (Lani)

Stella talks about other artists she knows who are able to leverage high margins on their

creations because of their social media presence; skills that she does not have but would like to develop. Stella's comments reveal the need to have access to learning opportunities in marketing practices:

It's not that I want to sell a pair of beaded earrings for \$500, but it's – I need to be able to market myself in the way that they do. And I don't have the skill or the know-how to do that. So maybe that is something that I need to do and find somebody else to do that for me. (Stella)

Business and Financial Management

All but one of the women we interviewed expressed some level of uncertainty and trepidation when it came to the money management aspect of running their business. One participant was a chartered accountant but only used that skill as part of running her cleaning service, but the majority of the women had no business or accounting background and found money management challenging. One woman had worked as an accounts payable clerk in the past and therefore was more comfortable and familiar with the bookkeeping aspects of her business. It was mentioned throughout the interviews that traditionally, Indigenous peoples did not use monetary currency and finances in the way we do today, identifying sharing as a social norm or responsibility. Similarly, being financially motivated or savvy is a learned, colonial behaviour and thinking in terms of dollars and cents does not tend to be second nature for many of the participants. The comments from the women interviewed attest to a need for access to programs that increase money management skills. When speaking of the pros and cons of being a business owner, Daisy spoke on the struggle to manage the financial aspects of her business: “The one con for me is the financial stuff because I don't have a background for that, and like-the accounting part. So that's a learning curve definitely.” (Daisy)

Many of the women we spoke with reflected on how training and supports could help them be more successful:

How to budget the money I spend on this business and how the money I bring in and how I could keep it so that I can invest more into the business and not into myself- that's the piece I am missing. I do acknowledge the fact that I need to be a better business owner, like be better, or like to be a financially better business owner I need to learn more about that. (Hayden)

How do I manage payroll? What does that mean? How do I manage business taxes and collecting HST's? No one ever did a workshop on that. And it was extremely stressful, because it's the financial part of things. Not that I don't know how to manage money, but I don't know

how to – I've never done payroll [..]. I don't know how to do payroll, I don't know how to go into the Canada revenue agency and submit all these numbers. And an accountant was way too expensive (Macy)

For the women we spoke with, a key factor keeping them from learning more about financial management was time. The women were already committing so much of their time to launching and keeping their businesses successful, while also balancing and maintaining a household, that making the time necessary to devote to money management was hard to set aside. Time constraints limited the ability to take on training programs or seek out supports. Stella, whose business depended on her creation of art, travelling to teach workshops, while concurrently caring for children, reflected on her struggles with the financial aspect of her business:

I mean maybe it's my own fault, but I never really took the initiative to sort of really learn and try to understand the bookkeeping aspect of it, the accounting and the taxes and things like that. It's just – I'm so busy just with other things that I just don't have time to do that. (Stella)

But my, my problem is like the business part of it, like the financial part, like, I don't know how to, to control myself. Like, I don't know how to save or budget, you know what I mean? Like I just, don't, I'm just living. I'm a single mom. I'm just living, but I could be doing a lot better. (Hayden)

Representation, Roles, and Responsibilities

The majority of the women we spoke with for this study did not have Indigenous women entrepreneurs who mentored them or strong supports from the larger business community whom they could turn to for guidance and advice on their business. Instead, the women we spoke with drew strength and inspiration from the influence of the Indigenous women in their lives. For most, they did not see themselves represented in the business community, and instead found role models in their mothers, aunties, grandmothers, and kinship networks. For some, they saw a responsibility to become a role model, while managing the multiple roles of parent or caregiver, entrepreneur, employer, and community member.

Role models

The women we spoke with discussed the impacts of the Indigenous women role models in their lives and while most of these role models did not necessarily run their own businesses, they provided encouragement and support:

Role models are every woman in my family. And I just had a lot of strong native women around me growing up, that I wanted to be successful. They drove me to want that and give me the confidence that it's possible. I see a lot of them still working or running their own businesses and things like that. (Beatrix)

Always trying to find more opportunity for growth all the time was one thing that I would have been taught and I guess like she's [my mother] always been a mentor for me as well in terms of going after things. Just go and just do it because if you don't the answer is no. But if you try, you might get a yes. (Delta)

For Hayden, her mentors are found within her First Nation community. No matter where these business owners draw their courage from to start their businesses, it was largely rooted in family, community, and the land where they were raised.

I grew up on the Rez. There's like, I don't know about business owners. There's like businesses out here, but I had a lot of role models within the art community. Right? Yeah. So that's where my, again, my story comes from art and the swamp and the land, you know, my connection to the land. (Hayden)

Notably, many of the women spoke of serving as a role model themselves, and one comment captured the overarching message of many of the participants: “Your example can help other people.” (Jade). The study also revealed that many women would assist in filling a gap as business role models by sharing their experiences as entrepreneurs and providing support to their community:

I don't want to put the focus just on me. I'm sure there's other successful businesses and, you know, Native businesses that they're there doing whatever, but use us as mentors. I mean, get us out there in the community and get us teaching and getting people excited about being in business and using us to teach them what they need to do. I think that would be wonderful. I see a lot of women out there with talent (Laini)

Community Support

The importance of community support was an important factor that helped each women's business grow. Community surfaced in two main ways throughout all the conversations with the participants in this study. All but one of the women spoke of the incredible support they received from the Indigenous community in operating their business, while all felt a need or responsibility to give back to community. An overarching theme that emerged amongst almost all of the interviews was that their business is bigger than them, and that all of their efforts are about the supporting and serving of the Indigenous community so everyone can succeed:

The Western idea of success is make as much as you can and what you can attain for yourself and your family and this whole concept of like generational wealth, you can pass it on and building a legacy. Whereas, so in the Indigenous way and then the Anishinaabe teachings, which are like from where my family's from, it's the idea of success is when you come back and what you can do for your community. (Jade)

Most individuals we spoke with discussed their connection to community and grounded their responsibilities in cultural values and teachings. Cultural values of reciprocity can be seen in the ways in which some of the women chose to engage in activities that gave back to their community, or work to build it through opportunities and capacity development. For one entrepreneur, it was important to have her brand support youth by establishing an annual scholarship with business profits, while also using her brand to illustrate to youth that they can be successful. For others, it was about creating training programs and promoting each other:

What I wanted to do was figure out how I could give back and support my First Nations community. That whole concept of like, what you can go back and do for your community- that is success in the eyes of Indigenous people. And that's what, as a brand, I just want to teach Indigenous kids- that just go do the work and all of these good things will come to you. (Jade)

We're supporting the local economy there, we're providing jobs and doing that but as well looking into how do we get into programming and teach our youth to come in the kitchen, where can we look to that? So that's kind of my next step for looking into funding is, that kind of social enterprise piece. (Delta).

A lot of other indigenous businesses support each other. That's what I've noticed, which is like, we all kind of support each other. Like, you know, a friend of mine is having a sale in a week, and I've been promoting our sale. You know what I mean? And it's like, she's a feeder. So, in a way we all kind of support each other. (Hayden)

Similar to Jade and Delta, Beatrix wanted to build capacity and one of her business goals was to create jobs and “breakdown those barriers of Indigenous hiring and employment and opportunity.” Beatrix spoke of her hiring goals, and explained her goal to hire Indigenous youth to work for her business to give them work experience while also making Indigenous youth seen as potential employees in an area where youth have few opportunities:

We're hoping that when we do start hiring, we can kind of focus on hiring Indigenous people first. But we're hoping that we can be a place where Indigenous youth can come. [...] We're hoping if we can hire Indigenous people that would normally have a hard time getting a similar job outside of an Indigenous organization, we're hoping that we can help build them up to also work in the non-Indigenous community. So, there's a fear of the non-indigenous community under the surface, so hopefully we can kind of be a nice buffer to get Indigenous youth into the non-Indigenous community and feel comfortable and confident while doing so. (Beatrix)

Beatrix, who runs a cleaning business in partnership with a family member, describes themselves as “people-people” and they have clients both on a reserve and in a larger urban community. Being out in community, socializing, joking, and sharing stories can be seen as healing work and way to break down barriers between communities. Beatrix explained that there is lot of racism in the city she lives in and that Indigenous owned companies can be a catalyst for changing perceptions and creating new narratives on Indigenous peoples. By being Indigenous and being invited into non-Indigenous people’s homes, she feels her business is introducing non-Indigenous clients to a representation of Indigenous peoples that is not seen, and in doing so they are breaking down walls and creating a wider sense of a collective community in a city that is notoriously divided and known on a national scale for its racism. These women, and business initiatives like it, are weaving often-fragmented communities together.

Lateral Violence and Disconnection

The women we spoke to also expressed some trepidation around finding success within their business ventures within Indigenous communities, and some women spoke of internalized colonialism and their fears around lateral violence:

[There is] this idea that the more successful you are, the more white you are. So, I think that mentality also deters us from stepping off of our reserves and purchasing a business in the downtown area where you know it's going to be successful but it's going to be frowned upon by your own community. (Delta)

This internalized fear both limits and guides some women in their decision-making process.

It's a really fine line and it's almost like as an Indigenous person and I think I find that our people, we are our worst critics, and we are very judgemental to begin with and criticizing other people for the things that they're doing. And so, I always keep that in mind when I make decisions based, business based decisions. (Stella)

Many of the women spoke to a disconnect with business models that do not reflect their worldviews. Some directly spoke to a disconnect with capitalism and competition:

I find one of the biggest barriers is like where's the comraderie? I guess it's the word I'm looking for. In [the healthcare field], we all know each other, but in business it feels like it's such a competitive environment that no one wants to share anything. I mean our nature within Indigenous communities is to share and I know – I think we know of each other. I'm just not sure that there's the same kind of feeling that you're working on the same team, because business is competitive no matter what [...]. So, you're still competing against other people, whether it's your cousin or your auntie, for people's business. So there's still this element of competitiveness that's involved. (Macy)

I don't really fit into this Western capital society either. I'm not doing business like other people and so there isn't space for me. But that's okay, I don't really care because I'm creating a space for me and I'm creating space for other people. Another reason why I went into this and did this is I hope to see other, not just Indigenous, not just – like all of our community, all of the folks that have barriers in front of them, being able to go after their dreams and being told it is possible,

it is 100% possible. It's hard work and if you're willing to do it, anything is possible. So, I hope 20 years from now to see more of our community opening up businesses and being successful. (Delta)

I haven't fully embraced business, because I don't know how to exist in it while maintaining cultural values. And I think that's why I was so drawn to social enterprise. Because that feels like it fits so much better. (Macy)

Overlapping Roles: Caregiver, Entrepreneur, Community Member

Many of the women who were interviewed spoke of the challenges of having multiple roles, and specifically the tension between being a caregiver and business owner. It is notable that prior to the pandemic, many of the women had already been seeking ways to balance these competing roles. We see in the sample women who, prior to the pandemic, turned to business ownership as a means to have control over their schedules and have flexibility. For some participants who were single mothers or widowed, being able to manage a business meant they could keep hours that met their needs, although it was remarked that this could mean working around the clock:

There would be nights when I'd get home at three o'clock in the morning and, you know, get up at eight o'clock and, you know, get my boys to school and off to work. So, I'm talking about this, I think, Oh yeah. That's uh, yeah, I just had to do what I had to do. (Laini)

I can set my own hours. I have a little one and a lot of my time is after he goes to bed at night. I put the monitor on and then I go downstairs and do my thing, right. And so, it gives me that kind of freedom and flexibility. But the cons I guess is that I don't have those limits like I don't set those limits for myself so sometimes I'm working all the time, I don't take break. (Daisy)

The women we spoke with made their own opportunities. For some woman, it meant working two jobs at once to ensure a secure income while establishing a business, while for others it meant revisiting their training and education. For example, one woman was employed in a secure job using her skills as a chartered accountant but found that these skills could be used to run a cleaning business where she could work for herself and contribute to her community, all while maintaining her family:

I've done cleaning all my life, throughout my life. It's not what I went to school for, I'm actually an accountant. [...] After having kids, I took

time off work to raise them before school started and stuff and I enjoy cleaning. So anyways, [my business partner] and I, we talked about how we actually enjoy that part of the job, we find it satisfying and we kind of started talking about how – what it might look like if we started our own business. So, we did that for about a year and then we decided to just go for it when my son started school, my youngest. And yeah, so we just kind of went for it, dove in head-first and started distributing pamphlets and stuff and putting them up all over the place. And business started coming in slowly at first, and word kind of got around. And we're very good cleaners. (Beatrix)

Within the context of the pandemic, some of the women expanded their businesses quickly to allow them to work from home. For example, one mother left a full-time position to grow her business at home, which made it possible to shift her work hours to be home with her children during lockdowns. Several participants noted that even if they were able to continue operating their business during the pandemic, if they were unable to send their child to day care or were without child-care supports through their family, then they would have to forfeit their business plan, as children come first:

I know it's hard but the whole childcare aspect, so when you're a business owner and you have children and just if you don't have that family support, it's going to be really difficult no matter what [...] the daycare list is super high. The waiting list is really long to get on, to enter a day care and then- but would you want to put your kid in daycare when we're a [covid-19] hot zone right now? So, there's that safety aspect yeah, and like I don't know, even having, trying to find a nanny is really hard but still you don't know where they're going in their off time or – so that's been tricky. But I don't know that anybody can solve that issue. I think it's just something that, maybe there should be a childcare relief fund so that makes up for a part of that income that you would be, you're missing because you are, you can't access childcare to do your business kind of thing. (Daisy)

A responsibility to community comes closely after a responsibility to children and family, and business owners were also looking out for their employees. In one instance, a restaurant owner postponed re-opening as it would create unintended hardship and put her staff at risk:

A lot of places continued doing take out but for me the – I knew it, we would not profit and servers would no longer make tips and so it was

like, when those benefits were rolled out by the government and people had, and to be honest a lot of my employees made more money on CERB than would working part time here. And that to me, keeping them safe and not pulling them in to make minimal income wasn't fair in my mind. These folks are making minimum wage, right? And they rely on their tips and if they're no longer able to do that, it wasn't worth it for me to risk their health.

These examples showcase how these Indigenous women are putting their family and communities before themselves, how being people-people and caretakers is the foundation of their very being and comes before everything else. They are selfless in the work that they are doing because they believe it is bigger than they are, because it is heart work.

Heart Work: Connection and Cultural Continuity

Heart work is a way to conceptualize a theme that was consistently found throughout the results, which can be described as the relationship between one's business and one's connection to self, family, community, which are interconnected through culture.

When interpreting the interviews through an Indigenous worldview, it began clear that cultural values, particularly the importance of kinship and reciprocity, are interconnected with Indigenous entrepreneurship. Many of the participants spoke directly to the importance of cultural teachings in their work and how these principles guide how they navigate the business world and how they ground the work they do: "It's like this is truly heart work because we're, it's like we're doing it from the love that we have for our community, for our people and it's not like work-work, it's like heart work." (Daisy).

Connection and Interconnectedness

Consistent in the interviews was connection to community and each other. Culture was a connective factor, as was healing. There is also a common history and shared trauma from the impacts of colonization, and many spoke of healing being linked to their work, not only for their individual healing journey, but for larger goal of aiding in the healing their communities:

I was always working, full time, all the time and I couldn't just bead all the time. And then once I started selling beads, I was like oh, [I knew] this is great, I love it. I love doing this. I love sharing with other people. Giving them the opportunity to learn how to bead, to continue beading and giving them the items that they need to do so [...]. Beading for me has been a way of healing and coping. It's really, its good medicine. When they say beading is medicine, it's just it really is

good. It's meditative and soothing I guess. And so, when I was 19, I quit drinking and then I started beading shortly after. (Daisy)

For three years I just had my head down, doing the work on this incredible healing journey, really trying to like, change how Indigenous kids feel about themselves. Like, that's like creating a brand where their faces are represented. That's never existed in beauty before and, you know, providing a platform that they could relate to. And also, really using a lot of things that were the beautiful parts of our culture. Like so many of the Indigenous teachings are about, the things we do today, how it's impacting next generations and just incorporating a lot of that in the stories that we tell, and so that they could feel like they felt represented. And the women said to me that the funding came to you because you were just doing the work and it's good work. (Jade)

I collect all my material from the land, right. Everything, everything like all my Birch. I collect myself all the roots I stitch with, I collect myself all the porcupine quills. I'd pull out a porcupine myself. [...] It's a part of my, like resurgence of my knowledge and identity. (Hayden)

Cultural Continuity

As discussed under the theme of lateral violence and disconnection, a discomfort may arise when one's business goals do not align with their cultural values. One woman noted an internal conflict, of "selling your culture" but also explained her work in cultural reclamation:

I make traditional ribbon skirts. At the moment, that's all that I sell, but the business started out many years ago, as just a way of just sharing cultural information. [...] I'm seeing as a need, in community, is women want to learn how to sew, they want to learn how to sew ribbon skirts and make them[...]. So, I decided that I would create time and space for women in the community to get together and make skirts together. (Macy)

Daisy also spoke of how her business facilitates the sharing of teachings. Her business practices go beyond the selling of supplies, materials, and training workshops to foster safe spaces for connection and cultural continuity:

Well naturally those teachings come up within the conversation and within the – there's so many different teachings with beading and quilting and just what I've learned like, and participants will have

teachings that they've learned as well and that they're comfortable sharing. So, there's that similarity too and everybody kind of got that teaching within that workshop that day and it just naturally comes out in sharing so. Yeah, and I share just different things that I've learned, and it just naturally comes up and it's a good safe space to do that and to share. (Daisy)

Stella also sees her business as a way to create safe spaces for community connection. Her work, her creations, and her business are far more than a source of income:

In the recent years, I really took it upon myself to learn how to make those [moccasins] and so for me, it is about reviving and creating these pieces and placing them back within our people, particularly in this area. And it's – even by doing those things, the act of doing them, the act of creating them is creating that connection. That connection to our history, the connection to our ancestors, and it's creating this sense of identity, this sense of belonging. And creating that space where we feel comfortable to either wear or create these pieces. So, I think for me, identity and especially the design – because I have knowledge of these things, it gives me so much confidence in the work that I do, because I carry that knowledge and I'm able to share it. (Stella)

Daisy also spoke of a larger connection that arises from her work, a connection to her history and previous generations. The art of beading becomes not just a business enterprise, but as Daisy illustrates, a means to connect with the larger community and carry forward cultural knowledge:

My grandmother, my kokum, she knits and used to sews sometimes but she never, I never saw her beading. But she was telling me, she was over having coffee with us last summer and she was telling me a story of when she was a little girl, and her mom died when she was like four years old and so she doesn't really have too many memories of her, but she said one memory she has is she remembers watching her, her mom bead. And I was like oh maybe that's where I get this love of it [beading] from, is from my great grandmother. (Daisy)

Continuing under Covid: Adaptation and Barriers

Despite the complex and layered issues that Covid-19 presented for so many businesses, for some the Covid-19 pandemic provided business opportunities. More than half of the women interviewed pivoted their business from in-person services to online. Their businesses grew through the use of social media and the networks of support in their communities, which brought new customers. Daisy, for example, began to deliver online beading workshops as many people were self isolating and organizations were looking at ways to stay connected:

Covid, it's actually opened up some opportunities because people are isolating or in lockdown, looking into starting beading to keep themselves busy. People are, workers are trying to find ways to help their community members keep busy and so that's really helped my business grow throughout the past year. Lots of people in Covid like to bead, so it's actually been really good. And then I also offer virtual sessions, tutorials, workshops, that sort of thing to teach people to do a project. (Daisy)

Jade noted that her business was set-up for e-commerce, and noted that her business grew under covid at first, but as the pandemic continued it was harder to connect to clients:

Because of COVID every business, including the billion-dollar conglomerates that own everything, and can buy as much space online as they can afford, are now here taking up space as well [...]. So now this world is super, super saturated. And so it's so much harder for our brand to stand out online. (Jade)

Jade also spoke to issues of supply chain difficulties, and reflected on how she might have experienced the pandemic in her former industry:

One thing I knew that was hard for a lot of brands is they weren't active on online. Like they didn't, they weren't, they really weren't set up yet. Maybe they had some e-commerce or a little website, but maybe it wasn't shoppable yet. Do you know what I mean? For some smaller business that are really suffering. And to be honest, what I can't even believe, what's happening, like my prior career was the food and beverage industry and it's like being annihilated right now. Like it's just phenomenal what I see.

Jade's comments on the restaurant business reflect what was occurring for Delta, who spoke of the impact of shutting down her restaurant, the costs to install

plexiglass panels and for meeting the protective equipment needs: “we're not doing well at this time but we're kind of like just treading water right now.” Beatrix also recounted how her cleaning business was impacted by lockdowns and also by her clients losing their livelihoods during the pandemic:

We don't have – we're not leasing property, we're not paying utilities for our business, so we didn't qualify for any business grants to help us through that, so we had to go with the CERB in the beginning, like individually. And that was great, we definitely appreciated it, definitely helped us through, but it still wasn't what we were doing before. So having to go into debt still every time there's a lockdown, to help cover your expenses, having kids and home schooling and things like that. Plus, with our clients, I find a lot of our clients, we have a great relationship with them, but they have friends who have other cleaners and they're like, “Oh these people are still cleaning for so and so” and it's like, well they're not supposed to be, I don't know what to say. I'm not saying report anybody or anything like that. If everybody's agreeing to it, that's their business but it's very clearly stated that we're not supposed to be doing that. And so, some of our clients have also lost their jobs with the pandemic. So we've lost clients because of that as well. So we still have a very good client base and there's always new people calling, looking for cleaners, but yeah, it's definitely – just before the pandemic hit, we were actually looking at maybe expanding and hiring more people to have two teams instead of just one. And now everything is on hold, and we can just have the one team still, with people that we aren't losing jobs and then people that we're gaining, it's just enough for the one team right now. So, it's kind of stunted our business growth.

For Regan, who provided one-on-one counselling services, the pandemic impacted her ability to meet clients in person, and in many cases there were barriers to meeting clients online, such as clients living in overcrowded housing where they had no privacy, to clients not being able to access reliable internet services:

I was really busy from 2016, 17, 18, 19 and then I was busy for those three years and then all of a sudden Covid hit and everything changed. [...] once Covid hit, it was about March when was the last time I saw clients. But I continued to speak to some over the phone, over the six, seven months that we were at home and everything like that.

However, it was really hard for some people to have conversations over the phone because of – it was because of the actual, the phone lines, not being able to hear one another, getting cut off, that was a difficult thing. So some have stopped because we couldn't have our counselling session because of that. It was a huge factor. (Regan)

Many of the people that I speak to as well, live in homes where there's multiple – obviously we know there's homes that are overcrowded. So there's no privacy. So that, I had my clients go outside to try and talk to me because they didn't have privacy in the home so they went outside and of course that doesn't work because you can barely hear them. The wind, the phone line would die, stuff like that. So it's, I don't know, it's too bad they didn't have something, somewhere they could go to talk on the phone or to go on the computer to have that session where it's private because they didn't have that in their homes. That was a huge thing that's still a big thing. (Regan)

Recommendations for support

Based on the one-on-one interviews and survey results, the experiences of Indigenous women entrepreneurs can be captured into three main areas as outlined above: financing and funding, specialization of skills, and representation and mentors. In order to address all that we heard through our research; the following recommendations are offered. Specifically, it is recommended that long term sustainable funding is committed for Indigenous women's organizations to offer ongoing and specific business skills training for Indigenous women entrepreneurs. With this funding, increased opportunities could be made available to Indigenous women such as: regional and provincial networking and showcasing events and Indigenous women's mentorship programs.

For ONWA, investments in Indigenous women's employment, training and business development are part of efforts to empower Indigenous women, decrease poverty amongst Indigenous women and their families, and increase Indigenous women's participation in underrepresented fields. "There is a need to enhance entrepreneurship and social enterprise opportunities and encourage the development and progression of artisanal and traditional skills such as beading and sewing as not just home industries, but viable entrepreneurship opportunities should be a priority for Indigenous women" (ONWA, 2020). It is recognized that Indigenous women require supports, as well as educational and skills development opportunities:

There needs to be increased access to financial supports that allow Indigenous women to access higher learning and provide flexibility in timelines and access to complete educational programs, certificates and training... The support and approach need to be more wholistic than academic or skills education - they must ensure safety for Indigenous women in male dominated fields that are unwelcoming and possibly hostile to women. (ONWA, 2020)

From the research and our findings, it also becomes clear that supports should be culturally relevant and recognize the need for Indigenous women to mentor the next generation. For the women we spoke too, their role as an entrepreneur was deeply influenced by community values and cultural norms. We also see many of the women speak to needing to carve out space, to feel safe, and therefore it is suggested that there be skill development programs that are delivered by and with Indigenous women. As we seen in the study, there is a combined lack of representation of role models, but also, a distrust in the current systems to respond to the needs of Indigenous women entrepreneurs.

Long term, reliable funding

Investment into Indigenous women is key in ensuring that Indigenous women are afforded the same opportunities as are the rest of Ontarians. ONWA emphasizes the need for long-term funding agreements that will streamline interactions with government to adequately support Indigenous women and their families.

All of the women we spoke to outlined the need for funding either at the initial conception phase of their business or at an early launch stage of the business. Some of the women said funding would be needed if they want to expand or grow their business. There are Indigenous organizations whose mandate is to provide funding to Indigenous entrepreneurs; however, many of these funding organizations are reliant on government allocations that are not guaranteed annually. In addition, because of the reliance on government funds to operate, these organizations also follow the governmental fiscal year. Meaning, by the time March rolls around, the funding granted for that year has likely been exhausted and will not be renewed until April and sometimes the money to support businesses is spent well before the fiscal year end arrives. This leaves many would-be entrepreneurs without funding for their business. But perhaps more notable is the uncertainty this situation creates; some years there will be funding available and some years there will not be.

This type of cyclical funding also makes it difficult to attract and retain employees when their position is not guaranteed year after year. This creates situations similar to the example that one of the participants described, in that, her application process took months longer than it

should have because of the turnover in staff and who was handling her file. This type of uncertainty in the funding model does not build confidence within the entrepreneurial community, nor does it build lasting relationships in the Indigenous community.

Multi-year funding agreements between government and Indigenous service and/or funding agencies would alleviate this uncertainty. Providing multi-year funding would ensure a continuity of resources to finance new businesses regardless of the time of year. Multi-year funding agreements would also provide the consistency and reliability needed to develop a long-term planning model, evaluation mechanisms, and establish a sense of confidence not just with Indigenous service and/or funding agencies, but also for the Indigenous entrepreneurial community.

Ongoing and specific business skills training

One of the most identified needs that came out of the interviews was the requirement for ongoing and specific business skills training. The women who participated in our study are gifted at the work they do but many lack some business skills to really ensure the longevity of their businesses. It is recommended that funding be made available for Indigenous women's organizations to provide, facilitate, or create opportunities for learning and sharing necessary business skills training for up-and-coming entrepreneurs and those already established businesses.

Specifically, areas that have been identified as most needed are money management and marketing. Money management includes areas such as budgeting, payroll, tax remittance, pricing, and assistance with funding applications. Marketing includes creating a brand, website design and maintenance, social media presence and platform familiarity, and application of social media tools.

It is recommended that Indigenous women's organizations receive committed funding to coordinate providing opportunities for experts to come to the women to assist them through specific tasks. For example, around tax time, host a workshop with a representative from the Canada Revenue Agency familiar with Indigenous business tax remittance, or host a bookkeeper to show the women how to record business receipts and set up their books. Indigenous organizations could also host workshops on how to create a website or social media platform. Indigenous service organizations could also provide the physical location and logistical support to host trading sessions, where those with, say for example, knowledge on how to build a website, could trade their services and skills to someone who owns a cleaning company for their services or perhaps purchase art or other creations; so a trading of skills network (see below for recommendation on networking and showcasing).

Indigenous women's organizations are all also well positioned to offer culturally-grounded supports for Indigenous women interested in business and entrepreneurship. Well-established relationships in communities could be leveraged to increase opportunities and supports available for Indigenous women. Indigenous women's organizations can also offer supports and strategies to deal with the lateral violence that is all too –often an unfortunate reality for Indigenous women.

Networking and showcasing events

Many of the women who participated in this study were not necessarily aware of other Indigenous women entrepreneurs in their communities, business sectors, or province. Part of funding Indigenous women's business development programs could mean that Indigenous women's organizations have the opportunity to provide formal venues to host and bridge networking and showcasing events as a way to foster relationships, and growth within the entrepreneurial field. These could be hosted at various locations across the province every quarter either as a stand-alone event or in conjunction with another event.

Having a space to come together and showcase what other Indigenous women entrepreneurs are doing is a way to foster not only existing business relationships but serve as a way to represent what is achievable to the next generation of women who may consider starting their own business. Representation of successful Indigenous entrepreneurs shows what is possible.

Creation of a mentorship matching program

The women that we spoke with had some incredibly strong female Indigenous role models which helped propel them in their businesses. Now these women are the role models for the next generation of up-and-coming Indigenous entrepreneurs. It is recommended that a mentorship matching program be created that links established Indigenous women entrepreneurs with those considering opening their own business. This mentorship program could also foster matching those women who have certain skills in one area (e.g accounting, web design, social marketing, etc.) with those who require assistance in those areas. This mentoring matching program is a way for the women to interact with one another, network, and find those who either require their skills and talents or find the skills and abilities that they require.

Conclusion

The women who took part in our survey and interviews to discuss their experiences as Indigenous women entrepreneurs are incredible role models for not only the Indigenous

community but for women everywhere. These women had strong women role models in their lives and believed in the work and businesses they created. All of them carved out businesses where they saw a need and were undeterred from the roadblocks that were placed before them. These women created successful businesses with very little formal business training but were able to harness their talents and their communities to fully support them.

What is critical now is to feed off this success and to support the next generation of Indigenous entrepreneurs so that women come to see a personal business venture as a viable option for financial security. By demonstrating encouragement through committed financial support, more Indigenous women may choose entrepreneurship as their primary income earning method to help support themselves, their families, and their communities. Greater participation in business and access to entrepreneurship supports will also help alleviate the systemic poverty currently faced by Indigenous women and their families in Ontario. Ending the cycle of poverty and providing financial security, is one part of tackling the larger systemic issues impacting Indigenous women, their families, and communities.

This report highlights Indigenous women who were able to create livelihoods for themselves and their families with next to no financial or targeted support. Imagine what could be possible with added financial supports, formal training, and directed resources.

And you know, that I could have a place in changing that story, that narrative, that we could turn, maybe all of this like horrible, painful truth into something different. And that like literally began this journey into building [company name] and learning about who I was and where I came from at the same time, I found myself on this incredible healing journey. (Jade)

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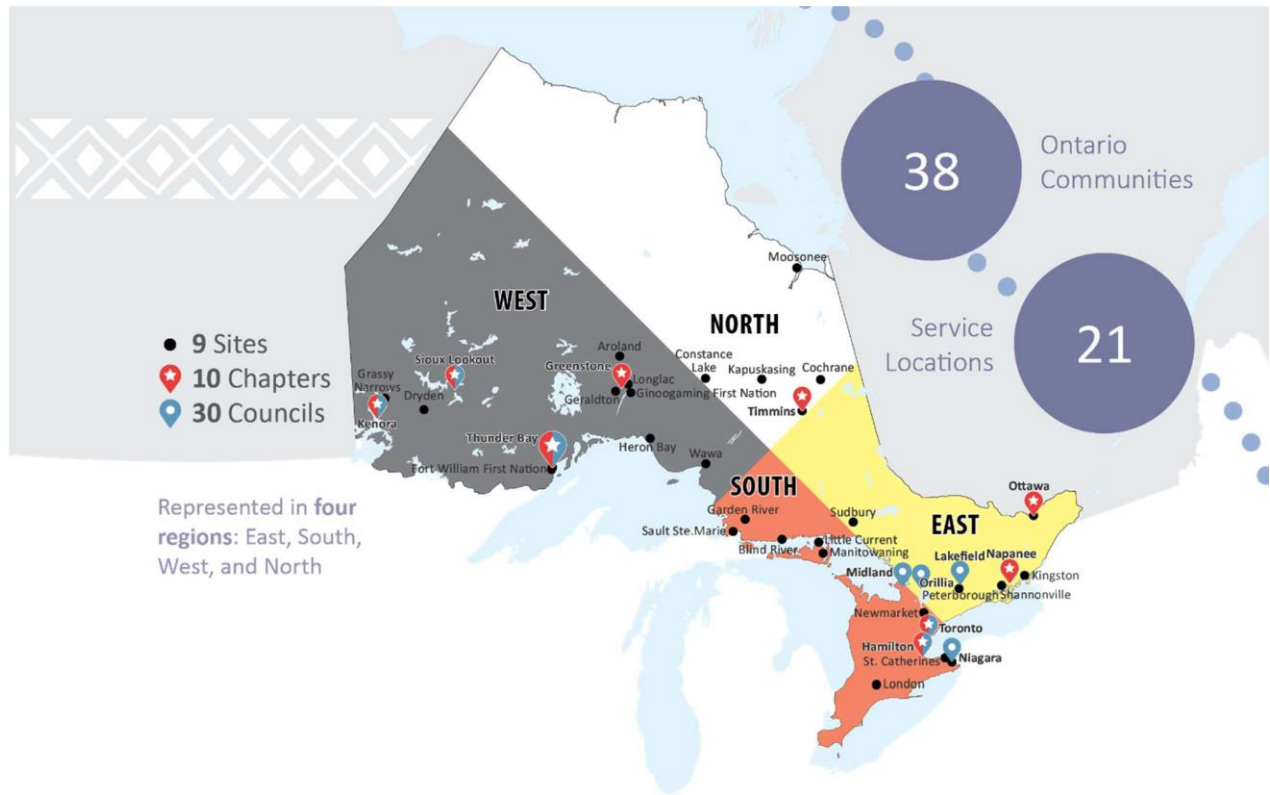
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Appendix A – ONWA Identified Regions



Appendix B – Survey Questions

Demographic Questions

How do you identify?

Female

Male

Non binary

Rather not say

Who regularly lives with you? (check all that apply)

parent(s)

child/children

aunties/uncles

grandparents/elders

other relatives/close friends

spouse/partner/boyfriend/girlfriend

What is your age?

18-24

25-29

30-39

40-49

50-59

60-69

70 plus

What region do you live in?

North

South

East

West

Section 1 - Before Covid 19

These next 8 questions relate to your interest, experience and availability to education, training and entrepreneurship opportunities before Covid 19 was in the community you live in (or before Covid 19 was in Ontario)

Did you want to take educational courses or training before hearing of Covid?

Yes

No

If yes - then jumps to Question 2

If answer no - then jumps to Question 3

What educational courses did you want to take? (select one)

- Finish high school or high school courses
- Finish college or college courses
- Finish university or university courses
- Courses or training offered through Indigenous organizations
- Other non Indigenous courses or training

Did you want to start your own business or do you have your own business?

- Yes
- No

If yes, jumps to question 4

If no, jumps to section 2, question 2

If you have a business or if you wanted to start one would you: (select one)

- sell products
- offer services
- work with animals
- work with people
- other (Please specify - comment box)

If you have a business, who are the people that buy your products or services (Select all that applies)

- Indigenous people
- Non Indigenous people
- I don't have a business

Did you have someone who encouraged you to start a business?

- Yes
- No

Did anyone try to talk you out of starting a business?

- Yes
- No

Did this person influence your decision to start or not start a business?

- Yes
- No

Section 2 - During Covid

These next questions relate to your access, experience and availability to education, training and entrepreneurship during the presence of Covid 19 in your community (or in Ontario).

I started a business during Covid 19 because (check all that apply)

- I had the time needed to devote to it

it was a good opportunity to make money for my family
my business sells what people need during Covid
my business helps people during Covid
I lost my other job because of Covid
I did not start a business
other (comment box)

Have you taken a training or education program online during Covid?

Yes
No

If yes, jump to question 3
If no, jumps to question 4

Did the training and education help you with your business?

Yes
No
Don't know

If yes, jumps to question 5
If no, jumps to question 5
Don't know, jumps to question 5

Why did you not take training or education on line? (check all that apply)

None were available
None were interesting to me
I don't have regular access to internet
I don't like learning online
Didn't have time to take them
Didn't know about them

Has being online helped your business?

Yes
No
Don't know

If yes, jumps to question 6
If no or don't know, jumps to question 7

In what ways has the move to online helped your business?

Better access to customers
easier to manage business
more support from other business owners
other, please specify (comment box)

In what ways has the move to online NOT helped your business?

Comment box

After Covid

Thinking about in the future when Covid is no longer a serious threat to health and communities, please answer these questions.

If you don't have a business right now, what would you need to start a business? check all that apply

access to money to start a business

an idea for a business

access to mentors to help you start a business

support (emotional, cultural, social) from friends/family/community

a network of other Indigenous entrepreneurs

more opportunities to learn from others who have a business

access to or upgrade of computer/internet

other, please specify (comment box)

If you have a business right now, what would help your business the most?

access to money to grow your business

help with marketing your business

access to mentors to answer business questions

support (emotion, cultural, social) from friends/family/community

a network of other Indigenous entrepreneurs

more opportunities to learn from others who have a business

access to or upgrade of computer/internet

other, please specify (comment box)

Any other comments you would like us to know? (comment box)

Thank you for participating in this important research with the Ontario Native Women's Association.

Appendix C – Interview Questions

Background

1. Can you tell me why you were interested in participating in this interview/study?
2. Are you participating regarding employment, training, or entrepreneurship?
3. What prompted you to either change employment, attend training, or begin your own business?
4. Do you have formal training or prior work experience in this area?
5. Did you receive funding to start employment, training, or a business?
If so, from where?
If not, why? Unsure where to apply? Denied funding?

Business development

6. What made you decide to start your own business?
7. Are you the sole owner/proprietor? Indigenously owned and operated?
8. What has helped you the most to start/improve/expand your business?
9. What do you think you would need the most to be/remain successful?

Covid-19

10. What impact has Covid-19 had on your business?
11. Has it improved your business? Or harmed your business? How?
12. Thinking about the impact of Covid-19, what kinds of business support do you need or wish you had?

Being an Indigenous entrepreneur

13. What are your pros and cons of being a business owner?
14. Do you have any Indigenous role models or mentors? business owners? Family? Friends? Community support?

Closing

15. Is there anything else you would like to tell me about your experiences as an Indigenous business owner?