The Atlantic Aboriginal Economic Development
Integrated Research Program, AAEDIRP

Entrepreneurship among First Nations Women in the
Atlantic Region

April 2014

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THE ATLANTIC ABORIGINAL ECONOMIC DEVELOPMENT
INTEGRATED RESEARCH PROGRAM (AAEDIRP)

THE ATLANTIC POLICY CONGRESS OF FIRST NATIONS CHIEFS

The AAEDIRP is a unique partnership between the member communities of the Atlantic Policy Congress of First Nations Chiefs Secretariat (APCFNC), and the Inuit of Labrador, twelve Atlantic Canadian universities, and federal and provincial government funders. The AAEDIRP funders include Aboriginal Affairs and Northern Development Canada (AANDC), the Atlantic Canada Opportunities Agency (ACOA), the Department of Fisheries and Oceans Canada (DFO), and the Office of Aboriginal Affairs for the Province of Nova Scotia.

The main purpose of the AAEDIRP is to improve the knowledge base concerning Atlantic Aboriginal economic development in order to improve the lives of Aboriginal peoples in the region. To achieve this mandate, the AAEDIRP conducts research that is relevant to Atlantic Aboriginal communities and organizations by linking community needs with Atlantic university resources and by using community-based participatory research methods. The research projects approach community economic development from a broad, holistic perspective based on Aboriginal culture, languages and direction from Elders.

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We would also like to acknowledge the support we received, generally, from the four case study communities.

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## TABLE OF CONTENTS

**EXECUTIVE SUMMARY** ........................................................................................................ 1

**PROJECT BACKGROUND, PURPOSE AND VALUE** ............................................................... 4

**WHAT DO WE KNOW ABOUT ENTREPRENEURSHIP?** ....................................................... 5

- Objectives ................................................................................................................................. 8

**RESEARCH METHODOLOGY** ............................................................................................... 10

- Building Indigenous Research Capacity .................................................................................. 10

- Determining the Prevalence, Interest and Influences on Entrepreneurship among First Nations Women in the Atlantic Region ........................................................................ 11

  - Research Design ..................................................................................................................... 11

  - Survey Sample, Data Collection and Analysis ........................................................................ 12

**Understanding the Issues, Opportunities and Challenges of Becoming and Being an Entrepreneur** ........................................................................................................................................... 14

- Research Design ..................................................................................................................... 14

- Case Selection ......................................................................................................................... 14

- Data Collection ....................................................................................................................... 15

- Data Analysis ........................................................................................................................... 16

- Ethics Review and Community Consent .................................................................................. 16

- Data Storage and Security ....................................................................................................... 16

**RESULTS: BUILDING INDIGENOUS RESEARCH CAPACITY** ................................................ 17

**RESULTS: PHASE 1** ............................................................................................................. 18

- Participation in Entrepreneurial Activity .................................................................................. 18

  - Start-up orientation of women who do not own a business .................................................. 19

- Profiling the Businesses Run by First Nations Women in the Atlantic .................................... 20

  - Distribution of businesses by size .......................................................................................... 22

  - Contribution to employment ................................................................................................. 23

  - Business ownership by industrial sector ................................................................................. 24

  - Legal form, location and age of businesses ............................................................................ 25

  - Business Performance ............................................................................................................ 26

- Profiling the First Nations Women in Business ......................................................................... 27

  - How the idea for the business developed ............................................................................... 27
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start-up resources</td>
<td>28</td>
</tr>
<tr>
<td>Perceptions of the process and outcomes of running a business</td>
<td>30</td>
</tr>
<tr>
<td>Comparing the Personal Attributes of Entrepreneurs and Non-entrepreneurs</td>
<td>30</td>
</tr>
<tr>
<td>Personal background: age and education</td>
<td>30</td>
</tr>
<tr>
<td>Personal predispositions</td>
<td>31</td>
</tr>
<tr>
<td>Perception of community support for entrepreneurship</td>
<td>34</td>
</tr>
<tr>
<td>Comparative time use and work history</td>
<td>35</td>
</tr>
<tr>
<td>RESULTS: PHASE II</td>
<td>37</td>
</tr>
<tr>
<td>Maqtewe’k</td>
<td>37</td>
</tr>
<tr>
<td>Context</td>
<td>37</td>
</tr>
<tr>
<td>Results from interviews</td>
<td>38</td>
</tr>
<tr>
<td>Perspectives of non-entrepreneurs</td>
<td>40</td>
</tr>
<tr>
<td>Wataptek</td>
<td>42</td>
</tr>
<tr>
<td>Context</td>
<td>42</td>
</tr>
<tr>
<td>Results from Interviews</td>
<td>43</td>
</tr>
<tr>
<td>The Perspective of Non-entrepreneurs</td>
<td>46</td>
</tr>
<tr>
<td>Wape’k</td>
<td>48</td>
</tr>
<tr>
<td>Context</td>
<td>48</td>
</tr>
<tr>
<td>Results from interviews</td>
<td>48</td>
</tr>
<tr>
<td>The Perspective of Non-entrepreneurs</td>
<td>51</td>
</tr>
<tr>
<td>Mekwe’k</td>
<td>52</td>
</tr>
<tr>
<td>Context</td>
<td>52</td>
</tr>
<tr>
<td>Results from interviews</td>
<td>53</td>
</tr>
<tr>
<td>The Perspective of Non-entrepreneurs</td>
<td>55</td>
</tr>
<tr>
<td>Cross-Case Analysis</td>
<td>58</td>
</tr>
<tr>
<td>Context Summary</td>
<td>58</td>
</tr>
<tr>
<td>Cross-case Themes</td>
<td>61</td>
</tr>
<tr>
<td>CONCLUSIONS</td>
<td>65</td>
</tr>
<tr>
<td>LIMITATIONS</td>
<td>69</td>
</tr>
<tr>
<td>RECOMMENDATIONS</td>
<td>70</td>
</tr>
<tr>
<td>Policy Initiatives</td>
<td>70</td>
</tr>
</tbody>
</table>
Community Level Initiatives .................................................................................................................. 71
APPENDIX 1 ........................................................................................................................................ 72
APPENDIX 2 ........................................................................................................................................ 79
APPENDIX 3 ........................................................................................................................................ 106
EXECUTIVE SUMMARY

Although there have been advances in better understanding the scope and nature of Aboriginal entrepreneurship, including its contribution to job creation on a national level, the existing literature is silent on the growing number of female Aboriginal business owners. In aiming to address this void in our understanding, this project studied the nature and scope of entrepreneurship among Aboriginal women in the Atlantic region. The knowledge gained provides an initial foundation for effectively developing policies and programs to encourage entrepreneurship among Aboriginal women.

Comprised of two phases, the first phase of this research project consisted of an on-line survey that was designed to establish baseline information regarding the interest, prevalence and influences on entrepreneurship among Aboriginal women throughout the region, both on-reserve and off-reserve. In the second phase of the project, case studies were conducted in four Aboriginal communities of different sizes and different locales to more fully understand how women view the issues, opportunities and challenges of becoming and being an entrepreneur. Altogether, these case studies involved interviews with 39 entrepreneurs and focus group discussions with 40 non-entrepreneurs. In keeping with the project’s objective of building Indigenous research capacity, Aboriginal women were recruited and selected to join the project team as Research Associate Interns (RAs). Working in pairs, they conducted and managed all aspects of the case studies and were key contributors to other facets of the project.

Findings from the survey indicated that 76 (32.9%) of the 231 survey participants currently own a business. Of the 155 women who presently do not own a business, 40 (26%) are currently trying to start a business, 30 (19%) had previously tried to do so, 18 (12%) were previous business owners and 79 (51%) report no involvement in entrepreneurial activity.

Among the current businesses there was a noted concentration in the craft sector. In terms of size, 88% would be considered microbusinesses, which is comparable to female-owned small and medium sized enterprises (SMEs) generally, where 85% are reported to be microbusinesses. As far as legal structure is concerned, the vast majority of businesses are sole proprietorships (83.9%). Among these sole proprietorships, 74% are located on-reserve with most (86%) operated from home. Amidst limited resources and little assistance from formal support providers, these women have relied on personal savings to establish successful businesses that draw customers locally, regionally and nationally. Collectively, they are responsible for 75 private sector jobs, with 88% of employees being Aboriginal. When the jobs these women created for themselves are added to the mix, the outcome - 151 jobs – is significant in its contribution to the economy.

In comparing the personal attributes of entrepreneurs and non-entrepreneurs the findings revealed no significant differences in age, education or risk preference (both groups were risk averse). However, there was one significant difference and that related to problem-solving style
with entrepreneurs tending to rely on intuition while non-entrepreneurs reported using a more calculating analytic approach.

As far as the results of the case studies were concerned, a number of issues surfaced that previously had been raised in the survey, serving to reinforce their importance. Central among them was the aversion to risk and a perceived lack of formal support (financial and non-financial) and training. Yet, many other issues arose only in the case studies. For example, since most women knew little about the entrepreneurial process prior to starting their venture there was considerable “learning by doing”. While they did receive considerable informal support from family and friends, they had no opportunity to learn about a key aspect of business start-up – how to identify and assess the viability of business opportunities. This may be why there are few highly innovative businesses.

With much of the entrepreneurial activity being part-time, the vast majority of women would not be eligible for financing from many of the existing programs which typically specify full time involvement as an eligibility requirement. Nonetheless, being in business was quite attractive as it provided the flexibility to work around family commitments.

“Sharing” emerged as a dominant value, with competition seen as an opportunity for sharing skills, sharing customers to meet demand… This value was also reflected in a desire to see everyone succeed. While there was a strong passion for preserving and sharing traditional skills, there also was a concern about the lack of space available on-reserve not only for this but for business activity generally.

Among non-entrepreneurs, many expressed interest in starting their own business and were well-informed about what it takes to succeed as an entrepreneur (hard work, commitment, quality work…). However, they were concerned about the lack of support available. While there was considerable admiration of the financial self-sufficiency of entrepreneurs and the contributions they make to the community, many felt that the entrepreneurial road was rockier for women than for men.

Undoubtedly, entrepreneurship has been embraced by Aboriginal women in the Atlantic region. Yet, if its potential is to be realized, there are a number of initiatives at the policy and community level that are required. At the policy level, there needs to be more emphasis on developing businesses by members of Aboriginal communities, particularly women. Additionally, gender differences need to be reflected in program design. In the case of women, this means an acknowledgement that part-time businesses can be successful, that cultural values (i.e. sharing) and traditions (learning and sharing traditional skills) are important.

By providing opportunities to learn and practice being engaged in the entrepreneurial process individuals will gain the knowledge, skills and abilities required to make an informed decision about the viability of a business venture. Yet, policies to facilitate the transition between social
assistance benefits and self-employed earnings will also be required if current benefit recipients are to consider taking that step into the uncertainty of business start-up.

At the community level there are opportunities to facilitate connections and synergy between women, particularly in the craft sector. This may include making communal work spaces available, launching mentoring programs, initiating buying groups or encouraging the formation of cooperatives to name a few. The community Economic Development Officers (EDOs) could play an instrumental role in these initiatives.

Last but not least, more needs to be done to build awareness of the existing entrepreneurs and their contributions to the community and the region as well as to help these entrepreneurs improve their finance, marketing and management skills so that they are better able to take their business to the next level.
PROJECT BACKGROUND, PURPOSE AND VALUE

Finding more effective ways to stimulate entrepreneurship in Aboriginal communities is an issue of growing interest, particularly among policymakers. Yet, entrepreneurship needs to be well understood if policies and programs designed to influence it are to be effective.

While there have been advances made in better understanding the scope and nature of Aboriginal entrepreneurship, including its contribution to job creation on a national level, this knowledge does not extend to the growing number of women who are increasingly choosing to become business owners. Generally, research into women and entrepreneurship is sparse and underdeveloped, with research specifically focused on Indigenous women rare, at best.

It is this void in our knowledge base that is the focus of the project. By developing a better understanding of entrepreneurship among Aboriginal women in Atlantic Canada, the knowledge gained will serve as a foundation for the creation of programs and policies aimed at encouraging greater levels of entrepreneurship.

The report begins with a discussion of entrepreneurship, including what the term means, both generally and more specifically within an Aboriginal economic development context. Next it explores what is known about how entrepreneurship varies between men and women and concludes by outlining the project’s objectives.
WHAT DO WE KNOW ABOUT ENTREPRENEURSHIP?

Although “entrepreneurship” is generally viewed as desirable on many levels – individual, organizational, community, and national – there is a lack of consensus regarding its meaning. For example, some define entrepreneurship quite narrowly such as the “building of new growth ventures”\(^1\). Others refer to it as the “engine of economic growth and job creation” within communities, regions or countries. One of the main reasons why economic growth is invariably associated with increased levels of entrepreneurship is because one half of all new jobs are generated by new autonomous firms\(^2\). Considering that new and small firms are widely recognized as a major source of job creation and that all new firm creation involves the exercise of some degree of entrepreneurship (defined in a behavioral sense, which will be discussed below), it is not surprising that over time, the term “entrepreneurship” has increasingly been used interchangeably with “small business.”

However, there is a key distinction between small business ownership and entrepreneurship. A “small business” is a term that describes an economic reality and because small businesses are usually independently owned and subject to market forces, they often provide the opportunity and the incentive for employing psychological and other attributes that have come to be associated with entrepreneurship. While personality may predispose individuals to entrepreneurial behavior (which includes making things happen, seeking opportunity, solving problems/conflicts creatively, taking action in uncertain environments, coping with and enjoying uncertainty, responding flexibly to challenges, actively seeking to achieve goals, acting on one’s own initiative, and persuading others\(^3\)), situational factors have been found to have more influence on behavior than personality traits or other personal attributes. Indeed, many of the characteristics associated with successful entrepreneurs also characterize successful people in wide range of careers and contexts. Entrepreneurial characteristics are not the exclusive domain of a subset of society, nor are they necessarily restricted to certain individuals.\(^4\)

The role of an entrepreneur involves recognizing an opportunity and accessing the resources needed to capitalize on it. Entrepreneurship, then, has an action orientation. In relation to innovation\(^5\), it involves identifying and acting upon an opportunity by using collective personal capabilities to assemble the resources required to capitalize gainfully on that opportunity. In other words, entrepreneurship is the means by which an end – innovation- is achieved.

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\(^5\) Innovation is defined as a new or improved product, process or service.
In addition to recognizing an opportunity, the entrepreneurial role has three other essential elements: ability, motivation and a supportive environment.\(^6\) Entrepreneurial abilities include problem-solving, creativity, decision-making, taking action amidst uncertainty, negotiating, planning, and persuasiveness.\(^7\) While genetics does influence an individual’s capabilities, most differences in ability stem from learning experiences and practice.\(^8\) Assuming that all individuals have a certain level of entrepreneurial attributes and that entrepreneurial behavior can be stimulated, it can be inferred that each community contains some measure of entrepreneurial capacity which can be actuated or developed.

Having the necessary skills will not necessarily result in entrepreneurial behavior. People need to be motivated to initiate action toward realizing an opportunity. Entrepreneurial motivation is associated with a range of factors including unemployment, job discontent, desire for independence and pursuit of an idea, to name a few. Finally, the degree to which the environment supports entrepreneurship depends not only upon the nature and volume of the resources and infrastructure available, but also upon the nature of the community’s culture and social structures. When the environment is uncertain, unstable, and non-routine, entrepreneurial behavior has been shown to be effective in achieving objectives\(^9\).

Within an Aboriginal Economic Development context, the term “entrepreneurship” is used to refer to small business start-ups and ownership. Consequently, this is the meaning that has been adopted for this research as it enables us to conduct some comparative analyses. In the absence of previous research (into entrepreneurship among Aboriginal women in the region), such an analysis is important in providing a context for interpreting results.

Indeed, according to Aboriginal Affairs and Northern Development Canada (AANDC)\(^10\) “businesses owned by Aboriginal people are becoming a key driver of economic opportunity in Aboriginal communities”. For the current federal government, “strengthening Aboriginal entrepreneurship” has been adopted as one of the five strategic priorities in the Federal Framework for Aboriginal Economic Development.

While the rates of entrepreneurship in the non-native community are known to vary both nationally and regionally, men are more likely to start a business than women. Typically, two-thirds of business owners are men. For example, in a national study of nascent entrepreneurs\(^11\)

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64% of those starting businesses were found to be males and 36% females. In a recent study published by the Canadian Council for Aboriginal Business\(^\text{12}\), females represented 38% of the sample which is in keeping with the general Canadian population.

Although women are increasingly choosing business ownership as a career path, there has not been a great deal of research on women entrepreneurs\(^\text{13}\). Indeed, there is even less research specifically focused on Indigenous women. A case in point is the recent study of Aboriginal businesses, which was commissioned in attempt to respond to the lack of information concerning Aboriginal business owners but provides no analysis of female-owned businesses. While the study has provided other valuable information, its capacity to contribute, generally, to a better understanding of Aboriginal entrepreneurship in Atlantic Canada is constrained by the fact that the self-employed Aboriginal people in the Atlantic Provinces represented a very small percentage (5%) of the sample. In terms of females it would mean they represent 2% of the sample at best. Moreover, since the survey was conducted with a sample of self-identified Aboriginal (on-and off-reserve) small business owners, it fails to capture other involvement (previous or planned), views and attitudes concerning entrepreneurship.

In reporting that Aboriginal women are starting businesses at double the rate of Canadian women\(^\text{14}\), AANDC also indicates that Aboriginal women are less likely to own a business than other groups, they lag behind their male and non-Aboriginal counterparts on key socio-economic indicators, such as income and employment rates, and they are not benefitting from the support for Aboriginal entrepreneurship offered by Indian and Northern Affairs Canada at the same rate as Aboriginal men. Whether this fairly reflects the situation in Atlantic Canada is yet to be determined.

AANDC also identifies a number of barriers to entrepreneurship that Aboriginal women face, but provides little evidence indicating the prevalence of entrepreneurship, the desire of non-entrepreneurs to engage in entrepreneurship or the conditions that favour their engagement. This evidence is required if a better understanding of the barriers and enabling factors, and their impact, is to be developed. The Government of Canada has indicated its desire to support Aboriginal women-owned businesses. In doing so, it has acknowledged a need to identify the

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“unique attributes and priorities” of Aboriginal women, as well as the specific barriers they face, “such as a lack of financial equity, lack of access to targeted training and networking support, and sometimes lack of confidence in their ability to succeed as entrepreneurs”\textsuperscript{15}. To date, we know little about the extent and impact of the barriers in Atlantic Canada or the reasons why some women have successfully engaged in entrepreneurship, despite these barriers.

If policymakers and other stakeholders are to positively influence entrepreneurship among Aboriginal women in the Atlantic Region, a foundation for doing so is essential. In line with the Atlantic Aboriginal Economic Development Integrated Research Program’s (AAEDIRP) mandate of improving the lives of Aboriginal peoples in the region through its research into Atlantic Aboriginal Economic Development, our project seeks to improve the knowledge base and provide a basis for action by focusing on entrepreneurship among Aboriginal women in the region. In addressing this pressing need for research, the following research objectives have been established for the project.

**Objectives**

This project aims to achieve three main objectives, the first of which is the precondition to the project’s success:

1. To build indigenous research capacity among Aboriginal women to conduct and leverage research as a tool in community-based efforts to improve lives in communities. Working with the Atlantic Policy Congress of First Nations Chiefs Secretariat (APC) and the Indigenous Women’s Community Leadership (IWCL) program we set out to recruit four women from various parts of the region to become part of the research team. In recruiting women with an interest in taking a leadership role in their communities, the project would provide the tools, mentoring and experience to better understand how research can be used to identify the needs and issues in a community and to determine how these needs/issues can be effectively addressed.

2. To establish baseline data on the prevalence of entrepreneurship among Aboriginal women in the Atlantic region, the level of interest in engaging in the entrepreneurial process, and the factors enabling and constraining engagement. Overall, this knowledge would help in gauging the potential to increase economic development by encouraging entrepreneurship among Aboriginal women. For example, the Canadian Council for Aboriginal Business’s survey results indicated that on-reserve businesses are experiencing less growth than their off-reserve counterparts. By investigating the prevalence of entrepreneurship among on reserve Atlantic Aboriginal women, the participation rates could be compared to national statistics and would provide a benchmark for future work.

\textsuperscript{15} Ibid
3. The third main objective is to more fully understand how women in Aboriginal communities – both entrepreneurs and non-entrepreneurs – view the issues, opportunities and challenges of becoming and being an entrepreneur.
RESEARCH METHODOLOGY

The methods used to achieve the project’s objectives relate to both the process (objective one) and the outcomes (objectives two and three) of the research and are discussed in turn. This section of the report concludes with a discussion of ethics review and community consent along with data storage and security as these are issues that relate to all three objectives.

Building Indigenous Research Capacity

As stated in the previous section, achieving the first objective was considered fundamental to the project’s success. The time we had to recruit and hire Research Associate Intern (RAs) was somewhat constrained because of our desire to dovetail the week of research training with one of the three weeks that the women enrolled in the Indigenous Women in Community Leadership (IWCL) program at the Coady International Institute would be on campus. With May 12th -18th being the last week of the initial campus component of the IWCL program, time was of the essence.

In recruiting potential RAs the four positions were widely advertised through on-line mediums and through the contacts of both the AAEDIRP personnel and the Advisory Committee members. In response to the job advertisement posted on April 19th (see Appendix 1 for a copy of the ad), we received 29 applications. Using the qualifications listed in the job ad to screen the applications, each member of the research team independently created a ranked short-list of eight candidates. In doing so we were mindful of our desire to have representation from various parts of the region. Next, we met together and finalized the short list of the best qualified candidates. The shortlisted applicants were contacted to schedule a Skype interview (or alternatively a phone interview) which took place May 1st and 2nd.

As a result of the selection process, two women from New Brunswick and two from Nova Scotia were deemed to be the best qualified and were hired for the Research Associate positions. Unfortunately, one of the women backed out the day before the training was scheduled to start which meant there was no time to replace her.

The Research Associate Interns arrived on the St. Francis Xavier University campus Sunday, May 12th with an orientation session leading off the training sessions on Monday morning. Throughout the week, a range of topics were covered including research ethics, using technology, positive interpersonal engagement strategies, the role of research in decision-making, research design, data collection and a research skills workshop that focused on interviewing and facilitating focus groups. Joint sessions with the IWCL participants were held

16 Subsequently, one of the principal investigators stepped in to do the field work so that two Aboriginal researchers would be conducting the field work in each case study community.
on two of the five days and based on the feedback received; these joint sessions provided a very positive learning experience.

**Determining the Prevalence, Interest and Influences on Entrepreneurship among First Nations Women in the Atlantic Region**

This section outlines the research design, data collection and data analysis for Phase 1 of the project which focused on determining the prevalence, interest and influences on entrepreneurship among Aboriginal women in the Atlantic Region

**Research Design**

Research design involves three interdependent considerations: which research strategy is most appropriate, how to link the data to the initial questions of the study and ensuring the quality of the design.

With the primary purpose of Phase 1 of the project being to document the prevalence, interest and influences on entrepreneurship among Aboriginal women in the Atlantic Region a survey method was deemed the most appropriate strategy for accomplishing this goal.\(^\text{17}\) In developing the survey, it was important for its design to have a number of features: the data should be based on a representative sample so that estimates for the entire population of women in the region would be possible; the sample should include Aboriginal women living on-and-off reserve; the instrument(s) should have a capacity to gather data from entrepreneurs as well as non-entrepreneurs.

In determining the questions to be asked, prior survey instruments were drawn upon including the 2011 Aboriginal Business Survey, commissioned by the Canadian Council for Aboriginal Business and the mail surveys used as part of the Panel Study of Entrepreneurial Dynamics. Using measures from other instruments that have already been shown to be reliable and valid helps ensure the design quality and, as previously mentioned, facilitates comparisons that will provide a context for interpreting the results.

Two separate surveys were created, one for women who were engaged in business activity and one for women who were not. Table 1 below profiles the topics that were dealt with and indicates the survey in which they were included (entrepreneurs, non-entrepreneurs or both). Multiple items were used to measure many of these topics. For example, 10 items with a five-choice response scale related to ‘entrepreneurial climate/community support for entrepreneurial activity’. For other topics fixed response items (risk preferences) or matrices (work participation history) were used. As indicated in the table, there were several topics that were common to both surveys, while others were specific to one. A copy of the paper surveys can be found in Appendix 2.

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Table 1 Entrepreneur and Non-Entrepreneur Survey Topics

<table>
<thead>
<tr>
<th>Topic</th>
<th>Survey of Entrepreneurs</th>
<th>Survey of Non-Entrepreneurs</th>
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<tbody>
<tr>
<td>Participation in entrepreneurial activity (past, present or planned)</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Business demographics (industry, age, legal form, number of employees, on or off-reserve, whether business is operated from home, customer base)</td>
<td>x</td>
<td></td>
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<tr>
<td>Start-up: motivation, origin of idea/ opportunity recognition and development, financing and training</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurial climate/community support for entrepreneurial activity</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Knowledge, use of assistance programs</td>
<td>x</td>
<td></td>
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<tr>
<td>Personal decision-making style</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Problems encountered operating the business</td>
<td>x</td>
<td></td>
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<tr>
<td>Business performance</td>
<td>x</td>
<td></td>
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<tr>
<td>Work, career expectations</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Assessment of risk preferences</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Individual problem-solving orientation</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Self-assessment inventory I: Work and start-up orientation</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Self-assessment inventory II: generalized personal domains (i.e. attitudes and preferences)</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Time use diaries: recent work and day off</td>
<td>x</td>
<td>x</td>
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<tr>
<td>Work participation history, previous 10 years</td>
<td>x</td>
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</tr>
<tr>
<td>Demographics – age, education</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Open-ended questions (start-up- idea development; advantages, disadvantages of business ownership)</td>
<td>x</td>
<td></td>
</tr>
</tbody>
</table>

Survey Sample, Data Collection and Analysis

To reach a broad cross-section of the 21,964 women (over 19 years of age) belonging to the Registered Indian Population in the Atlantic Region, it was decided to use an on-line survey. Adopting such an approach involved a number of trade-offs. For example, if we had used a conventional survey (either paper or telephone) it would have been possible to create a systematic random sample based on on-reserve households. However, it would not have been possible to identify and sample the women living off-reserve, who constitute 43% of the female Aboriginal population over 19 years of age. Of course, in conducting an on-line survey, there is a risk that some age groups will be over-represented and others under-represented since everyone is not online with the same intensity nor does everyone have internet access.

Although the invitation to participate in the on-line survey was circulated through social media, electronic lists and conventional posters\(^{18}\) in some of the Economic Development offices on reserve, the option of requesting a paper copy of the survey also was provided. Three people chose this option. As shown in Table 2 below, when we compared the ages represented in our

\(^{18}\) See Appendix 1 for a copy of a poster that was designed by one of the Research Associates.
sample to the population figures reported by AANDC\textsuperscript{19} the one age category with a major discrepancy is the 55+ category. Considering that this category has no upper boundary, arguably, it is reasonable to find it under-represented in our sample due to the fact that the older people get, the less likely they will be involved in business activity and therefore they would be less likely to find participation in the survey relevant. Overall, the age categories in the general female Aboriginal population are fairly reflected in the sample.

\begin{center}
Table 2 Age Profile of Atlantic Region Registered Indian Female Population and Sample Population
\end{center}

\begin{footnotesize}
\begin{tabular}{|c|c|c|}
\hline
Age & Percentage of the Registered Indian Female Population\textsuperscript{20} & Percentage of the Sample Population \\
\hline
18-34 & 33 & 38 \\
35-44 & 20 & 24 \\
45-55 & 20 & 25 \\
55+ & 27 & 12 \\
\hline
\end{tabular}
\end{footnotesize}

Fluid surveys software was used in developing and hosting the online surveys. Because this software has “branching”\textsuperscript{21} capability it could accommodate questions for both entrepreneurs and non-entrepreneurs. After a period of pretesting, some minor changes were made and the on-line survey went “live” on July 10\textsuperscript{th}, closing September 30\textsuperscript{th}. As a result of this process we obtained 231 usable responses (out of the 268 received). As an incentive, there was a draw for two $250 prepaid visa cards that survey participants could choose to enter. Upon completing the survey, those who wished to enter the draw clicked on a link that would take them to a separate site where they provided their name and contact information. The entry form was housed at a separate site so that a person’s name could not be associated with the information provided on the survey.

The data gathered by the on-line survey was transferred to a statistical analysis software program (IBM SPSS Statistics\textsuperscript{22}). In analyzing the data, both descriptive and inferential statistics were used in profiling the prevalence, interest and influences on entrepreneurship.


\textsuperscript{20} The ages reported by AADNC are slightly different in the under 35 age group since it includes those 20-34 whereas our sample includes those 18-34. All other age categories are compatible.

\textsuperscript{21} “Branching” refers to the capacity of the software to present alternative questions when a particular response is given. For example, when a respondent answered “yes” to the question “Are you an owner of a business, in whole or in part?” she was taken to the questions for entrepreneurs while those that answered “no” were taken to the questions for non-entrepreneurs

\textsuperscript{22} Within the social sciences, SPSS is one of the most widely used programs.
Understanding the Issues, Opportunities and Challenges of Becoming and Being an Entrepreneur

This section outlines the research design, case selection, data collection and analysis for Phase 2 of the project which focused on gaining a more in-depth understanding of how Aboriginal women in the Atlantic Region perceive entrepreneurship.

Research Design
Acquiring more in-depth knowledge concerning the issues, opportunities and challenges of becoming and being an entrepreneur requires an emphasis on the way Aboriginal women understand and interpret their social reality. Therefore, context is important and contingency is required. Because social reality is contingent and complex, there are no “absolute truths”. Consequently, the meanings that people ascribe to their own and others’ behavior need to be set in the context of the prevailing values, practices, multiple perceptions and underlying structures.23

In aiming to better understand “how” and “why” particular issues, opportunities and challenges associated with entrepreneurship are experienced by Aboriginal women in the region, case studies were deemed the most appropriate research strategy as they focus on investigating a contemporary phenomenon within its real-life context24.

While most studies of communities focus on one locale, designs are strongest when they involve “the comparative study of two or more communities”25, with the greatest gain made when the number of cases increases from one to two. Taking this into consideration, along with the resource requirements of multiple-case research, it was decided that four cases would provide an adequate basis for learning more about the meanings women attribute to entrepreneurship.

The topics used in the survey were used to guide the development of the interview and focus group questions. The primarily open-ended structure of the questions was chosen to facilitate a broadening and deepening of the information gathered by the survey. A copy of these questions is provided in Appendix 2.

In establishing the quality of the research design multiple sources of evidence were used. Additionally, by compiling individual verbatim responses for each question, a case study database was created thereby maintaining a chain of evidence from which conclusions could be drawn.

Case Selection
Three main criteria were used to guide the process of community selection: geographic location, size and proximity to other communities. This meant that communities needed to be located in

different parts of the region, be of different sizes and varying proximity to other communities that could serve as a market(s) for goods or services.

In consultation with the Advisory Committee, four communities were initially selected. An invitation to participate was sent to the Chief of each community (see Appendix 1), which included an overview of the research project, and a copy of the interview and focus group questions. The communities that were ultimately selected included two small and two large communities, with two of the communities being located within an hour’s drive of an urban center. In terms of regional representation, the communities are geographically dispersed and are located in three different provinces. Efforts were made to have a fourth province represented but we were unable to gain consent. Due to the small size of some communities and the limited number of female entrepreneurs the identity of the communities is being withheld to preserve anonymity and confidentiality. In doing so, the communities have been given the following assumed names: Maqtew’k, Wataptek, Wape’k and Mekwe’k.

**Data Collection**

Two main data collection techniques were used: semi-structured interviews and focus group discussion. Interviews are known to provide rich accounts and insights into situations, behavior and events. Additionally, information from community websites, on-line sources and statistical data were gathered to provide an understanding of the community’s context.

Two Aboriginal researchers from the team spent a week in each community conducting the interviews and focus group. With very few women operating businesses in stand-alone facilities, drawing on personal networks to identify women involved in business activities proved to be a critical aspect of the research process. These networks were similarly invaluable in contacting a broad cross-section of women to participate in the focus group.

Establishing rapport and trust was a key part of the research process. This involved ensuring that participants had a good understanding of the study’s purpose and how the results would be used to encourage and support entrepreneurship among Aboriginal women in the region. Each prospective interviewee was given an “Invitation to Participate” that explained the research and assured participants of the confidentiality of the responses. Additionally, the researchers encouraged participants to ask them questions about any aspect of the research. All interviewees were requested to sign a “Consent to Participate” form, indicating their agreement to participate. Copies of these documents are provided in Appendix 2. A similar process was used for the focus group.

On average each interview took 45 minutes to complete while the focus groups were about an hour and a half in duration. Participants in the focus group were provided with a meal that was catered by a community member or community group. Additionally, door prizes were purchased from community crafters or artisans and drawn for in appreciation of the participants’ time. In total interviews were conducted with 39 entrepreneurs while 40 non-entrepreneurs participated in
the four focus groups. All interviews were audio-taped with the participant’s permission and later transcribed by one of the interviewers.

**Data Analysis**

The focus of the analysis was twofold: to gain insight into how the women in each community perceived being and becoming an entrepreneur; and secondly to identify emerging themes with respect to issues, challenges and opportunities being experienced across communities. Direct quotation was the main technique used in presenting evidence.

In attributing the source of the data, interviews with entrepreneurs were numbered and referred to accordingly. For example, a quote from the third interview is referred to as ‘I3’. In the case of the focus groups with non-entrepreneurs, direct quotes were also used as evidence but these quotes are not attributed to a particular individual in appreciation of the fact that these quotes were co-created in a discussion group comprised of non-entrepreneurs’ sharing their perspectives.

**Ethics Review and Community Consent**

Ethics approval was sought and obtained from the St. Francis Xavier University Research Ethics Board and the Mi’kmaw Ethics Watch. Additionally, community consent was obtained from the Chiefs of the four communities participating in Phase II of the project. In carrying out this research, working within the spirit of the Canadian Institutes of Health Research (CIHR) Guidelines for Health Research Involving Aboriginal People and the Principles of Ownership, Control, Access and Possession (OCAP) was a top priority. The opportunity to partner with communities, individuals and the project Advisory Committee was highly valued by the researchers.

**Data Storage and Security**

Data from the survey, the interviews and the focus groups are stored in electronic files on the password protected secure hard drive of the lead researcher’s computer at St. Francis Xavier University. Paper copies of any data that the researchers possess are being stored in a locked cabinet in the office of the lead researcher and will be kept for a five year period. At the conclusion of this period, all materials will be destroyed (using a paper shredder). Electronic data (including that gathered from surveys, individual interviews and focus groups) will similarly be kept for five years and then deleted.
RESULTS: BUILDING INDIGENOUS RESEARCH CAPACITY

One of the main objectives of this project was to contribute to building Aboriginal research capacity within the region. While it was disappointing to be unable to fill one of the Research Associate positions due to the last minute vacancy prior to the training session, the three remaining Research Associate Interns were with us for the duration of the project. This is quite remarkable considering the unforeseen lag\textsuperscript{26} between when the training finished and when we were able to start the field work.

The three Research Associate Interns gained considerable exposure to various aspects of the research process. In the research design phase, they provided valuable input into the questions that were asked in the survey as well as in the case study interviews and focus group. The data collection phase marked the area where the most experience was gained. In conducting the case study research, each team was assigned to a community and was responsible for all aspects of the case study including: identifying, contacting, and interviewing the entrepreneurs; obtaining a cross-section of non-entrepreneurs to participate in the focus group; conducting the focus group; providing entrepreneurs and non-entrepreneurs with an \textit{Invitation to Participate} and having each participant sign a \textit{Consent to Participate} form; renting facilities; purchasing supplies, managing the budget and transcribing the data that was gathered.

To date the Research Associate Interns also have also participated in two presentations: one at the Atlantic Aboriginal Women in Business Economic Development Workshop held in Millbrook (October 2013) and another at the Canadian Women’s Foundation Atlantic Skills Institute at White Point, NS (November 2013).

\textsuperscript{26} The project required Ethics approval from two separate entities: the St. Francis Xavier Research Ethics Board and the Mi'kmaw Ethics Watch. We received the final approval from the St. FX Research Ethics Board on June 3\textsuperscript{rd} but it wasn’t until July 2\textsuperscript{nd} that we received approval from the Mi'kmaw Ethics Watch. Consequently, data collection started a month later than proposed.
RESULTS: PHASE 1

As the first known survey of entrepreneurship among women in the Atlantic region, one of the primary aims of this research was to establish baseline information about entrepreneurial activities.

In presenting the results we begin by outlining the various types of involvement in the entrepreneurial process reported by the women who participated in the survey. Here, also, the level of interest in starting a business among non-business owners is explored. Next, we profile the businesses that Aboriginal women are currently operating, in terms of number, size and contribution to employment. In doing so, we raise a number of issues and challenges that, generally, are associated with determining how many businesses exist. This discussion is important because the numbers and associated information provided by government and other sources form the main basis for interpreting the results of the current study. Clearly, making comparisons to other small business populations has its limitations. Nonetheless, having one means of interpreting the study’s results is helpful in the absence of previous research that specifically deals with entrepreneurship among Aboriginal women in the region. Next, the industry sector, legal form, location, market(s) served/customer base and age of the business are presented, concluding the section with the businesses’ performance.

Attention then turns to the women themselves who are engaged in entrepreneurial activity. In addition to profiling their age and education, a number of issues associated with the venture’s start-up (how the idea for the business developed, what resources were utilized), the entrepreneurial process and its outcomes are explored. The final section compares entrepreneurs and non-entrepreneurs on a number of personal attributes that have been associated with entrepreneurs (demographic, cognitive, personal predispositions) as well as their perceptions of community support for entrepreneurship, their time use and their work history.

Participation in Entrepreneurial Activity

Among survey participants, 76 (32.9%) currently own a business. Of the 155 women who presently do not own a business, 79 (51%) report no involvement in entrepreneurial activity. However, as shown in Table 3, of the remaining women who do not own a business, the vast majority are either currently trying to start a business or have previously tried to do so.

Among those who are now trying to start a business, 35% have had some entrepreneurial experience (3 had been a previous business owner, 11 had tried to start a business and gave up). Twenty-seven percent of those who had tried to start a business and given up had previous entrepreneurial experience (8 had owned a business at one time). With 65% of the survey participants currently or previously owning a business, there is no shortage of entrepreneurship among Aboriginal women in the Atlantic region.
Table 3 Atlantic First Nations women’s involvement in entrepreneurial activity

<table>
<thead>
<tr>
<th>Entrepreneurial activity</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently an owner of a business (in whole or part)</td>
<td>76</td>
</tr>
<tr>
<td>Currently not an owner of a business (in whole or part)</td>
<td>155</td>
</tr>
<tr>
<td>Previously been an owner of a business</td>
<td>18</td>
</tr>
<tr>
<td>Previously tried to start a business but gave up</td>
<td>30</td>
</tr>
<tr>
<td>Now trying to start a business</td>
<td>40</td>
</tr>
<tr>
<td>No entrepreneurial involvement</td>
<td>79</td>
</tr>
</tbody>
</table>

Start-up orientation of women who do not own a business

If the aim is to encourage more entrepreneurial activity among Aboriginal women in the Atlantic region, it is important to understand the level of interest among women who currently are not business owners. These women were asked to indicate their level of agreement (1=completely disagree; 5 = completely agree) with a number of statements about starting a business. In general, respondents felt confident in their ability to start a business with the average response on all items being 4.07. Further analysis looked at whether there were any differences between the following three groups: those who were currently trying to start a business, those who previously owned a business or those who previously tried to start a business but gave up. The responses of those currently trying to start a business varied significantly from the responses of those who were not trying to start a business on every item (see Table 4). There were no differences in the responses of the other two groups. Clearly, those who are trying to start a business are very confident in their capacity to do so.

Table 4 Start-up Orientation of Non-entrepreneurs

<table>
<thead>
<tr>
<th>Statement</th>
<th>Non-Entrepreneurs trying to start a business</th>
<th>Non-entrepreneurs not trying to start a business</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>SD</td>
<td>M</td>
<td>SD</td>
</tr>
<tr>
<td>If I work hard, I can successfully start a business</td>
<td>4.69</td>
<td>.53</td>
<td>4.14</td>
<td>.94</td>
</tr>
<tr>
<td>Starting a business is much more desirable than other career opportunities I have</td>
<td>4.26</td>
<td>.79</td>
<td>3.24</td>
<td>1.11</td>
</tr>
<tr>
<td>If I start a business, it will help me achieve other important goals in my life</td>
<td>4.26</td>
<td>.95</td>
<td>3.58</td>
<td>1.14</td>
</tr>
<tr>
<td>Overall, my skills and abilities will help me start a business</td>
<td>4.38</td>
<td>.65</td>
<td>3.78</td>
<td>.89</td>
</tr>
<tr>
<td>My past experience will be very valuable in starting a business</td>
<td>4.31</td>
<td>.758</td>
<td>3.83</td>
<td>1.05</td>
</tr>
<tr>
<td>I am confident I can put in the effort needed to start a business</td>
<td>4.46</td>
<td>.78</td>
<td>3.97</td>
<td>1.06</td>
</tr>
</tbody>
</table>

*a Because Levene’s F was statistically significant (p<.05), the “equal variances not assumed ‘t’” was used for first item.*
Profiling the Businesses Run by First Nations Women in the Atlantic

Prior to documenting the size and contribution to employment that the businesses run by our survey participants are making we begin by discussing the issues and challenges associated with defining what constitutes a “business”. As indicated above, 76 women reported that they currently own a business. Yet, business ownership has been determined a number of ways in other domains. It can be based on self-employment figures, employer-based businesses27, or a combination thereof. For example, the recently published results of the 2011 Aboriginal Business Survey (ABS) rely on self-employment figures from the 2006 census in reporting on business activity. In turn, these figures are not comparable with the small and medium sized enterprise (SME) figures provided by Industry Canada because, by definition, a SME has at least one employee whereas someone who is self-employed may or may not have employees. That being said, the 2011 ABS reported 1,940 self-employed Aboriginal people in the Atlantic region, which represents 5% of the total Aboriginal self-employed population. There is no indication of how many of these self-employed individuals are females.

To add further complexity to the issue of how to define a business, sometimes a government agency combines figures for small (1-99 employees) and medium (100-499 employees) enterprises (SMEs) while in other instances it reports the figures for “small” and “medium” enterprises separately. When this happens, changes over time cannot be determined. Two other issues, which are discussed below, relate to how Aboriginal business ownership is determined and what constitutes a “woman in business.”

In determining how many Aboriginal people own a business, the 2011 study referred to above relied solely on self-employment data drawn from the 2006 Census. This is somewhat problematic, given that the validity of the Aboriginal Peoples census data has been widely contested and the data is quite outdated. Industry Canada, on the other hand, uses employer businesses in reporting the percentage of SMEs that are owned by Aboriginal people, which is also problematic as it ignores anyone who is self-employed with no employees. Another governmental source, Employment and Social Development Canada (ESDC), relies on self-employment data that is drawn from Aboriginal labour market data. Interestingly, ESDCs website clearly states that some of their information is drawn from non-governmental sources.

The final issue relates to the lack of a consistent basis for defining what constitutes a “woman in business”. This, in turn, impacts how the number of woman-owned businesses is determined. For

27 Industry Canada defines a business as follows: “The term "business" refers to registered business establishments. To be included in our sample population, a business establishment must meet the following criteria: it must have at least one paid employee (with payroll deductions remitted to the Canada Revenue Agency (CRA)), it must have annual sales revenues of $30,000, and it must be incorporated and have filed a federal corporate income tax return at least once in the previous three years.”

Industry Canada, Key Small Business Statistics, August 2013  Accessed November 2, 2013:  
example, in 2007 an Industry Canada publication profiled the gender of the primary owners of SMEs in the Atlantic region according to three criteria: whether the businesses were owned by women, men or an equal partnership. In a 2011 publication, Industry Canada changed the criteria used to profile the gender of business ownership to include the following five categories: female-only ownership, majority female, equal partnership, majority male, male-only ownership. This expanded categorization makes it impossible to systematically track changes (i.e. growth in female-only ownership) over time.

In the 2007 Industry Canada publication, it was reported that 11 percent of SMEs in Atlantic Canada were owned by women, 20 percent were an equal partnership and the remainder (69%) were owned by men. Nationally 16 percent of businesses were owned by women, 20 percent were equal partnerships and 64 percent were owned by men. Among the primary owners of SMEs in the Atlantic Region, three percent were Aboriginal while nationally this figure was two percent.

According to a recent Industry Canada report (August 2013), in 2011 there were 76,398 small businesses (1-99 employees) and 1,151 medium sized businesses (100-499 employees) in Atlantic Canada. As shown in Table 5 below, 13.5% (n=10,314) of small businesses (1-99 employees) and 4% of medium-sized (46) businesses (100-499 employees) are solely owned by females. Therefore, of the 77,549 SMEs 10,360 (13.4%) are solely owned by females. Yet, there is no information available as to how many of these females are Aboriginal.

**Table 5 Gender distribution of SMEs in the Atlantic Provinces, 2011**

<table>
<thead>
<tr>
<th></th>
<th>Small Businesses (1-99 employees)</th>
<th>Medium Sized Businesses (100-499 employees)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Female-only</td>
<td>13.5</td>
<td>4.0</td>
</tr>
<tr>
<td>Majority female</td>
<td>2.1</td>
<td>3.5</td>
</tr>
<tr>
<td>Equal partnership</td>
<td>18.2</td>
<td>9.9</td>
</tr>
<tr>
<td>Male-only</td>
<td>53.8</td>
<td>66.0</td>
</tr>
<tr>
<td>Majority male</td>
<td>12.4</td>
<td>16.6</td>
</tr>
</tbody>
</table>

What can we conclude from all this? It would seem that the number of businesses owned by women is growing modestly over time. Moreover, it seems that the larger the size of the business the less likely it will be solely owned by a female. According to the 2011 ABS (based on the 2006 Census figures) Aboriginal self-employment as a proportion of the Aboriginal population has been constant over time at 6.6% of the Aboriginal labour force 15 years or over, which is

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about half that of Canadians generally (11.6%). Furthermore, while that same study reports that the Aboriginal self-employed population in the Atlantic Provinces (1,940) represent 5% of the total Aboriginal self-employed population in Canada, it did not report any regional results by gender.

In June of 2012 the Aboriginal population aged 15 years and over in the Atlantic Provinces living off-reserve was 44,700\(^{30}\). With a labour force participation rate of 64.3% this means there were 28,742 people in the labour force. 6.6% of this figure would mean there are 1,897 self-employed Aboriginal people living off-reserve in Atlantic Canada. In 2007 35% of the self-employed were female whereas in 2011 about a third of all self-employed people were females. Using these figures as the basis of our calculations means that currently there are approximately 645 self-employed Aboriginal women living off-reserve in the Atlantic region. Interestingly, our survey results, which include women living on and off-reserve, indicate that one-third (76) of the total survey respondents (231) report currently owning a business.

**Distribution of businesses by size**

In defining business size by the number of employees, Industry Canada reports\(^{31}\) that small businesses (1-99 employees) make up 98.2 percent of employer businesses while medium sized businesses account for a further 1.6 percent of employer businesses. This means that large businesses only account for 0.1 percent of employer businesses in Canada. Furthermore, 87.4 percent of employer businesses have fewer than 20 employees, with those having 1-4 employees accounting for 55 percent of employer businesses. Among the Aboriginal business women surveyed, 97% of the employer-businesses were small, with 88% having 1-4 employees.

A 2010\(^{32}\) Industry Canada sponsored study of majority female-owned businesses found that 81% of these SMEs were micro-businesses (fewer than five employees) as compared with 79% of majority male-owned firms. Moreover, 1% of the majority female-owned SMEs were owned by Aboriginal women. Among the Aboriginal majority female-owned businesses in our survey, 85% of them were micro businesses.

Overall, then, when compared to national figures that include both genders, the percentage of small (1-99 employees) employer-based businesses owned by Aboriginal women in the Atlantic region is slightly lower. Yet, the percentage of microbusiness among Atlantic Aboriginal women is far greater (88% vs 55%). However, if we base the microbusiness comparison on female-owned SMEs, that large discrepancy virtually disappears, with 88% of Aboriginal women versus 85% of women, generally, having microbusinesses.


**Contribution to employment**

While individually SMEs in Canada tend to have few employees, their collective contribution to employment is not insignificant. When government agencies report the contribution to employment that businesses make, typically they base the figures on employer businesses. A recent (2013) Industry Canada report\(^{33}\) indicates that 89.9\% of private-sector jobs (n=9,993,484) were provided by SMEs, with small businesses (1-99 employees) accounting for 69.7 percent of the total private labour force (n=7,745,704). In Atlantic Canada, SMEs provided 93\% (n=637,539) of all private sector jobs (n=683,072), with small businesses accounting for 75\% (n=509,028) of these jobs. Clearly, small businesses make an important contribution to employment in the Atlantic region. Among the business owners participating in our survey, 56\% reported having at least one employee. This figure is significantly higher than among the respondents of the 2011 ABS where 37\% reported having at least one employee.

The female-owned Aboriginal employer businesses in our survey provided 75 private-sector jobs (excluding the respondent)\(^{34}\) with 88\% of the employees being Aboriginal. Table 6 breaks down the number of jobs by type of employment (full time, part time and casual/temporary), which suggests considerable seasonality in the businesses these women own.

**Table 6 Number and type of jobs within female-owned First Nations employer businesses in the Atlantic**

<table>
<thead>
<tr>
<th>Number of employees</th>
<th>Full-time (n=37)</th>
<th>Part-time (n=31)</th>
<th>Casual/temporary (n=29)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>0</td>
<td>21</td>
<td>56.8</td>
<td>19</td>
</tr>
<tr>
<td>1-4</td>
<td>16</td>
<td>43.2</td>
<td>10</td>
</tr>
<tr>
<td>5-19</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>20-99</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

When we add the jobs the respondents created for themselves to the number of jobs they created for others, the women in our survey account for 151 jobs in the region.

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\(^{34}\) This figure excludes one case that reported “hundreds” of employees as including it would unduly distort the findings.
Business ownership by industrial sector

Table 7 shows that among our respondents, the greatest number of businesses can be found in the arts, entertainment, accommodation, food & cultural services industries, while the least represented industry is construction. In the column to the far right, the results from the 2011 ABS profiling the industrial sector representation among Canadian Aboriginal entrepreneurs serves to highlight key gender differences.

Table 7 Industrial sectors of businesses from Atlantic Aboriginal Women’s Survey and the 2011 Aboriginal Business Survey

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number (Atlantic Aboriginal women)</th>
<th>% (Atlantic Aboriginal women)</th>
<th>2011 Aboriginal Business Survey (ABS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary (agriculture, forestry, fishing and hunting)</td>
<td>3</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Construction</td>
<td>1</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>Wholesale, retail trade</td>
<td>8</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>Professional, scientific and technical, education and health and social</td>
<td>4</td>
<td>6</td>
<td>27</td>
</tr>
<tr>
<td>Arts, entertainment, accommodation, food &amp; cultural</td>
<td>27</td>
<td>47</td>
<td>12</td>
</tr>
<tr>
<td>Other services</td>
<td>23</td>
<td>35</td>
<td>11</td>
</tr>
</tbody>
</table>

Table 8 below profiles the distribution of business ownership by gender and industry among Canadian entrepreneurs, reported by Industry Canada. Indeed, the results from our research are very similar to those reported by Industry Canada where accommodation and food services industries have the highest share of businesses that are solely owned by females (22.3 %) and businesses in construction have the lowest share (2.9 percent)\(^3\). These results suggest that gender differences are largely responsible for differences in representation between industries.

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Table 8 Business ownership distribution by gender and industrial sector, 2011

<table>
<thead>
<tr>
<th>Industry Aggregate total</th>
<th>Female-Only Ownership</th>
<th>Majority Female</th>
<th>Equal Partnership</th>
<th>Majority Male</th>
<th>Male-Ownership Only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10.8%</td>
<td>2.0%</td>
<td>18.5%</td>
<td>13.0%</td>
<td>55.8%</td>
</tr>
<tr>
<td>Construction</td>
<td>2.9%</td>
<td>2.2%</td>
<td>16.8%</td>
<td>11.5%</td>
<td>66.7%</td>
</tr>
<tr>
<td>Agriculture/Primary</td>
<td>3.3%</td>
<td>1.6%</td>
<td>23.9%</td>
<td>23.9%</td>
<td>47.4%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.6%</td>
<td>1.9%</td>
<td>20.1%</td>
<td>14.1%</td>
<td>59.3%</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>7.1%</td>
<td>1.8%</td>
<td>17.1%</td>
<td>12.2%</td>
<td>61.8%</td>
</tr>
<tr>
<td>Wholesale and Retail Trade</td>
<td>17.4%</td>
<td>1.5%</td>
<td>18.7%</td>
<td>12.6%</td>
<td>49.8%</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>22.3%</td>
<td>3.1%</td>
<td>16.2%</td>
<td>7.7%</td>
<td>50.8%</td>
</tr>
</tbody>
</table>


Legal form, location and age of businesses
As Table 9 shows, 83.9% of our respondents reported their business’s legal form to be a sole proprietorship. Among the sole proprietors 74% of the businesses are located on-reserve and 86% are operated from home. These percentages are slightly higher than when partnerships and incorporated businesses are also included (Table 9).

With such a high percentage of home-based businesses, we would expect the customer base to be largely local. Although 69% of respondents have customers in the local community, close to 47% reported having customers in other parts of the province and other parts of the country (44%). In terms of the number of years the businesses have been operating, 85% have been in business 10 years or less, with the average age being 6.2 years.

By comparison, 80% of on-reserve businesses and 75% of Aboriginal business owners that participated in the 2011 ABS were reported to be sole proprietors. While it is somewhat surprising to learn that only 69% of the women participating in the ABS were sole proprietors, that result needs to be interpreted cautiously as we are not told how many of the on-reserve or Aboriginal business owners were female. That information would be important in making a comparison, particularly since the ABS study points out that on-reserve businesses were much less likely to be incorporated (8% vs 37% located off-reserve). Indeed, “an incorporated company is not eligible for tax exemptions under Section 87 of the Indian Act”36 With respect to the location of the business’s customer base, the respondents of the 2011 ABS reported substantially more customers in the local community (85%) and in other parts of the province.

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(73%) but a fairly similar sized customer base in other parts of the country (48%). The ABS study used different time periods in reporting how long the businesses had been in operation. However, with 61% operating over five years and 26% operating for over 15 years, it is clear that the businesses participating in our survey are much younger.

### Table 9 Other defining business characteristics: legal form, age and location

<table>
<thead>
<tr>
<th>Business characteristic</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal form (n=62)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proprietorship</td>
<td>52</td>
<td>83.9</td>
</tr>
<tr>
<td>Partnership</td>
<td>5</td>
<td>8.1</td>
</tr>
<tr>
<td>Incorporated</td>
<td>5</td>
<td>8.1</td>
</tr>
<tr>
<td>Business location (n=64)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-reserve</td>
<td>45</td>
<td>70.3</td>
</tr>
<tr>
<td>Home-based</td>
<td>54</td>
<td>84.4</td>
</tr>
<tr>
<td>Location of customer base (n=64)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Within local community</td>
<td>44</td>
<td>43.1</td>
</tr>
<tr>
<td>In other parts of province</td>
<td>30</td>
<td>29.4</td>
</tr>
<tr>
<td>In other provinces or territories within Canada</td>
<td>28</td>
<td>27.5</td>
</tr>
<tr>
<td>Total</td>
<td>102</td>
<td>100.0</td>
</tr>
<tr>
<td>Age (n=59)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One year or less</td>
<td>15</td>
<td>25.4</td>
</tr>
<tr>
<td>Two-five years</td>
<td>20</td>
<td>33.9</td>
</tr>
<tr>
<td>Six to ten years</td>
<td>15</td>
<td>25.4</td>
</tr>
<tr>
<td>Over ten years</td>
<td>9</td>
<td>15.3</td>
</tr>
</tbody>
</table>

### Business Performance

In terms of business performance, 95% of those responding to this question (n=23) stated that sales either increased (52.2%) or stayed the same (43.5%), with 87% of them reporting a net profit. While these results need to be interpreted cautiously due to the low number of respondents, nonetheless the performance of these businesses is considerably better than reported by the participants in the 2011 ABS. In that study, 72% reported that sales either increased (35%) or stayed the same (37%), with 61% of those respondents reporting a net profit.
Profiling the First Nations Women in Business

How the idea for the business developed
While the accounts of how the idea for the business developed are quite varied, there were four major themes that emerged among them. In presenting each theme, the number of responses that were categorized as such is provided in brackets, followed by a quote(s) representative of that theme’s categorization.

1. Personal skills/needs/experience (n=17) “I always wanted to be an artist and a designer.” “…I was raising two children and needed flexibility.”
2. Need/opportunity in marketplace (n=14) “I had already identified there was a need to offer services related to my area of expertise.” “There was an opportunity to open an entertainment centre…”
3. Response to demand (n=10) “People would notice beaded pieces I made for myself and my friends and family and the orders started.” “… more and more friends asked if I would make items for them.” Then the word spread and before you know it I had a mini business sharing my culture and expertise.”
4. Dream of having own business “something I always wanted to do”; “love of owning my own business” (n=5)

As with entrepreneurs, generally, for some women the idea was internally driven – from personal skills, experience, desires - while for others the idea was externally derived –by recognizing needs in the marketplace or responding to market demand. When these themes are considered in conjunction with the responses to the question “Which of the following led to your business idea?” listed in Table 10 below according to frequency (where respondents were asked to check all that applied), it would seem reasonable to conclude that experience in a particular industry or market positions a person well to recognize needs or opportunities in the marketplace. Personal networks – particularly those of friends, family and potential customers - also figured prominently as influences in the idea’s development. While experience accounted for close to a quarter of the total responses, close to 60% of the people responding to this question cited experience as the key factor leading to their business idea.

Table 10 also provides further insight into what initially triggered the business’s start-up as well as how much the idea changed over time. Overall, we can see that the start-up was prompted more by the idea or opportunity than simply a desire to start a business. Considering that the idea/opportunity did not undergo a great deal of change since the business started, this suggests that considerable time was spent on the idea’s development before starting the business.
Table 10 Trigger for business start-up, influences and changes to the business idea

<table>
<thead>
<tr>
<th>Trigger for Business Start-up, Business Idea Influences and Changes (n=58)</th>
<th>n</th>
<th>%</th>
<th>% of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial trigger for business start-up</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business idea or opportunity came first</td>
<td>21</td>
<td>36.2</td>
<td>n/a</td>
</tr>
<tr>
<td>Desire to start a business came first</td>
<td>12</td>
<td>20.7</td>
<td></td>
</tr>
<tr>
<td>Idea or opportunity and desire to have a business came at the same time</td>
<td>25</td>
<td>43.1</td>
<td></td>
</tr>
<tr>
<td>Factors leading to business idea</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experience in particular industry or market</td>
<td>34</td>
<td>24.6</td>
<td>58.6</td>
</tr>
<tr>
<td>Discussions with friends and family</td>
<td>27</td>
<td>19.6</td>
<td>46.6</td>
</tr>
<tr>
<td>Discussions with potential or existing customers</td>
<td>21</td>
<td>15.2</td>
<td>36.2</td>
</tr>
<tr>
<td>It developed from another idea being considered</td>
<td>15</td>
<td>10.9</td>
<td>25.9</td>
</tr>
<tr>
<td>Thinking about solving a particular problem</td>
<td>13</td>
<td>9.4</td>
<td>22.4</td>
</tr>
<tr>
<td>Discussions with existing suppliers or distributors</td>
<td>10</td>
<td>7.2</td>
<td>17.2</td>
</tr>
<tr>
<td>Knowledge or expertise with technology</td>
<td>9</td>
<td>6.5</td>
<td>15.5</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
<td>5.1</td>
<td>12.1</td>
</tr>
<tr>
<td>Discussions with potential or existing investors/lenders</td>
<td>2</td>
<td>1.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td>138</td>
<td>100.0</td>
<td>237.9</td>
</tr>
<tr>
<td>Change in business idea or opportunity since the beginning</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Idea/opportunity has changed a great deal</td>
<td>10</td>
<td>17.2</td>
<td>n/a</td>
</tr>
<tr>
<td>Idea/opportunity has changed a little</td>
<td>26</td>
<td>44.8</td>
<td></td>
</tr>
<tr>
<td>Idea/opportunity is about the same</td>
<td>22</td>
<td>37.9</td>
<td></td>
</tr>
</tbody>
</table>

Start-up resources
When starting a business, an entrepreneur draws on a range of financial as well as non-financial resources. In gauging the use of some of these resources, the results presented in Table 11 highlight the extent of self-reliance among the respondents. With close to 60% of respondents being self-financed and another 16% having no financing, it begs the question of why outside resources are not being tapped. In terms of programs that assist with starting or operating a business, the degree of underutilization is even more pronounced with close to 89% of respondents making no use of these programs. Similar trends were found in the 2011 ABS. Among the respondents in that study, 55% financed the start-up with personal savings and 2% used no financing. A lower percentage (69%) reported making no use of any government programs in the start-up or maintenance of their business.
Table 11 Start-up resources

<table>
<thead>
<tr>
<th>Resource</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main source of financing for start-up (n=57)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal savings</td>
<td>34</td>
<td>59.6</td>
</tr>
<tr>
<td>Business loans/credit from bank or credit union</td>
<td>2</td>
<td>3.5</td>
</tr>
<tr>
<td>Loans from Aboriginal business lending institutions</td>
<td>3</td>
<td>5.3</td>
</tr>
<tr>
<td>Personal loans from a bank, credit union or caisses populaire</td>
<td>2</td>
<td>3.5</td>
</tr>
<tr>
<td>Loans or equity from friends/family</td>
<td>1</td>
<td>1.8</td>
</tr>
<tr>
<td>Personal credit cards</td>
<td>4</td>
<td>7.0</td>
</tr>
<tr>
<td>No financing</td>
<td>9</td>
<td>15.8</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>3.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Government or other programs used in starting or operating business (n=54)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aboriginal Business Canada</td>
<td>2</td>
<td>3.7</td>
</tr>
<tr>
<td>Other First Nations/Aboriginal organizations</td>
<td>2</td>
<td>3.7</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>3.7</td>
</tr>
<tr>
<td>None</td>
<td>48</td>
<td>88.9</td>
</tr>
</tbody>
</table>

Table 12 profiles the number of courses, workshops and seminars taken on starting or managing a business. What is striking is the fact that providers outside the formal education system had little uptake among the small business owners we surveyed. High school and community college courses were among the most commonly subscribed with close to 35% of respondents indicating they took 1-4 courses through high school and 38% took 1-4 courses through community college, vocational or technical school. With 72.5% of respondents indicating they had never taken a course offered by a government agency or other sponsor (68.2%), this suggests that courses are not being offered to Aboriginal women by these providers or else they are not perceived as useful.

Table 12 Participation in courses, workshops and seminars by provider

<table>
<thead>
<tr>
<th>Courses, workshops, seminars taken</th>
<th>0 (%)</th>
<th>1-4 (%)</th>
<th>5+ (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school (n=52)</td>
<td>48.1</td>
<td>34.6</td>
<td>17.3</td>
</tr>
<tr>
<td>Community college, vocational or technical school (n=47)</td>
<td>46.8</td>
<td>38.3</td>
<td>14.9</td>
</tr>
<tr>
<td>University undergraduate programs (n=39)</td>
<td>56.4</td>
<td>23.1</td>
<td>20.5</td>
</tr>
<tr>
<td>Graduate courses or degree programs (n=37)</td>
<td>75.7</td>
<td>10.8</td>
<td>13.5</td>
</tr>
<tr>
<td>Special courses sponsored by a government agency (n=40)</td>
<td>72.5</td>
<td>25.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Courses by other sponsors or in other settings (n=44)</td>
<td>68.2</td>
<td>22.7</td>
<td>9.1</td>
</tr>
</tbody>
</table>

Overall, the results regarding the use of resources beg a number of questions. Are conventional lenders adequately responding to the financing needs of Aboriginal women? Are the women failing to use conventional lending sources by choice? Are government agencies or other sponsors offering courses to Aboriginal women? If so, why is there so little uptake?
Perceptions of the process and outcomes of running a business
When asked to list the main advantages and disadvantages encountered in running a business (see Appendix 3 for a complete listing), the two most frequently cited advantages were flexibility (n=11) and the opportunity to be your own boss (N=5) while the two main disadvantages included uncertainty/risk (n=5) and lack of financing/financial management (n=4). It is interesting to note that the respondents listed far more advantages than disadvantages.

The three most frequent problems respondents encountered in running their business included the following:

1. Getting suitable health insurance for myself and family members
2. Balancing time between business, personal, and family life
3. Complying with local, provincial and federal regulations

Despite the disadvantages and problems encountered, the respondents reported being quite satisfied as well as quite successful in achieving the personal objectives they set for the business. Indeed on a scale of 1-5 with 1 being extremely successful and 5 being not at all successful the average response was 2.48, while the average score with respect to satisfaction was 1.75 (with 1 being very satisfied and 5 being very dissatisfied).

Comparing the Personal Attributes of Entrepreneurs and Non-entrepreneurs
In this section we compare the entrepreneurs and non-entrepreneurs with respect to a number of personal attributes that have been associated with entrepreneurs.

Personal background: age and education
We begin by profiling the age and education levels of both groups of women, where we found no statistically significant difference between the groups. However, in comparing the age groups of our study’s entrepreneurs to those of the 2011 ABS we see that among our respondents there are far more entrepreneurs in the under 35 age category and far fewer in the 55+ category than was the case among the respondents of the 2011 ABS (see Table 13). In terms of education, we also found marked differences, which would seem to be accounted for by gender as 29% of the participants in the ABS did not complete high school, while 37% of them completed college. Among the women participating in our survey, none of the entrepreneurs and few of the non-entrepreneurs did not complete high school and far more completed university than college.
Table 13 Age and education

<table>
<thead>
<tr>
<th>Age</th>
<th>Atlantic Aboriginal Female Entrepreneurs (n=45)</th>
<th>2011 ABS entrepreneurs (both genders)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>&lt;35</td>
<td>33.4</td>
<td>9</td>
</tr>
<tr>
<td>35-44</td>
<td>22.2</td>
<td>25</td>
</tr>
<tr>
<td>45-54</td>
<td>31.1</td>
<td>29</td>
</tr>
<tr>
<td>55+</td>
<td>13.3</td>
<td>33</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did not complete high school</td>
<td>-</td>
<td>3.9</td>
</tr>
<tr>
<td>High school graduate</td>
<td>11.1</td>
<td>29</td>
</tr>
<tr>
<td>Some post-secondary</td>
<td>33.3</td>
<td>9</td>
</tr>
<tr>
<td>Completed college</td>
<td>17.8</td>
<td>37</td>
</tr>
<tr>
<td>Completed university (undergraduate and beyond)</td>
<td>37.8</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Atlantic Aboriginal Female non-entrepreneurs (n=105)</td>
<td></td>
</tr>
</tbody>
</table>

Personal predispositions
As shown in Table 14 below, there were no significant differences in the risk preferences of entrepreneurs and non-entrepreneurs. Indeed, the results of all four measures indicated that both groups had a low preference for risk. While entrepreneurs are commonly thought to be risk takers, there is quite a bit of research\(^{37}\) suggesting that entrepreneurs actually perceive and think about risk differently, and therefore do not consider their venture to be risky.

Problem-solving style was found to be associated with being an entrepreneur. As seen in Table 11, non-entrepreneurs were far more likely to be calculating and analytical in solving problems whereas entrepreneurs were more likely to rely on intuition \(\chi^2(2, N=179) =11.486, p=.003\).  

Table 14 Comparative analysis of the personal predispositions of entrepreneurs and non-entrepreneurs (n=181)

<table>
<thead>
<tr>
<th>Personal Predispositions</th>
<th>Entrepreneurs (n=51)</th>
<th>Non-entrepreneurs (n=130)</th>
<th>$\chi^2$</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preference for risk-taking</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If <em>your skill and energy</em> could affect the outcome, which of the following would be preferred:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A profit of $5m, but 20% chance of success</td>
<td>4 7.8</td>
<td>12 9.2</td>
<td>.088</td>
<td>.957</td>
</tr>
<tr>
<td>A profit of $2m, but 50% chance of success</td>
<td>14 27.5</td>
<td>35 26.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A profit of $1.25m, but 80% chance of success</td>
<td>33 64.7</td>
<td>83 63.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If the outcome was primarily a function of <em>external events</em>, which of the following would be preferred: (n=50e; n=129 non-e)</td>
<td></td>
<td></td>
<td>.458</td>
<td>.795</td>
</tr>
<tr>
<td>A profit of $5m, but 20% chance of success</td>
<td>6 12</td>
<td>12 9.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A profit of $2m, but 50% chance of success</td>
<td>15 30</td>
<td>44 34.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A profit of $1.25m, but 80% chance of success</td>
<td>29 58</td>
<td>73 56.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>When the payout is the same but the control over the business is different, which would you prefer: (n=50e; n=129 non-e)</td>
<td></td>
<td></td>
<td>1.615</td>
<td>.204</td>
</tr>
<tr>
<td>Making $100,000 and as sole owner you keep all $100,000</td>
<td>25 50</td>
<td>51 39.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making $500,000 which you split with four equal partners, keeping $100,000 yourself</td>
<td>25 50</td>
<td>78 60.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As the sole owner, which situation would you prefer: (n=54e; n=130 non-e)</td>
<td></td>
<td></td>
<td>.024</td>
<td>.876</td>
</tr>
<tr>
<td>A business that would provide a good living but with little risk of failure and little likelihood of making you a millionaire</td>
<td>51 94.4</td>
<td>122 93.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A business that was much more likely to make you a millionaire but had a much higher chance of going bankrupt</td>
<td>3 5.6</td>
<td>8 6.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Problem-solving style (n=54e; n=125non-e)</strong></td>
<td></td>
<td></td>
<td>11.486</td>
<td>.003***</td>
</tr>
<tr>
<td>Most of the time it is calculating and analytical</td>
<td>5 9.3</td>
<td>37 29.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most of the time it is intuitive, relying on my gut feelings</td>
<td>12 22.2</td>
<td>12 9.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It tends to vary, depending on the situation</td>
<td>37 68.5</td>
<td>76 60.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Notes

*** significant at $p< .001$
Respondents were provided with 10 statements that were designed to measure a variety of personal (cognitive) characteristics such as achievement motivation, personal commitment, social skills and locus of control (belief in being ‘master of their own destiny’), using a 5 point Likert scale (with 1 being completely untrue and 5 being completely true). With two exceptions, there were no significant differences between entrepreneurs and non-entrepreneurs. When reviewing the similarities what is striking is that all respondents emphatically put family before business.

With respect to the exceptions, entrepreneurs were more inclined to say they could “talk to almost anybody about almost anything” \([t (116) =2.53, p=.013\) Because Levene’s F was statistically significant (p<.05), the “equal variances not assumed ‘t’” was used]. Moreover, the entrepreneurs were also more inclined to enjoy the challenge of situations that many consider “risky” \([t (173) =2.28, p=.024\). This finding appears to contradict earlier results dealing with risk preferences. Interestingly, the earlier questions related to financial risk whereas the item in Table 15 deals with situational risk. Clearly, this is an issue that future research needs to investigate further.

In terms of success orientation, there were no differences between entrepreneurs and non-entrepreneurs. Both groups indicated considerable confidence in their ability to achieve goals, get things done and deal with obstacles (1=very confident and 5= not at all confident, with the mean response to the three items being less than 2 in all instances).

**Table 15 Cognitive characteristics**

<table>
<thead>
<tr>
<th></th>
<th>Entrepreneurs</th>
<th>Non-entrepreneurs</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>I can do anything I set my mind on doing</td>
<td>4.32</td>
<td>.96</td>
<td>4.27</td>
<td>.87</td>
</tr>
<tr>
<td>I do every job as thoroughly as possible</td>
<td>4.38</td>
<td>.90</td>
<td>4.35</td>
<td>.85</td>
</tr>
<tr>
<td>I spend a considerable amount of time making organizations I belong to function better</td>
<td>4.02</td>
<td>.94</td>
<td>3.84</td>
<td>.918</td>
</tr>
<tr>
<td>I would rather have my own business than pursue another promising career</td>
<td>3.79</td>
<td>1.04</td>
<td>3.63</td>
<td>1.13</td>
</tr>
<tr>
<td>I enjoy the challenge of situations that many consider &quot;risky&quot;</td>
<td>3.70</td>
<td>.89</td>
<td>3.36</td>
<td>.92</td>
</tr>
<tr>
<td>I can talk to almost anybody about almost anything</td>
<td>3.92</td>
<td>.88</td>
<td>3.53</td>
<td>1.07</td>
</tr>
<tr>
<td>Owning my own business is more important than spending time with my family</td>
<td>1.72</td>
<td>.79</td>
<td>1.93</td>
<td>1.11</td>
</tr>
<tr>
<td>I have no trouble making and keeping friends</td>
<td>3.90</td>
<td>1.09</td>
<td>3.94</td>
<td>1.07</td>
</tr>
<tr>
<td>When I make plans I am almost certain to make them work</td>
<td>4.21</td>
<td>.86</td>
<td>4.04</td>
<td>.82</td>
</tr>
<tr>
<td>When I get what I want, it is usually because I worked hard for it</td>
<td>4.51</td>
<td>.85</td>
<td>4.38</td>
<td>.80</td>
</tr>
</tbody>
</table>
Perception of community support for entrepreneurship

Table 1 below indicates the level of agreement that entrepreneurs and non-entrepreneurs had with various statements concerning support for entrepreneurship in the community (“M” is the mean or average response to the statement on a scale of 1 to 5, with 1=completely agree and 5=completely disagree). Although respondents, generally, think there are many examples of well-respected people who successfully start businesses and that successful businesses attract quite a bit of attention, they do not seem to think there is a great deal of support provided for new or existing businesses.

The entrepreneurs differed significantly from non-entrepreneurs on three items. The entrepreneurs felt there was less support for young people to start their own business \[ t (191) = .2.18, p=.030 \], as well as less support from bankers/lenders \[ t (93.1) = .2.55, p=.013 \] and the Aboriginal Economic Development Corporation \[ t (190) = .2.08, p=.039 \].

**Table 16 Differences between entrepreneurs and non-entrepreneurs in perceptions of community support**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Entrepreneurs M</th>
<th>SD</th>
<th>Non-entrepreneurs M</th>
<th>SD</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Those with successful businesses get a lot of attention and admiration</td>
<td>2.04</td>
<td>.83</td>
<td>1.83</td>
<td>.80</td>
<td>1.64</td>
<td>.104</td>
</tr>
<tr>
<td>Young people are encouraged to be independent and start their own businesses</td>
<td>3.02</td>
<td>1.26</td>
<td>2.59</td>
<td>1.22</td>
<td>2.18</td>
<td>.030</td>
</tr>
<tr>
<td>Bankers and other lenders such as Aboriginal Business Canada go out of their way to help new or existing firms</td>
<td>3.38</td>
<td>1.11</td>
<td>2.94</td>
<td>.99</td>
<td>2.55^</td>
<td>.013</td>
</tr>
<tr>
<td>The Aboriginal Economic Development Corporation (EDC) provides good support for businesses in my community</td>
<td>3.11</td>
<td>.99</td>
<td>2.77</td>
<td>1.02</td>
<td>2.08</td>
<td>.039</td>
</tr>
<tr>
<td>Other community groups provide good support for those starting a business</td>
<td>2.96</td>
<td>.99</td>
<td>2.84</td>
<td>.98</td>
<td>.795</td>
<td>.428</td>
</tr>
<tr>
<td>There are many examples of well-respected people who made a success of themselves starting new businesses</td>
<td>2.05</td>
<td>.99</td>
<td>2.02</td>
<td>.99</td>
<td>.207</td>
<td>.836</td>
</tr>
<tr>
<td>Many of my friends have started a business</td>
<td>3.22</td>
<td>1.06</td>
<td>3.27</td>
<td>1.23</td>
<td>-.253</td>
<td>.801</td>
</tr>
<tr>
<td>Many of my family and relatives have started a business</td>
<td>2.93</td>
<td>1.26</td>
<td>3.10</td>
<td>1.34</td>
<td>-.801</td>
<td>.424</td>
</tr>
<tr>
<td>The local media does a good job of covering local business news</td>
<td>3.35</td>
<td>1.14</td>
<td>3.14</td>
<td>1.20</td>
<td>1.09</td>
<td>.276</td>
</tr>
<tr>
<td>Most of the leaders in this community are people who own their own businesses</td>
<td>2.71</td>
<td>1.133</td>
<td>2.94</td>
<td>1.244</td>
<td>-1.19</td>
<td>.234</td>
</tr>
</tbody>
</table>

^ Because Levene’s F was statistically significant (p<.05), the “equal variances not assumed ‘t’” was used for “support from bankers” item.
Comparative time use and work history

One of the two final areas of comparative analysis involved each group’s use of time. In response to the question, “In the last week, how many days were work days?” the average number of work days for business owners was 4.72 while among non-business owners it was 3.96, with the difference being statistically significant\(t(135)=2.14, \ p=.034\). In terms of days off, there was no significant difference in responses to the question “In the last month, how many days were days off?” with the average number of days off for entrepreneurs being 9 and for non-entrepreneurs it was 8.9.

To get a better understanding of the time spent on various daily activities [sleeping, personal care, meals/eating, working for pay, working on a new business start-up, household work, infant and child care, personal time with spouse/others, recreation (including reading, TV, sports, hobbies, going out) and “other”] respondents were asked to indicate the amount of time they spent on these activities on a typical work day as well as a typical day off.

As shown in Table 17, the overall patterns of time use by both groups tend to be relatively similar, with two exceptions. Entrepreneurs spend more time working on their day off (both working for pay and working on a new business start-up) while non-entrepreneurs spend more time on housework and infant/child care.

**Table 17 Work day/day off time allocation**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Workday</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Entrepreneurs</td>
<td>Non-entrepreneurs</td>
<td>Entrepreneurs</td>
<td>Non-entrepreneurs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Average # hours</td>
<td>Average # hours</td>
<td>Average # hours</td>
<td>Average # hours</td>
<td></td>
</tr>
<tr>
<td>Sleeping</td>
<td>6.7</td>
<td>7.2</td>
<td>7.6</td>
<td>8.0</td>
<td></td>
</tr>
<tr>
<td>Personal care</td>
<td>1.2</td>
<td>1.4</td>
<td>1.5</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td>Meals, eating</td>
<td>1.8</td>
<td>1.7</td>
<td>2.1</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>All work for pay</td>
<td>6.9</td>
<td>6.9</td>
<td>2.3</td>
<td>.9</td>
<td></td>
</tr>
<tr>
<td>Working on a new business start-up</td>
<td>1.6</td>
<td>.22</td>
<td>1.3</td>
<td>.2</td>
<td></td>
</tr>
<tr>
<td>Household work</td>
<td>2.0</td>
<td>2.3</td>
<td>3.1</td>
<td>3.0</td>
<td></td>
</tr>
<tr>
<td>Infant and child care</td>
<td>.8</td>
<td>2.0</td>
<td>1.6</td>
<td>2.4</td>
<td></td>
</tr>
<tr>
<td>Personal time with spouse, others</td>
<td>1.8</td>
<td>2.1</td>
<td>3.6</td>
<td>3.3</td>
<td></td>
</tr>
<tr>
<td>Recreation</td>
<td>2.1</td>
<td>2.3</td>
<td>3.2</td>
<td>3.2</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>2.9</td>
<td>1.8</td>
<td>3.9</td>
<td>2.1</td>
<td></td>
</tr>
</tbody>
</table>

Respondents were asked to describe their work history over the past ten years, indicating which of the major activities they were engaged in, in each year. As profiled in Table 18, individuals’ work histories are complex. For example, in looking at the entrepreneurs as a percentage of the full-time student category total we can see that in addition to running a business venture, six of the entrepreneurs were also furthering their education.
Table 18 Work history of respondents for previous 10 years

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed FT (total)</td>
<td>55</td>
<td>59</td>
<td>54</td>
<td>60</td>
<td>64</td>
<td>67</td>
<td>66</td>
<td>61</td>
<td>65</td>
<td>70</td>
<td>79</td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>16</td>
<td>18</td>
<td>17</td>
<td>21</td>
<td>20</td>
<td>22</td>
<td>20</td>
<td>17</td>
<td>15</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>29.09%</td>
<td>30.51%</td>
<td>31.48%</td>
<td>35.00%</td>
<td>31.25%</td>
<td>32.84%</td>
<td>30.30%</td>
<td>27.87%</td>
<td>23.08%</td>
<td>21.43%</td>
<td>29.11%</td>
</tr>
<tr>
<td>Employed FT (total)</td>
<td>26</td>
<td>25</td>
<td>25</td>
<td>28</td>
<td>24</td>
<td>29</td>
<td>30</td>
<td>34</td>
<td>33</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>4</td>
<td>5</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>7</td>
<td>8</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>15.38%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>25.00%</td>
<td>29.17%</td>
<td>20.69%</td>
<td>23.33%</td>
<td>23.53%</td>
<td>21.21%</td>
<td>29.63%</td>
<td>19.23%</td>
</tr>
<tr>
<td>Self-employed FT (total)</td>
<td>18</td>
<td>14</td>
<td>12</td>
<td>15</td>
<td>13</td>
<td>15</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>11</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td>9</td>
<td>10</td>
<td>12</td>
<td>12</td>
<td>11</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>61.11%</td>
<td>57.14%</td>
<td>66.67%</td>
<td>66.67%</td>
<td>69.23%</td>
<td>66.67%</td>
<td>76.92%</td>
<td>75.00%</td>
<td>75.00%</td>
<td>68.75%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Self-employed PT (total)</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td>14</td>
<td>11</td>
<td>15</td>
<td>15</td>
<td>17</td>
<td>19</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>6</td>
<td>8</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>54.55%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>54.55%</td>
<td>53.33%</td>
<td>73.33%</td>
<td>70.59%</td>
<td>63.16%</td>
<td>72.22%</td>
<td>57.14%</td>
</tr>
<tr>
<td>Student full-time (total)</td>
<td>42</td>
<td>34</td>
<td>33</td>
<td>32</td>
<td>27</td>
<td>27</td>
<td>23</td>
<td>32</td>
<td>26</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>8</td>
<td>9</td>
<td>7</td>
<td>7</td>
<td>5</td>
<td>6</td>
<td>11</td>
<td>6</td>
<td>9</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>19.05%</td>
<td>26.47%</td>
<td>21.21%</td>
<td>21.88%</td>
<td>18.52%</td>
<td>11.11%</td>
<td>23.33%</td>
<td>23.53%</td>
<td>21.21%</td>
<td>29.63%</td>
<td>19.23%</td>
</tr>
<tr>
<td>Student part-time (total)</td>
<td>15</td>
<td>10</td>
<td>13</td>
<td>17</td>
<td>20</td>
<td>20</td>
<td>15</td>
<td>15</td>
<td>16</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>26.67%</td>
<td>30.00%</td>
<td>30.77%</td>
<td>17.65%</td>
<td>20.00%</td>
<td>25.00%</td>
<td>26.67%</td>
<td>26.67%</td>
<td>31.25%</td>
<td>35.71%</td>
<td>29.41%</td>
</tr>
<tr>
<td>Unemployed seeking work (total)</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>11</td>
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<td>11</td>
<td>11</td>
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</tr>
<tr>
<td>Entrepreneurs</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>20.00%</td>
<td>20.00%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
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<td>33.33%</td>
<td>25.00%</td>
<td>26.32%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployed not seeking (total)</td>
<td>11</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td>8</td>
<td>10</td>
<td>8</td>
<td>11</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work; Entrepreneurs</td>
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<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>9.09%</td>
<td>12.50%</td>
<td>12.50%</td>
<td>10.00%</td>
<td>12.50%</td>
<td>10.00%</td>
<td>12.50%</td>
<td>18.18%</td>
<td>22.22%</td>
<td>18.18%</td>
<td></td>
</tr>
<tr>
<td>Unpaid volunteer worker (total)</td>
<td>27</td>
<td>25</td>
<td>23</td>
<td>28</td>
<td>30</td>
<td>31</td>
<td>33</td>
<td>37</td>
<td>33</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>10</td>
<td>12</td>
<td>13</td>
<td>12</td>
<td>9</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>25.93%</td>
<td>28.00%</td>
<td>30.43%</td>
<td>35.71%</td>
<td>40.00%</td>
<td>41.94%</td>
<td>36.36%</td>
<td>32.43%</td>
<td>27.27%</td>
<td>27.27%</td>
<td>31.43%</td>
</tr>
<tr>
<td>Homemaker (total)</td>
<td>30</td>
<td>25</td>
<td>27</td>
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<td>28</td>
<td>30</td>
<td>29</td>
<td>28</td>
<td>29</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>8</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>9</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>26.67%</td>
<td>28.00%</td>
<td>25.93%</td>
<td>28.00%</td>
<td>32.14%</td>
<td>30.00%</td>
<td>27.59%</td>
<td>28.57%</td>
<td>28.57%</td>
<td>34.48%</td>
<td>27.59%</td>
</tr>
<tr>
<td>Disabled, unable to work (total)</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs as % of total</td>
<td>25.00%</td>
<td>25.00%</td>
<td>20.00%</td>
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<td>Entrepreneurs as % of total</td>
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RESULTS: PHASE II

This section consists of two parts. The first part presents the case study results from each of the four communities: Maqtewe’k, Wataptek, Wape’k and Mekwe’k. In doing so, a context summary introduces each community, followed by the results from the interviews (with entrepreneurs) and the focus group (with non-entrepreneurs).

The second part presents the results of the cross-case analysis, where themes common to all communities are discussed. The cross-case analysis begins with a context summary encompassing all four communities, followed by a discussion of each theme that emerged from the analysis.

Maqtewe’k

Context
Maqtewe’k is one of the largest Mi’kmaq communities in the Atlantic Region. For those living on reserve, it is home to the largest concentration of Mi’kmaq speakers, indicative of the strength of its cultural identity.

It is located close to a major urban centre. Also relevant to Maqtewe’k’s entrepreneurial potential is its proximity to another prosperous Aboriginal community whose economic success has served as a model for Maqtewe’k; the availability of Ulnooweg businesses services and loans in the area; and on-reserve facilities for expanding businesses as well as a relatively prosperous market.

Maqtewe’k has well-established infrastructure, including a K-12 school, a highly regarded community health centre, a community radio station, and other facilities. It has good road connection to major highways linking the area to an urban centre and to points across the Atlantic region and beyond to the USA.

According to its website, economic development in the community is growing with a supermarket, a successful fishery, recently renovated leisure activity facilities, and a presence in the tourism industry. According to the 2011 National Household Survey, the total unemployment rate was 34.4% (35.5% for males, 33.3% for females), compared to the current (Dec, 2013) national rate of 6.9% and provincial rate of 8.8%. Of the population 15 and above, 32% have a post-secondary qualification (with approximately the same figures for men and women) and 6% have a Bachelor’s degree (in this case, twice as many women as men have this qualification).

The average after tax income for individuals is $16,311 (14,971 [M or F]; 17,555[M or F]), and $38,836 (37,576; 39,872) for those working full time, year round. Note that women’s income is slightly above that of men, and their unemployment rate is slightly lower. In terms of after tax household income, approximately 12% of households have total income of less than $5,000; 10% range from 30,000-39,999; and 5% earn above $100,000. This figure records income from all sources earned by male and female members, including employment income, income from government programs, pension income, investment income and all other money income.

38 http://www.novascotia.ca/finance/statistics/analysis/default.asp?id=23
This picture for Maqtewe’k, therefore, is of high unemployment generally and high levels of income poverty. However, a significant segment of the population is established in full time employment, or combining many sources of income. Women are noticeably higher qualified in terms of education, more likely to be employed, and earning slightly higher incomes than men.

Despite these relatively favorable statistics for women’s participation in the economy, women’s participation in local governance remains limited. Its current Band Chief and Council are all-male. Nevertheless, the Band Council is committed to transparency: The Maqtewe’k website has pages for Chief and Council salary and for the latest financial statement of the Band Council, though these have not yet been posted.

Results from interviews

Nine interviews with women entrepreneurs were conducted in Maqtewe’k, using a similar semi-structured interview guide in each case. The following are the findings from these interviews. To maintain anonymity, participants are identified by a number only.

Entrepreneurial activity

The women interviewed were engaged in entrepreneurial activity of three main types: Food services (a bakery, a café, donair deliveries, a pizzeria, cake decorating and catering), craft related activities (making baskets, traditional regalia, and quilts); and retail (a convenience store, a gift store). In addition the following business activities were mentioned once: financial services (cashing cheques), apartment rental, and hairdressing services.

For these women, the impetus to start a business was often a deliberate effort to become self-reliant. 50% had a history of a crisis (a death of a husband, a marriage break up, a problem with addiction, a decision to leave home) or had had negative experience of employment. The majority simply wanted to prove that they could be self-employed:

\[
I \text{ never ask anybody for a handout. I invest in myself. (I3)}
\]

\[
I \text{ always feel I don’t have anybody, so that motivates me to get up and do it. (I2)}
\]

Many had the skills and experience of making a product handed down by an older generation, but taking the leap to running a business required courage and the ability to recognize opportunity. In one case belief in the importance of the service was as important as the need for it. “We should pass [our traditions] on and this is how it will stay alive….I saw the need for it. No one was doing it.” (I8) Goals for the business were modest in most cases but two aspired to have a bigger successful business to pass down to their children and grandchildren. One had no goals and wanted to get out of business: “I am tired of what I got. It’s a headache.” (I9)

The businesses were mostly directed towards a local customer base, although outsiders coming to Maqtewe’k were also customers, such as government officials and tourists. In three cases, one being the donair delivery business, customers were on other nearby reserves as well; one sold her products and services as far away as Truro on occasion.

Competition was not a major concern among respondents, who saw Maqtewe’k as big enough to absorb new businesses. Even if they were of a similar sector (food services for example) respondents saw opportunities to cater to a different customer base (young v. old; health conscious v. preferring standard offerings; customers who like home delivery v. those who like
to eat out; night-time v. day-time customers). Mostly, people were confident of the loyalty of their own regular clientele. In one case, however, concern was expressed about a Subway franchise opening up.

Facebook is the social media marketing site of choice (mentioned by five respondents) but most were using social media minimally. Four respondents did not use social media at all.

The majority felt their businesses were successful in that they were able to make a good living from it (2), they were expanding (3), or they couldn’t keep up with demand (1), and that they were satisfied with the quality of service they were providing: “People count on us.” (I5) In one case a product was sold to a well-known personality and she liked the idea of it being “somewhere in Sweden.” (I7) Some attribute the success to being on reserve – it would be harder to be successful off reserve where the social supports would not be as strong. Success was evident in the pride they took from their work.

Six of the nine had introduced new products or innovations in their businesses, ranging from stylistic changes such as leather trimming on sweatshirts, catering to tastes for healthier foods or for diabetics, or stocking new items in stores. Innovation in the production of traditional crafts was mentioned several times as essential to the business and the culture surviving. Two were unable to innovate because of space or equipment constraints and in one case the innovation was to scale back, having been overambitious at the outset. One intended to innovate but needed to learn new skills first: “I have everything I need. I just got to learn.” (I4)

**Support**

Business planning was done incrementally in most cases. In only one of the nine cases was a formal business plan prepared – in this case for a second business. One entrepreneur had done a business plan for a previous business that had failed. While two respondents had received some support from Ulnooweg or recognized its potential as a source of loans or training, some said they did not want to avail themselves of the services of ABC or Ulnooweg because these services were perceived as either intrusive or not helpful:

*Ulnooweg wanted us to spend a lot of money to start off the business and buy all new. I went to an auction and bought second hand.* (I1)

*Tried to get ABC help three times. Nothing.* (I5)

Support from family members was more important than support from formal business support organizations, whether ABCD, Ulnooweg, or financial institutions where respondents mentioned their own bad credit rating or that of a family member as a reason they could not get a loan through formal channels. All respondents mentioned financial and other support provided by family members and friends, with two proudly declaring that they had received no financial help from anyone, just other kinds of support, such as unpaid support in the business, loan of land or facilities. In one case the Chief had supported her business with a cigarette quota, but band financing was described as unforthcoming: “If you go after band funding it is like they are taking it out of their own pocket.” (I8)
**Challenges**
Entrepreneurs identified a variety of challenges, but there was no pattern across all nine. One identified no challenge at all, while another identified the fear of the unknown and of the risk being taken. Another mentioned the challenge of hiring good staff, or of finding an appropriate space or location. Time management, and the travel or transportation required for the business was mentioned. One was having difficulty keeping up with demand while another mentioned the challenge of just keeping the business going. Cost of supplies was mentioned in one case as well as the difficulty of passing that on to customers who didn’t appreciate the worth of the final product. Family was also a challenge in some cases, and staying on track with personal healing and recovery was another. Several respondents remarked that the challenges were greater during the start-up phase but that hard work eventually paid off.

**Learning and training**
Women have learned how to be entrepreneurs in a variety of different ways. Some mention specific family members as their teachers. Many draw upon traditional skills and social networks to develop crafts, trades, and supply/value chains. For example, material for basket making is sourced as far away as Maine, obtained during the summer blueberry picking season. Others have taken up introduced business models that nevertheless take advantage of social networks of Band membership. The uptake of a well-known franchise is one example. Experience of course offerings at formal institutions have either been non-existent (4 respondents), or mixed and occasional: “I took a course years ago [on a first nation reserve nearby].” (I7); “I finished the CCA course (but not the Bus Admin degree.)” (I3); “CESO offered business training 5-6 years ago.” (I6) Two mentioned course offerings through Ulnooweg on a nearby reserve, but would prefer something geographically closer. Respondents are interested in specific training opportunities, either to certify in a trade or profession, but in one case the interest was more general.

**What difference does being a First Nations woman make?**
One respondent made the point that in a matriarchal society women are used to being decision makers in the home and “I look at my business as running a household. Men just do not think this way.” (I2) Providing another point of view, a participant said the perceptions that women cannot run a business made her intimidated at the outset, but now she sees herself as a role model. Another explained that “being native is about sharing; as long as I know who you are I will help you; I want to see everyone succeed.” (I8)

Finally, one woman felt a responsibility to use business as a means of preserving traditional crafts and modernizing them.

**Perspectives of non-entrepreneurs**
Based on a focus group discussion of 13 female non-entrepreneurs, the common perspective towards women entrepreneurs was admiration, and recognition of skill and hard work. Women were seen as just as likely as men to be entrepreneurs (and they estimated that there were 30 women entrepreneurs in the community) but for the road to be harder due to perceived discrimination by men.
Echoing the responses of experienced women entrepreneurs, non-entrepreneurs liked the idea of proving oneself through business. They saw several opportunities, such as clothing rental for major functions, event organizing, and “a big sweat shop”.

This group was familiar with what Ulnooweg had to offer but they were dissatisfied that services were concentrated in a neighboring reserve and did not feel that support was readily accessible to them.

For the most part, women’s entrepreneurship was seen as very small scale in Maqtew’k. For example, many women took advantage of a range of small income earning opportunities such as babysitting and catering. They recognized that to be successful, an entrepreneur needs self-discipline and flexibility, a dedication to the work, a strong support system and a positive outlook on life. The idea of “being one’s own boss” and earning money was attractive. However, many felt that their parenting role left little scope for being more adventurous; the responsibilities of a business would be overwhelming given the responsibilities of parenting.

The challenges of running a business on the reserve with its tight knit relationships also seemed daunting to this group. Apart from accessing equity and managing time effectively, they were concerned about trust or “they do not value you because they know you and want it cheaper”. Similarly, the distortions of running a business with family members when either “they hire you because you are family” or, conversely, only “If you are not family you get paid,” were of concern. They were also aware of the costs of doing business and whether they could stay competitive given their location. Some were concerned about whether their products could be of high enough quality to sell in wider markets, while others were shocked at the high price they could sell their products to outsiders, especially traditional crafts. Some expressed concern about “selling their culture,” through the commodification of indigenous art and crafts.

As for Chief and Council, experience of their support was mixed. There were charges of favoritism, and of discrimination in favour of men, or of generally having potential votes in mind when making decisions about whom or what to support. However, there were also positive experiences of support when the proposed business had greater potential, in the sense of generating more employment. The women interviewed regarded this support as important if business was to thrive and bring money into the reserve. Ideas for Chief and Council support included exploring the scope for a cooperative or a crafters guild, an information centre for business support, or a more active website and webinar series. However, this group also connected the potential of entrepreneurship in Maqtew’k with the need for Chief and Council to help the community address other social issues such as substance use and the apparent lack of respect for elders by youth.

For more women to get involved in entrepreneurship the perceived hurdles are great. Participants feel that support is needed at every step to help women overcome their own doubts about themselves. They feel the starting point should be with the women’s ideas and skills themselves, followed by the reassurance and support of women who have already succeeded as entrepreneurs. Given that “there is no concept of saving money on reserve” and often a history of bad credit, women need to learn how to save, and then go a step further with financial management courses. They feel that both Chief and Council and the EDO should help more with this.
Wataptek

Context
Wataptek is one of five communities belonging to a band whose formation can be traced to the early 1800s and whose on-reserve population hovers around 1,000 residents (of which over 60% is female).

Over the past hundred years in particular, the people of this community have endured undue hardship as a consequence of non-native interventions. Indeed, there is very little left of the Mi’kmaw language in the community due to the imposition of English. Recent estimates indicate that close to 80% of people in Wataptek mainly speak English at home and only 2% mainly speak Mi’kmaw. While there is a desire to offer language immersion in the school to address this imbalance, it is currently impossible because there are not enough teachers who are fluent in the Mi’kmaw language. With language being the vehicle for the transmission of culture, this loss is very significant.

Over the past decade, while considerable growth in infrastructure has been witnessed, controversy within the community surrounding the Band’s administration has been a major impediment to the community’s growth and development. With a new Chief emerging in a recent election, however, there is optimism for the future.

In terms of the economy, an unemployment rate of 22% for females (and close to 32% for males) as compared to 9.2% for females (and 10.9% for males) in the province as a whole serves to highlight the undeniable need for improvement if the community is to prosper. Among the women living on reserve, 23% (n=90) of the 385 women 15 years of age and over with income worked full year, full time as compared to 32% of females in the province as a whole.

Generally, the females of the community are more highly educated than their male counterparts (i.e. 11% have a university degree vs 4% of males), which does not get reflected in the average employment income of those women 15 years and over who worked full year, full time (FYFT), earning $30,394 versus $29,585 for their male counterparts. In the province as a whole, 20% of females and 17% of males have a university certificate, diploma or degree at the bachelor level or above. In terms of income, the average employment income, provincially, was $43,009 for females and $55,159 for males.

However, a slightly different picture emerges when we look at average income in general for those 15 years of age and over. Here, the average income of the 385 women with income was $17,496 while the average income of the 310 men with income was $14,928. By comparison, the same statistic reported provincially for females was $29,306 and $42,109 for males.

Knowing that small businesses, generally, account for 70-75% of private sector jobs and that anywhere from 15%-+ of the labour force is self-employed, it would be reasonable to assume that

women in this community are involved in entrepreneurial activity and, indeed, we found this to be the case. In exploring this activity the next section begins by profiling the kinds of businesses being run by these women.

**Results from Interviews**

In the sections that follow, we report the results from semi-structured interviews that were held with twelve women who, currently, are involved in business activity in the community.

**Entrepreneurial activity**

By far, the most common type of business involves the making and selling of Mi’kmaq crafts - including baskets, quillwork, beadwork, leatherwork, wooden flowers, dream catchers, medicine wheels, key chains, quilts, bags, and jewelry and Christmas wreaths. Among these crafters there is a very strong tradition of passing on their skills, with three of the five mentioning the importance of this. In terms of industry sectors the interviewees operate in, they span a number of sectors including seven in retail\(^{40}\), one in construction, two in service and two in food services.

Most of the businesses started very small and/or as a hobby and grew incrementally. All but one were solo start-ups, involving considerable experimentation and a great deal of learning by doing. The one business that was started by a team eventually became a solo owned venture when the interviewee bought out her two co-founders. In the vast majority of cases the businesses are seasonal or part-time. Only three of the ventures are operated on a full-time basis.

Collectively, the women are not big risk takers, which is in keeping with the findings of the survey. Consistent with their desire to avoid risk, many work full-time elsewhere and run the business on the side to supplement their paid employment. This aversion to risk was also reflected in many of the stated business goals: incremental growth; self-sufficiency; to make money; “To be busy, but not too busy….I didn’t want to be working all the time” (because she had had a full-time job elsewhere) (I5); “do this part time, and work part time” (I6); to run a business full-time (I9, I11); to retire and live comfortably (I12); for the venture to be sustainable (I4).

Indeed, the two most common themes that emerged among the goals relate to the business’s ‘sustainability’ and its capacity for incremental growth. Only one woman said she had no goal(s) for the venture: “no goals; no it’s a part time thing.” (I8)

Considering the rather organic nature of start-up characterizing the vast majority of businesses, it is quite surprising to learn that close to 60% of the women had a business plan. Of these seven individuals, two said they had the business plan done for them but didn’t use it. Among the five women who didn’t have a business plan, two did say they had thought about doing one. In terms of courses, workshops or training in how to start or operate a business, half of the women had taken advantage of one or more of these offerings.

Given the longstanding association between ‘entrepreneurship’ (the process of identifying an opportunity in the marketplace and acquiring the resources needed to capitalize on it) and ‘innovation’ (a new idea applied to a product, process or service) the extent of innovation among

\(^{40}\) Five of the businesses classified as retail involve both making and selling Native crafts.
these ventures was explored. As such, there was only one business that started by offering a unique product. In having tried a unique food product elsewhere, this entrepreneur adapted and customized the product to accommodate local tastes and preferences. At the outset, she priced the product as low as possible in order to get people to try it. While others have tried (unsuccessfully) to copy the product, she believes her proprietary recipe has been the key to success.

**Support**

When asked about any support the business received, over 80% of those interviewed talked about support in terms of financing. Other types of support that were mentioned included advice and skills that family members passed on to them. Four women indicated they did everything on their own.

In terms of whether the EDO or community leadership provided any assistance, one person actually said she didn’t think there was an EDO in her community, while another said “he wasn’t very helpful”. While several people did say they received one-time start-up funding of $5,000, interestingly, the source of that funding was attributed to the band in some instances and Ulnooweg in others. For example, one woman said the EDO from her community informed her “about the $5,000 grant from Ulnooweg” (I9), while another said she received it from the Band Office. In a similar vein, the nature of that funding was referred to in a range of ways - equity, loan and grant: “Yeah...Economic Development had given us...$5000.00 equity...” (I4); “the band helped me, with that forgivable grant”... That was a, a loan that you had to pay back. So I paid the $5000.00 back...in I think in like a two year period.” (I5); She said she received a $5000 grant from Ulnooweg. In addition to those who received $5,000 in start-up funding, two of the crafters also mentioned receiving a small amount of money to buy supplies (currently $250 which is less than the $500 that one woman used to receive).

There were mixed views regarding the financing. A couple of women talked about the $5000 not being enough: “but $5000 was not enough to finish the building.” (I9) Since the money only financed the building’s shell (with no electricity or water) her project ended because being on welfare she had no other money. However, one of the women running a full-time employer-based business felt strongly about the importance of the financial support provided to her business, stating: “we couldn’t have did it by ourselves.”(I2) In this case, the start-up team had secured other funding in addition to the $5,000. In total, half of the businesses were completely self-financed. Other than the limited amount of start-up financing these women received, they all reinvest the profits into the business to finance operations.

**Development**

With one exception everyone had introduced new products or services within the past three years. The one person who hadn’t done so said between family and work she doesn’t have the time or the space to do anything different. She added that as fast as she makes something, someone buys it.

In terms of customers, several women talked about having a loyal customer base. “…customers are regulars...they have been coming to the store for the last fifteen years....so if they are not

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41 This strategy is known as “penetration pricing”.

already dead then they are still shopping.” (I1); “I have loyal customers… they know my dog…” (I4); “mostly repeat customers, a lot through word of mouth…” (I11) The vast majority of customers were native - either in the community or at powwows. However, two women indicated her customers were largely non-native and another’s customer base was both on and off-reserve, with many customers coming from referrals. Indeed, the nature of the customer base may largely account for the fact that only two of the women used any type of social media (Facebook solely) on a regular basis to promote their products.

Three people felt they didn’t have any competitors. Of the nine who did discuss their competition, one wasn’t too concerned about it because she considered the work she did a hobby more than a business. The others (mostly crafters and food vendors) felt they faced the stiffest competition at powwows and needed to be selective about the ones they attended. Several women talked about it being challenging to cover the expenses associated with selling at the powwow (i.e. travel expenses, etc.) particularly when competitors are selling poorer quality products at lower prices. In those circumstances the interviewees all felt it was important to maintain quality standards and the pricing associated with it. For example, one woman gave an example of a particular powwow where she was undercut. She said she still made money, because she had regular customers, and that they knew she had a clean environment - she uses gloves and sanitizers and ties up her hair – and the customers were willing to pay for that. However, she would not go back there again. “if you just depend on going powwows you are taking a chance because you spend a lot going there and you will not make your money back, but some powwows are good…” (I8) Being fully aware of the need to cover their costs and make a profit, they were not prepared to engage in a price war.

In terms of on-reserve competition, the women were keenly aware of their own competitive advantage. For example, one woman mentioned that the competition didn’t have consistent hours of operation (I1), while another one talked about collaborating with the one competitor the business has: “I can’t even say they are competition, because we do a lot of collaborative work as well.” (I2)

Although a couple of people said their business had more potential than they’ve capitalized on to date, overall, the vast majority of the women interviewed considered the business successful.

Perception of entrepreneurial opportunities and challenges of being a First Nations woman
One woman said it was a real advantage being an Aboriginal woman because she and her partners were able to access financing that wasn’t available to non-natives. (I2) However, another commented on the fact that it’s difficult to answer the question because she doesn’t know what non-Aboriginal women go through when starting a business. Nonetheless, in terms challenges she faced getting started she said it was hard to get financing because people on reserve don’t own property and as a result banks don’t want to lend money because there is no collateral to pledge. (I9)

A couple of people said it’s a bit of both - opportunity and challenge. “It’s a bit of a challenge, because you are Native…I find you have to be, you have to do better, you have to do more, to prove yourself...you have to be extremely good at what you do.”(I5) “Today is a challenge, because you have Japan, China, Indonesian…and Mexicans sell for cheap...before it was only China...” (I8)
Clearly, there are mixed opinions, as reflected in the following comments: “not much difference on or off reserve…Actually it’s easier on reserve, because they trust word of mouth…” (I11); “…mostly Aboriginal men start business because they get more support, but women don’t. It’s more of a challenge. They take men more seriously, because it hasn’t changed within our people. This is a key point. I think women would share and help one another. They would make a stronger united thing happen so that they can network together…people need to help one another. Help each other and share your resources.” (I12)

In terms of challenges, generally, that they faced, the two most common cited were financing (three mentions)—especially working capital; and competitors (two mentions) that sold items below cost because they lacked an understanding of profit. While those competitors didn’t stay in business long, they did take business away from others while they were operating. The other challenges mentioned were broad ranging: “having the time to invest in the business” (I12); “promotion” (I6); “space…” (I11)

**The Perspective of Non-entrepreneurs**

*Interest in entrepreneurial activity*
Among the 10 women participating in the focus group, the vast majority were open to the idea of starting a business. Only one woman indicated she would rather work for someone else. As a whole, the group was knowledgeable about what it takes to be successful as reflected in the following comment: “hard work and dedication, you want something you go for it, if you want it you go for it, and you have to believe.” This knowledge may stem from the fact that several women have entrepreneurs in their families. It is interesting to note, though, that the vast majority of the family members described as entrepreneurs were grandparents or others who were older or had passed.

*General perceptions of entrepreneurs in the community*
When asked about their perceptions of existing female entrepreneurs in the community, initially only one person mentioned knowing a woman who is engaged in business activity. However, as the discussion ensued the group did acknowledge others. For the most part, entrepreneurs were very positively perceived as reflected in the following woman’s comment: “women in business make money…not on welfare and have self-respect and dignity. They earn their own money…women in business help the community in many functions, and many things, even their family.” However, they also note that running a business is not without disadvantages: “people are broken into and victimized, and assaulted…women are victimized because they envy them for their success, and the people who make money pick up and leave the reserve and move away…couldn’t blame them…”

The general view among focus group participants is that entrepreneurs (females and males) in the community lack support: “…doesn’t seem to be a lot of support for both female or male in this community, people are left to their own means to become successful…”.

*Challenges to starting a business*
There were a range of challenges that women identified as being deterrents to starting a business: crime, a lack of funding and a lack of space. In the words of one participant: “no one is here to direct you to get funding to get started.” A number of women felt the band’s administration contributed to the obstacles people faced in starting a business on the reserve as there is no area
zoned for business purposes and that chief and council do not permit a person to have a home-based business. The two big questions that arose were: ‘Where would they put a business?’ and ‘Where would they get the money needed for start-up?’ In terms of the latter question…since the first priority of these women was to feed their children, there was no money left to start a business.

**Support for entrepreneurs**

There was little to indicate that the women were aware of the Economic Development Officer (EDO) in the community: “there is not one person on this reserve to go to.” Another mentioned there is lack of communication and information, and most women do not know where to go and are afraid to speak up “my sister is really shy and would not dare to ask for anything anyways”. Additionally, “accessibility to networking is really bad here.” However, one woman did point out that there is an EDO on the reserve, which prompted another to make the following suggestion: “…it would be better if he held seminars or workshops, information sessions, because no one knows he exists and helps out the community.” The participants felt this would give them a sense of direction of what to do and where to go. Generally, there is a perception that more support is available for women who live off-reserve: “off reserve women have equal accessibility to services and people on reserve do not. It is very difficult to try to make a go on it, because they don’t offer it in the reserve.”

In terms of support from Chief and Council, all women emphatically stated there was no support provided for women on the reserve. Despite the perceived lack of support, several women were quite optimistic about the opportunities. They felt that support – both in terms of advice and financing – would be very helpful. “a lot of women have ideas to get somewhere and go somewhere, and that they can get there if they have the support, they also need someone there.” A woman stated that she thought support was very important, as long as the funding to support women in entrepreneurship is managed by a third party who isn’t from the reserve to avoid conflict of interest or any possibility of money being misappropriated. Many women made comments about their fears that any funding they might receive may be fiscally mismanaged on the reserve: “if money enters the reserve it will be mismanaged…. .”

Overall, there was a clear notion of the types of support needed if more women in the community are to fulfill their entrepreneurial dreams: “business is business and it is not politics, so we do not need chief and council.” They felt the EDO should be more active and present in the community and also the Native Women Association. They felt other successful women should “come up and speak and help give support to women, even elders and get together”.
Wape’k

Context
Wape’k is a Mi’kmaw community located on the Gaspé Peninsula in Québec. According to the community’s website, Wape’k has a population of approximately 3000 – there are about 2,000 Mi’kmaw people living in the community and 1,000 community members live off reserve. Just over half of the population is under the age of thirty. In the community, Mi’kmaw, English and French languages are spoken with most of the fluent Mi’kmaw language speakers over the age of fifty.

Wape’k is also well-established and with full services available to the community including schools and a community health centre. Its proximity to other communities and accessibility make the potential for economic development strong. Land resource access and fisheries are important aspects of the Wape’k community’s economy.

According to the 2011 National Household Survey, the total unemployment rate for Wape’k was 39.3% (47.7% for males, 32% for females), compared to the current (Dec, 2013) national rate of 6.9% and provincial rate of 6.8%. Of the population 15 and above, 37.3% have a post-secondary qualification (with women accounting for 55% of those qualified) and 5% have a Bachelor’s degree or higher (with women making up three-quarters of this number). The average after tax income for individuals is $20,072 (18,759; 21,184), and $38,373 (42,911; 35,538) for those working full time, year round. In this community, the income levels of women working full-time are significantly lower than those of men, despite their higher qualification levels and despite their significantly lower unemployment rates. In terms of after tax household income, approximately 11% of households have total income of less than $5,000; 13% range from $30,000-$39,999; and just 2% earn above $100,000. This figure records income from all sources earned by male and female members, including employment income, income from government programs, pension income, investment income and all other money income. Like other cases, the community generally has high level of both unemployment and income poverty.

Women’s participation in local governance is strong relative to the other communities under study. One third of the Council make-up is of women. The eight directorates, which provide for all community programming and services under the management and direction of the elected Chief and 12 Members of Council, are managed by a balance of men and women.

Results from interviews
Ten interviews with women entrepreneurs were conducted in Wape’k, using a similar semi-structured interview guide in each case. The following are the findings from these interviews.

Entrepreneurial activity
The women interviewed are engaged in a variety of entrepreneurial activities. One woman was involved in fast food service, and another owns an in-home bakery. Two were involved in party decorating or party supplies provision. Others own businesses providing photography services, sewing and alterations and manicure services. Finally, one entrepreneur is still in the process of building her skill and resources to open a yoga studio.

More than half of the women interviewed are carrying out their entrepreneurial activities on top of a full time job. Only one indicated that this was her full time profession; another entrepreneur
is retired and views this as a part-time activity. For these women, the impetus to start a business
is thus varied, though all have noted a passion and skill in the entrepreneurial area that they are
pursuing. While some indicate that the business initiative has morphed from a hobby, others
note the primary intent of revenue generation, particularly that which can work around other
family responsibilities.

The respondents shared their goals for their respective businesses, including product expansion
or deepening of levels of services. For example, a respondent offering manicures and nail art
intends to broaden her business to include other esthetic services such as waxing. Another
respondent selling party supplies will deepen the inventory she has, taking advantage of her
connections to larger party supply chains operating in the country. While one person has closed
her business, two others are looking to expand by location and employees over the coming year.

For the most part, respondents' businesses are located in the community. However, while
community members are a primary target for some, at least four of the respondents noted that
they catered to clientele both on and off reserve. The proprietor of a bakery has had tremendous
response to her cakes over a fairly large geographical area and noted that the competition for
similar products was quite limited in its reach and in its variety. As a result, the respondent is
finding consistent demand: “it is to the point where next summer my wedding seasons are
practically booked. From now until December I average about 2-3 cakes a week, which will
probably increase when time goes on.” (I8) The owner of a photography studio noted that while
at the beginning 80 percent of her customer base was Aboriginal and 20 percent non-Aboriginal,
it became the other away around approximately five years ago when her prices started going up.
It has only been in the past year that Aboriginal clients began to return, now accounting for about
50 percent. She notes, “It is weird how it changed, I preferred serving Natives. A lot of my
clients once they are my clients they stay my clients.” (I1)

Word of mouth tends to be one of the best marketing tools for all of the respondents, but forms
of social media are also a primary source for the majority to get the word out about their
businesses. One participant noted that Instagram and twitter are the most effective: “I only tend
to post my collections via Instagram and twitter. This helps with the trending of an item and also
broadens my customer base.” (I10) One respondent also puts out a flyer in the community,
while two respondents do not do any marketing at all.

Support
Respondents shared that the assistance of family and friends - whether moral or financial or in
the actual operation of the business - has been the most significant form of support allowing
them to get their businesses under way. In some cases, family members helped subsidize start-
up costs. Additionally, respondents have turned to their friends for advice and mentorship. One
interviewee noted, “The best advice I got was from a friend of mine, she has her MBA; I got a lot
of mentoring from her. Basically that is it; there is nothing in our community such as economic
development to obtain that type of advice that is lacking here.” (I9) Two respondents also relied
on their own researching methods to get the information needed to start up their work, including
examining other businesses to figure out pricing and compare expertise levels. One had a
consultant assist with putting together the financial aspects of the business. Outside of some
training opportunity discussed further in this case, other types of community support have been
negligible. In seeking assistance, one participant shared the following:
I went to go see the Economic Development Officer. He was negative not supportive; he told me not to open a business (in Wape’k) because it would automatically fail because no one supports business in the community because they are jealous. He made me so depressed I almost decided to give up the same day. (18)

She decided to proceed anyway and the business is growing.

The women entrepreneurs interviewed from Wape’k have relied heavily on their own personal funds or savings to make the businesses work, growing businesses incrementally as they sell their products and gain some profit. Only three of those interviewed indicated that they had received loans for their businesses: one received $7,500 and primarily used these funds for the first phase of a market study. Another combined funds received from family with grants of $20,000 and a bank loan of $18,000 to start up her fast food business. The third entrepreneur received a total of $52,000 - a combination of grant and loan - from the Aboriginal credit corporation. In this case, if the loan was not paid back the grant also had to be returned.

Business plans were prepared by four of the nine women interviewed, and one woman is in the process of figuring out her business plan. Of those that completed a plan, one woman took advantage of a program offered by a “business place for youth” (13), while the other three hired consultants to prepare all or parts of the plan, especially detailed financial proposals and market research. They indicate complexity in terms of getting the business plan accepted; as one participant shared,

I prepared a statement of intent, they accepted it; to go into two phases, phase one was market study, phase two the financial part of the business plan. I only made it to phase one; their reasoning for not approving it was because it was not a feasible business...one of the major issues I think was because it was a franchise. So I had even contacted them and told them well I will get out of the franchise and would just go on my own. (19)

The respondent indicated that she then went on to finance and start the business from scratch on her own.

Development

With the exception of two women, all respondents have undertaken additional learning and training in order to build their business. At least four have taken a two day program offered by the community’s Development Centre on basic entrepreneurship skills. One respondent noted that the program has been offered alongside a grant of $5,000 to support her business development. This suggests that community members are taking advantage of programs being offered where they are known, despite their concerns about the lack of real support. Three of the women also undertook additional skills certification in order to improve the quality of their services. Those engaged in craft work or other hand skills also noted the teachings received from family elders.

Few respondents noted significant competition in their particular business areas with the exception of one working in jewelry design. Her approach has been to focus on unique aspects of her work to distinguish from others, and to stay away from products that are already produced
by many. She notes, “There are a lot of people in my community that make XXX. I try not to make the same products they do. I listen to what the customers want and opt for those types of products… I always try to make unique creations.” (I10)

**Challenges**

Respondents indicated a whole range of challenges associated with both starting and keeping their enterprises running. As noted above, many indicated the financial aspects of the business - particularly at the beginning when start-up financing was needed and sometimes difficult to secure. At least three noted pricing of goods and services to be problematic: they indicated that it was difficult to put a fair price to the work and to have customers appreciate the value of the work, rather than just expecting the lowest price point possible. Two respondents indicated that the building of inventory was also a challenge at the beginning, and it has taken time for them to be able to take advantage of bulk purchasing to do so. A majority of respondents indicated that the amount of time required to invest in the business as well as the production of goods and services is difficult to manage, especially where demand is difficult to anticipate from one month to the next. One respondent only noted challenges of finding honest employees to work with on the business.

**What difference does being a First Nations woman make?**

Several respondents commented on the unique Aboriginal products and services they are able to offer as Aboriginal women that demonstrate the beauty of their culture and background. For them, the products or services become a demonstration of “how we choose to express ourselves.” (I4) They noted that, on the opposite spectrum, there is often the misconception that services available on an Aboriginal reserve would somehow be cheaper than off reserve. Many respondents indicated that there are some funding or grants available to them as ‘minorities’ or as Aboriginal peoples.

**The Perspective of Non-entrepreneurs**

The perspectives of non-entrepreneurs in the Wape’k community were gathered in a focus group of 10 women. Overall, the group offered limited feedback on their perceptions of entrepreneurs but a view was shared that entrepreneurs from Wape’k should be focused on supporting the community first and foremost. Pricing of services appears to be a concern, with at least one focus group member feeling that similar services were more competitively priced outside of the community. This was a possible determinant of whether to use the services provided by the entrepreneur especially if one is on fixed-income. Visibility of entrepreneurs (particularly those with no ‘physical’ business space) is considered low. There is an impression that, while the numbers of female entrepreneurs may not be high, they may occupy more management roles in businesses than men.

Focus group discussants expressed their keen interest in business ownership. At the same time, they noted the importance of dedication and determination in both developing and running a business. One discussant noted, “Entrepreneurs in our community...are thinking out of the box and being creative. They are good at what they do.” Other requirements for entrepreneurship include some financial security (one would opt to continue working full time while building the business on the side), skills training such as marketing, and most importantly, family and community support.
With respect to support, focus group participants noted that, apart from family networks, some other types of support were available in the community, such as the Development Center, other business owners, the Band office, and access to bursaries. They indicated that it would be desirable to have assistance from the EDO; they indicated that the EDO was not currently a help to those excited with a business idea, nor does the EDO take potential entrepreneurs seriously. On the other hand, it was suggested that the EDO may not fully understand the needs of entrepreneurs, particularly those of women. Participants indicated that a comprehensive list of entrepreneurs in the community would be good for understanding availability of services in the community as well as indicating those that women may wish to consider approach for mentorship and guidance. They also felt that capacity building support was necessary, especially in developing a business plan.

The focus group participants noted that Chief and Council provide some support for entrepreneurs in the community, though they do not promote them nor are businesses listed on the community website. The Chief and Council utilize the services of entrepreneurs and many of the Council members themselves own businesses.

Participants cited some challenges that prevent them from starting a business, including education, age, financing, confidence and motivation. Competition was also noted as a factor for deciding whether or not to engage in building a business, with participants citing business failures in the community as a result of too many competitors focused on the same market. It was recommended that, for aspiring women entrepreneurs, attention be given to organizing childcare and other types of support. Finally, the idea of having a women’s committee to help “inspire community members and finding those mentors” was encouraged for knowledge sharing and capacity strengthening.

**Mekwe’k**

**Context**

As one of seven Maliseet First Nation communities in the region, the Mekwe’k reserve was relocated to its current site in the mid-1800s. Today, the band is governed by Chief and Council, of which almost one-half are female. In addition to providing a number of education and health services, the band is involved in forestry, fisheries as well as a number of businesses including a diverse gaming facility, two gas and convenience stores and a restaurant.

There are approximately 300 Aboriginal people living on reserve (of whom 41% are female) and 650 living off-reserve (of whom 58% are female). Among those living on reserve, seven percent report having an Aboriginal language as a mother tongue and 17.5% report having knowledge of an Aboriginal language. The median age of those living on reserve is 33.5 which is considerably younger than the median age of 43.7 for the province as a whole. Among the 210 residents who are over the age of 15, 95 (45%) are female. In terms of education, the figures for males and females are quite similar, although the males are slightly more educated. Among the females 26% (n=25) report having no certificate, diploma or degree, 32% (n=30) have a high school diploma and 37% (n=35) report having a postsecondary education.

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According to the 2011 National Household Survey, there is no unemployment among females as all females in the labour force (n=55) were reported to be employed. Interestingly, no one claimed to be self-employed, whether they be female or male. Of the 90 women reporting after-tax income, the average after-tax income for 2010 was $21,693 which is ever so slightly lower that the average income for both genders ($21,990). Among those with employment income who worked full year full time, the average income was $31,335 with a slightly lower figure for females ($30,700). In terms of after tax household income, 11% of females reported no after-tax income while the figure was 7% for both genders. Although 78.6% of household income came from wages and salaries, among females this figure was considerably lower (68.1%).

In a community where all women in the labour force are reported to be employed and none are self-employed, the next section sets out to determine the women’s interest and any degree of involvement in entrepreneurial or business activity.

Results from interviews
Semi-structured interviews were conducted with seven women in this community that were found to be involved in business activity. Since none of these women have a “storefront” operation, if it wasn’t for the personal networks of the interviewers, these women may never have been reached. The findings of the interviews follow.

Entrepreneurial activity
Invariably, all women were involved in ventures with an inherent artistic or creative flair, which would best be categorized as lifestyle businesses. Indeed, each of them spoke about fitting the business activity into their life.

With four of the ventures being less than two years old, experienced entrepreneurs are few and far between. Indeed, among the seven women interviewed, one was in the process of starting her business, another hadn’t started yet, and two didn’t consider themselves to be in business as reflected in the following comment: “I don’t have a business. What I do is my hobby...people...will call me and place orders and we go from there...”. (16)

Each woman tended to have one type of craft or activity that she focused on and these included painting (two mentions), photography (two mentions), beadwork (two mentions) and holiday (i.e. Christmas, Halloween, etc.) crafting (one mention). In addition to this primary activity, three of the women were ‘multi-crafters’. For example, one woman that primarily spoke about her painting said she also belonged to a beading group, making earrings, bracelets and doing loom work. Similarly, a ‘beader’ talked about doing ceramics, cross stitch and knitting. Interestingly, most of the women have picked up these activities fairly recently, although one of the women has been doing beadwork since she was a child and has very advanced skills. She is often called upon to teach classes so that others can acquire the skill.

At present, none of these ventures involve a traditional 40 hour work week, which seems to fit well with the expectations that the women have for the venture. While the two photographers would eventually like to have their own studio, because they are just getting started they have yet

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43 Clearly, there is a problem with the data as the overall unemployment rate is reported to be 10.3%, with a rate of 11.1% for males.
to establish a large enough customer base to be working full time. Among the remaining women, two did not have any specific goals while the goals of the others tended to revolve around development, whether it be for themselves or crafters in general, as reflected in the following comments: “improve on my work” (I6); “… all women to get together and sell their products, make sure it’s profitable and established so it will carry on from generation to generation.” (I1)

With these ventures being largely hobbies or part-time businesses, understandably, only one woman had prepared a business plan. Another did mention that she’d like to do a business plan but didn’t know how: “…I don’t know how to sit down and do a business plan. I would have to have someone who knows what they are doing to sit down with me.” (I7) In terms of specific classes or workshops on starting or operating a business, two women had taken a certificate program offered on reserve and one had taken entrepreneurship classes at the Community College.

None of the ventures in and of themselves are particularly ‘novel’. However, one does stand out because of the crafter’s unique skill, which has developed over time and is not easily replicable, therein making her work innovative. “I…just look at a picture and make anything. I sell to people in the community and sell to 90% non-natives…. I had difficulty keeping anything I make.” (I5) Arguably the fact that her work is so highly sought after is a testament to its innovative nature.

Support
The majority of women stated they didn’t receive any formal type of support for their business. However, several people talked about other types of support, ranging from family [“…mother and daughter pushed her to do it and give her the drive” (I1);”Aunt bought camera, friends, and people within the community” (I4)] to Band [“Hired from band office, camping as a chaperone to be a picture taker” (I4); “Helped me obtaining my supplies, order through one of the councilors because she has an account with a major beading supplier.” (I6) ] In terms of financing, all seven women used their own money to finance the venture, with one woman receiving some financial support from her partner.

Development
All women had recently introduced new products or processes, which reflects their responsiveness to the market. Consistent with most new venture start-ups, the majority of women have a local customer base. While Facebook was used by all but one person in promoting their product, most women felt the majority of customers were obtained through word of mouth. “A lot of people that I have taken pictures of before I took the course that are coming to me now and asking me.”(I7) This was also expressed by the one woman who has considerable experience and whose work is well recognized and respected: “Customers promote my business to other people. I make custom orders for my customers and friends who promote my business and gain business for me.” (I5) However, as previous noted this woman sells primarily to non-natives.

While the two photographers talked about facing rather stiff competition “probably 10 or more photographers in area, a lot...haven’t taken photographer programs...just kind of going out and taking photos, photographers everywhere, self-proclaimed photographers. It is really hard. I’m struggling. I have a facebook page. I’ve said can I just take your picture to get myself out there but it’s tough with a lot of people. You can’t give your stuff away either. You need a price list...”
(I7), the rest of the women don’t think of other crafters in terms of competition. For example, one woman had this to say when asked about her business’s competitors: “Not really, if you do good work it will sell. Never put another artist down never put another community member down” (I1), while another made a similar comment “We don’t really have any. My only competitor with doing my beadwork is XXX...If I don’t have anything I have no problem sending them to XXX and I’m quite certain if she doesn’t have anything she sends them to my house.” (I5)

Interestingly, when asked about the success of the venture, three women spoke confidently about what the business ‘could be’ if they really “wanted to make a go of it.” (I2) Of the remaining four women, two felt they were ‘doing ok’ for how much work they’re putting into it and another stated: “if I were to quit my job it would not be sustainable. It is just extra money in the pocket.” (I6) Undoubtedly, the fact that many of the businesses are either just getting started or are considered a hobby had a key influence on how ‘success’ was perceived. Indeed, the one experienced entrepreneur had this to say: “I would have to say it is extremely successful, because I can’t keep anything I make. I love what I do, it is not even work.” (I5)

Despite the fact that most of the women are running their ventures on a part-time basis, the benefits have not just been monetary. “…a person likes the painting it makes me feel good. Also gives you drive and pride in your work!” (I1); “fulfillment…pride” (I3); “extra money on the side and the people you get to meet”. (I7)

**Challenges**

The two major challenges these women talked about were money (four mentions) and time (three mentions). For the most part, the main issue regarding money had to do with purchasing supplies [“restocking and buying by the bulk” (I3); “Not a lot of supplies…” (I4)], while the issue associated with time related to juggling family commitments [“when you have kids in sports, it doesn’t leave too much time for yourself, your job, or your house work.” (I6)] Other challenges included competition and the inability to sell at the local First Nation business.

**Perception of entrepreneurial opportunities and challenges of being a First Nations woman**

In terms of entrepreneurial opportunities associated with being an Aboriginal woman, one woman talked about her desire to see people from different communities get together so that they can see each other’s work, meet other artists; another noted the various opportunities she has taken advantage of to learn new (traditional) skills; while someone else commented that Aboriginal products are more attractive to consumers. Yet, the challenges seemed to overshadow the opportunities as reflected in the following comments: “Being brought up off rez, you weren’t a member of either community. It took a while to be accepted into the community…” (I1);” Often times when it is requested to do something that helps or benefit the women, the community doesn’t help... Not a lot of support for Aboriginal women. They don’t help women flourish. (I5) Finally, based on the following comment of one woman, it is clear that she did not know where to go for help, and in that respect, this presents a challenge.: “I hear there is lots of funding and things like that being Aboriginal.” (I7)

**The Perspective of Non-entrepreneurs**

A focus group of 12 women who had never been engaged in entrepreneurial activity was held to explore their interest and views about entrepreneurship. Here we present the findings from that discussion.
Interest in entrepreneurial activity
Many participants were interested in having their own business because of the varied benefits, including: being your own boss, being able to do what you want to do (which makes you happy), the opportunity to be creative, make your own money and make your own hours. Clearly, the flexibility associated with running your own business is a major attraction. Despite these benefits, one woman did say that the prospect of starting a business was “scary”.

When those who expressed interest were asked about the challenges that have prevented them from starting a business, the responses, while varied, fell into four main categories: fear of failure (two mentions), lack of funding (two mentions), seasonality (two mentions) and marketing (two mentions).

Although there are few entrepreneurs in the community several women talked about family members who are entrepreneurs. With one exception all were involved in traditional crafts such as basket-making, beadwork, snowshoes and sandals.

Despite the fact that there are few role models in the community, the women were well aware of what it takes to be a successful entrepreneur, coming up with a long list of factors: product knowledge, quality work, training, positive attitude, hard work, good network and support systems, self-esteem, confidence, dedication, well organized, good presentation. They also saw a number of disadvantages in being an entrepreneur: trying to manage a family at the same time, having to leave the community to get training, the location of the ‘rez’.

General perceptions of entrepreneurs in the community
While the group did talk about a few women who they felt were successful entrepreneurs, mostly men came to mind. As one woman put it, “men are more in control here and everywhere…” Another felt that women underestimated female entrepreneurs in their community because they underestimated themselves. Generally, the women felt that the successful women were the ones who did high quality work. They perceived these successful women to be strong willed, independent and able to work on their own time. It was generally felt that without being showcased at the Christmas craft fair, for example, people in the community wouldn’t be aware of the work these successful women are doing.

Support for entrepreneurs
There were mixed opinions about the extent of support provided for entrepreneurs in this community. While one person commented on the fact that Chief and Council brought in an entrepreneurship course, another said Chief and Council “…are not pushing for anyone to do business.” One woman felt “discouraged because they [Chief and Council] do not want to see anyone successful.” Additionally, the lack of a permanent place to sell their products was identified by the women as a key drawback.

Among the formal support providers, the EDO and the Joint Economic Development Initiative Inc. (JEDI) were mentioned but not in too favourable a light as reflected in one woman’s comment that the EDO should be helping but most don’t know who the EDO is. Consider what another had to say: “A lot of people in community are not knowledgeable about the information and they go to other reserves to get help.” A couple of people also mentioned on-line resources.
Generally, the women felt that having more support for entrepreneurs in the community was very important: “Really important because a lot of grants you have to have someone in the community to sign off on this stuff…” In particular, several women suggested having dedicated space for entrepreneurs: “Two buildings are not being used and it would be an ideal place to have local business; Place to have the women where they can go and work on their projects and have support; Access to some of the land for future development, set for business but people cannot access it without chief and council…” Other suggestions included having a ‘liaison that could provide information on training programs, grants, etc.; or ‘bringing people in to help’. ‘Sharing’ was a recurring theme among the various suggestions, which is exemplified in the following comments: “…culture to show; someone always there to teach…; teach so you don’t lose our culture…”.
Cross-Case Analysis

This section begins with a context summary that considers the education, employment and income levels of the women in the four communities in relation to one another as well as in relation to other females in the region. Next the main themes that emerged from both the entrepreneurs and non-entrepreneurs are presented.

Context Summary
We begin the cross-case analysis by looking at the similarities and differences within the female population in the four communities, which are drawn from the previously presented NHS data that is consolidated in Table 19 below. In terms of population size, there are two noticeable differences between the largest (Maqtewe’k) and smallest (Mekwe’k) community. Not only is the female population of Maqtewe’k nearly three times that of Mekwe’k but 82% of its members live on reserve, as compared to 24% in Mekwe’k. Within the remaining two communities, the number of females living on-and-off reserve is relatively equal. In looking at the median age of the population, Maqtewe’k is by far the community with the lowest median age (22.9) while Mekwe’k has the highest (33.5).

In terms of educational attainment, the largest variation is once again noted between the largest and smallest reserve. While 42% of the women from Maqtewe’k have no certificate, diploma or degree, only 23% of the women in Mekwe’k report a similar level of education. The impact of this shows up in post-secondary educational attainment where Mekwe’k boasts the highest percentage of females with a post-secondary education while Maqtewe’k reports the lowest. Interestingly, despite having the lowest percentage of women with a post-secondary education, Maqtewe’k has the highest percentage of females with a university education, which may be an issue of access. Maqtewe’k is located within driving distance of a university while Mekwe’k is not.

Turning to employment, it is the smallest community - Mekwe’k – that has the lowest rate of unemployment (12.5%) and the highest participation rate (64.0). Yet, the average employment income ($30,700) for those females working full year, full time (FYFT) is the second lowest of the four communities. Maqtewe’k, which has the highest female rate of unemployment (33.3%) and lowest participation rate (43.4) boasts the highest average (FYFT) employment income ($39,872). Additionally, it is the only community reporting females who are self-employed (3%). It may be that the number of self-employed combined with the high percentage of university educated females contributes to the higher employment income in Maqtewe’k.

Included in Table 19 is comparable data for females in the five Canadian provinces represented by the Atlantic Policy Congress of Chiefs. Overall, the average female labor force participation rate among the provinces was 59.8 while it was 53.5 across the four communities. The size of this discrepancy – roughly 6% - is not necessarily a major cause for concern, considering there is a 10.4 percent gap in participation rates at the community level. However, what is concerning is
the disparity between Aboriginal women and other women in the region with regard to all the other factors that have such a major impact on individual well-being including education, employment and income. Consider the following statistics.

- **Education:** 23% of women in the region reported having no certificate, diploma or degree while the figure for women in the four communities was 34%. Across the provinces, 52% of women reported having a post-secondary education, with 17.5% having a university degree whereas across the four communities 40% had a post-secondary education, with 10% having a university degree.

- **(Un)employment.** The unemployment rate averaged 9.8% across the provinces while it averaged 25% across the four Aboriginal communities. Self-employment averaged 6% provincially and 3% in the sole Aboriginal community where women reported being self-employed.

- **Income:** There was a 25% difference between the average employment income (FYFT) at the provincial level ($42,655) and at the community level ($34,126).

Overall, then, despite average female labor force participation rates in the Aboriginal case study communities that were not overly dissimilar to the regional figures, there are significant disparities among all other demographic factors.

Indeed, while there is little variation between provinces in education, unemployment and income levels the variations between Aboriginal communities are significant. This suggests that there are both systemic and other types of factors at play.
### Table 19 Comparative Context Summary

<table>
<thead>
<tr>
<th></th>
<th>Community</th>
<th>Province</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maqtew'e'k</td>
<td>Wataptek</td>
</tr>
<tr>
<td>Female Population 20+yrs of age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-reserve</td>
<td>1,112</td>
<td>424</td>
</tr>
<tr>
<td></td>
<td>248</td>
<td>485</td>
</tr>
<tr>
<td>Off-reserve</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median age of female population</td>
<td>22.9</td>
<td>29.1</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No certificate, diploma or degree</td>
<td>42%</td>
<td>33%</td>
</tr>
<tr>
<td>High school diploma or equivalent</td>
<td>26%</td>
<td>23%</td>
</tr>
<tr>
<td>Post-secondary education</td>
<td>32%</td>
<td>44%</td>
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<tr>
<td>university: bachelor’s degree or above</td>
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<td></td>
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<tr>
<td></td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Average employment income for females working full year, full time (2010)</td>
<td>$39,872</td>
<td>$30,394</td>
</tr>
<tr>
<td>Unemployment (females) %</td>
<td>33.3</td>
<td>22</td>
</tr>
<tr>
<td>Participation rate</td>
<td>43.4</td>
<td>51.7</td>
</tr>
<tr>
<td>Self-employment rate</td>
<td>3%</td>
<td>0</td>
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Cross-case Themes
The findings of our cross-case analysis are presented as common themes relating to the factors influencing entrepreneurship. These themes represent three key influences on participation (or lack thereof) in the entrepreneurial process: support, type of business and aspirations/attitudes: a gendered analysis. As the data indicate, these influences permeated all four communities.

Support: A Gaping Hole?
Support for entrepreneurship comes in many forms. For example, it can be formal, informal, monetary and nonmonetary. Formal support encompasses the infrastructure that exists to support Aboriginal business which includes a number of programs and organizations, some of which are resident in the community, some of which are resident elsewhere. For example, the federally funded Aboriginal Business Development Program (ABDP) provides a number of services and supports. However, to be eligible for assistance the individual must, among other things, be involved full-time in the business. Operating since 1986 the Ulnooweg Development Group Inc. administers the Aboriginal Business Development Program (ABDP) in the Atlantic Region and also has a mandate to provide loans and business services to Aboriginal entrepreneurs. At the community level, each band has an Economic Development Officer (EDO), who is responsible for economic development in the community.

Overwhelmingly, both entrepreneurs and non-entrepreneurs in every community felt there was little to no support provided by the community’s EDO. In fact, as documented in the individual cases, there were many instances where women were unaware that their community had an EDO. A similar result was found in the survey findings with regard to community and other types of support. In particular, entrepreneurs felt there was little encouragement for youth to start their own business, and Aboriginal Business Canada and other lenders fall short in their assistance to new or existing businesses.

According to the Council for the Advancement of Native Development Officers (CANDO) 44, an Aboriginal EDO is often the only individual responsible for promoting employment, helping community members draft business plans, negotiating resource and other arrangements with large corporations, and encouraging business and industry development in their community.

Clearly, it is within the mandate of the EDO to provide assistance to assist new or existing businesses within the community. Why, then, one may ask do both current and prospective entrepreneurs involved in the research have such a negative perception of the EDOs role in assisting new or existing businesses?

Considering the EDOs’ broad scope of responsibility, his/her focus may be on other types of economic development activities, particularly ones that have more visible outcomes such as attracting a business that will create many jobs. If assisting small business owners is not emphasized as a component of how their job performance is evaluated, it may not be a priority.

A number of women felt that men were favored in communities and consequently received preferential treatment. Whether this extends to the services provided by the EDO is an issue that would warrant further study. Certainly, further investigation is needed to better understand why EDOs are perceived to be of little, or no, help to women interested in engaging in entrepreneurial activities.

Most women talked about financing when they were asked about the support they received. In general, few women obtained funding from the existing programs or organizations that provide loans or grants. Among those that did or tried to access funding, they felt their needs were not being adequately met (i.e. the organization was suggesting borrowing more than they needed or providing less than they needed). Considering that the main source of start-up financing for survey respondents was personal savings (60%) and 89% received no money from government or other programs in starting or operating their business suggests that these programs could be more effective in meeting the needs of Aboriginal women who are starting or operating a business.

Moreover, courses, workshops and seminars on starting a business constitute a key form of support that to date are either not provided or underutilized. This issue also warrants further investigation, especially in terms of meeting the needs of women living on-reserve.

In terms of informal support, not only are the women receiving financial and non-financial support from their family and friends, but that support is highly valued. Among both existing and prospective entrepreneurs, however, there remains a desire for more sharing and mentoring of skills and abilities.

Overall, the perceived level of formal support provided to existing and aspiring entrepreneurs is minimal at best and needs to be addressed. If women are largely pursuing part-time ventures, it is possible their contribution to the economy may be overlooked. Yet, it should not be underestimated. With adequate supports in place, these business ventures could increasingly contribute to economic growth and employment opportunities for Aboriginal communities across the region.

**Type of Businesses**

Craft-related ventures followed by food services and retail are the three most common types of business activities being pursued by the women in the case study communities. With a powerful drive to become financially self-sufficient, the idea for the business tended to come from two main sources: skills that had been passed down and developed over time; or recognition of an unfulfilled need in the community.
It should be noted that in many instances - particularly in the smaller communities - the primary contribution to self-sufficiency was not necessarily being made by the business activity. Rather, many women had full-time jobs and considered the business activity a hobby more than anything else. That being said, in the larger communities more businesses were being pursued on a full-time basis, with far more diversity in the types of businesses in operation. Generally women spoke about fitting the business activity into their life. Most considered the venture successful, reporting high levels of customer loyalty and crediting their success to providing high quality products and services.

Among those involved in traditional crafting, it was considered very important to share their skills with others so that these traditional skills would be preserved over time. However, most of the crafters operated home-based businesses and this may be why they felt quite isolated from other crafters. Although there are many women involved in crafting, currently there is no means of being connected to one another. Many mentioned their desire for opportunities to network and learn from other crafters.

Considering all the businesses represented in the case studies, few would be described as being radically innovative. Nonetheless, many of the products and services represented incremental innovation that reflected the entrepreneur’s creativity. Consequently, many of the crafter’s products were not easily replicable. Although the vast majority of entrepreneurs reported introducing new products or services over the past three years, the evidence suggests this capacity for incremental innovation developed over time and through experience. Indeed, a recurring theme among the discussions with non-entrepreneurs was the fact that a number of ventures in their community failed because there were too many people trying to serve the same market. This suggests that aspiring entrepreneurs could benefit from learning how to generate and assess the viability of their business ideas. In doing so, they could avoid the costly mistake of starting “copy-cat businesses” that have limited potential for success. Additionally, if women were provided with an opportunity to be exposed to and learn more about the role of innovation in the success of a business, in future there may be a wider range of businesses started.

Overall, the evidence suggests that if more cooperative-type ventures were encouraged and supported, they might better suit the needs and lifestyles of the many women whose main priority is family, who are risk averse and who value “sharing”.

**Aspirations/Attitudes towards Business: A Gendered Analysis**

The survey data indicates that “those trying to start a business are confident of their ability to do so.” In terms of how businesses developed, there were four main categories of response: (i) the existing skills and talents that the respondent wanted to develop further; (ii) market opportunity for specific services or products; (iii) demand for products the respondent was already making informally; (iv) an aspiration to have a business of her own.
Focus groups (non-entrepreneurs) and interviews (entrepreneurs) among women in the case study communities provide additional insight to the question of aspiration and confidence. Several women voiced their desire to be self-reliant, wanting to prove that they could be self-employed and responsible for their own well-being rather than relying on others. This aspiration seems to be in part due to personal circumstances – a past crisis for example – but also as a desire to express themselves through business. Noticeable among entrepreneurs and non-entrepreneurs was the acknowledgement that running a business required hard work and determination; as a result, those women who succeed have “self-respect and dignity.” However, for the most part, the leap from part time and informal business activity to a full time business was relatively uncommon: “It is just extra money in the pocket,” suggesting that whatever aspirations there may be for expansion, these were tempered by women balancing business with parenting responsibilities, and an aversion to the risks involved of getting into full-time business. Also, while in larger communities the opportunities for larger business were being capitalized upon (event organizing, clothing rental), elsewhere there was a perception that opportunities were limited, and the likelihood of success insufficient to shift from paid employment.

Where women did see opportunity was in services that would still permit them the flexibility they desired. Thus, women’s entrepreneurial activity is mostly bound up in the local economy on reserve where social networks are strongest and services that have been conducted by women informally can be expanded (catering, day care, hairdressing for example) with a loyal customer base among band membership. Women also spoke highly of how these social networks and family have taught them the traditional skills they are now developing as craft enterprises.

To a large degree, their attitudes to business are related to their experience as women. This is revealed in their confidence as “household managers,” stemming from matriarchal roots, in their sense of responsibility for cultural reproduction through traditional crafts, but also in their preference for business activity that is compatible with parenting responsibilities. Business on reserve is also seen as something that needs to be consistent with principles of sharing and mutual support, rather than activity that puts one in competition with another.

The perception is that male entrepreneurship tends to be better supported by Chief and Council than female entrepreneurship, partly because “men are taken more seriously,” or because of a generalized sense of discrimination in favour of men. One comment about the urgency of social issues such as mental health and addiction issues, and the need for Chief and Council to prioritize this, highlights again the pressure women feel in their parenting role, and a reluctance to take the leap into full-time entrepreneurial activity.
CONCLUSIONS

In setting out to better understand entrepreneurship among Aboriginal women in the Atlantic region one of the project’s key objectives was to establish baseline data on the prevalence of entrepreneurship, the level of interest in engaging in the entrepreneurial process and the factors enabling and constraining engagement. In doing so, the survey findings have shown there is a thriving cohort of female Aboriginal entrepreneurs. Indeed, the level of business activity in the region is quite remarkable considering the only support of note these women received was from their family. Yet, despite all odds, these entrepreneurs have established successful businesses that are making a valuable contribution to employment in their community. Indeed, 88% of employees are Aboriginal. While business activity is mostly concentrated in crafting, women have established a geographically diversified clientele, which in turn injects money into the region.

What is striking, in terms of the survey results, is the extent of self-reliance reported by these female entrepreneurs. While government sponsored financial and non-financial supports (i.e. courses and workshops on starting and managing a business) has been available for some time in the broader community, its lack of uptake among Aboriginal women suggests that existing formal support providers are not adequately meeting their needs. This issue will be discussed further below.

Among the non-entrepreneurs the survey found considerable interest in engaging in the entrepreneurial process, as well as confidence in their ability to start a business. When the personal attributes of non-entrepreneurs and entrepreneurs were compared, there were some key similarities and differences that would have implications for the design of any programs aimed at encouraging entrepreneurship. Notably, both groups were risk-adverse and put family before business. Indeed, the women currently operating businesses have clearly demonstrated that success can be achieved by putting family ahead of business interests. In terms of differences found in problem-solving style and interpersonal skills, these are issues that can be addressed through training. For example, while some problems are best solved with an intuitive problem-solving style (new situations involving a great deal of uncertainty), others are more conducive to being solved by a calculating analytical style (situations that may be complex but have information readily available). Therefore, both entrepreneurs and non-entrepreneurs can benefit from learning and practicing different problem-solving techniques.

Another key objective of the project was to more fully understand the issues, opportunities and challenges women face in being and becoming an entrepreneur in Aboriginal communities. The findings from both the survey and the case studies indicated that the vast majority of women who are engaged in business activity are doing so on a part-time basis, which is consistent with their aversion to risk and commitment to family. Therefore, it is important for any policies or programs designed to encourage business activity to be sensitive to women’s willingness to take risks and the time they have available to be engaged in business endeavors.
Since much of the business activity is home-based, these female entrepreneurs tend to be somewhat “invisible” to the other members of the community. This was vividly reflected in the focus group discussions among non-entrepreneurs. When asked, initially participants had trouble thinking of any women in the community that were involved in business activities. However, gradually once one person was mentioned, it triggered awareness of others.

In discussions with the entrepreneurs, it was noted that many have full-time jobs and/or view their business activities as a hobby. Therefore, they did not consider themselves a “business woman” per se. Generally, there was a sense of isolation among these women. Even though many of them were in the same sector, they felt quite disconnected from other crafters. The need to address this situation is particularly important considering the widely expressed view that traditional knowledge and skill are important to preserve and share widely. With “sharing” being a key cultural value and many women being involved in traditional crafting, there are many untapped possibilities for growth and development.

A related issue is the need to build greater awareness within communities of the products and services produced locally by female entrepreneurs and to celebrate the skills and accomplishments of these women, particularly since many are making an important cultural contribution through their traditional craft work.

While the number of women operating businesses full-time in the case study communities was limited, all of them spoke about fulfilling their desire to be self-sufficient. Goals may be modest but collectively the ventures operated by these women have a significant impact as shown in the survey findings. Contrary to the figure reported by the 2011 Aboriginal Business Survey that 6.6% of the Aboriginal labor force 15 years of age and over are self-employed, there was little evidence in the case study communities to suggest that self-employment among the female labor force 15 years of age and over was anywhere close to this figure. With so many of the female entrepreneurs working full time, it is likely that they are being classified as “employed” rather than “self-employed”.

More needs to be done to help those individuals who aspire to operating their business full-time but may be having difficulty taking the business to the next level. For example, the evidence indicates that women are not familiar with financing terms and could benefit from learning more about financing alternatives and how they can be effectively used in a business.

Overall, women who are engaged in business activities find this to be a very positive experience with a wide range of benefits. Indeed, the experienced entrepreneurs have established a loyal customer base and credit their success to providing quality products and services. With respect to being an Aboriginal woman in business, there were entrepreneurs (and non-entrepreneurs) in every community that felt Aboriginal men got more support than women. Moreover, women on reserve feel undervalued relative to men. That being said, the women also felt there was more financial support available to Aboriginal women than to women in general. However, many
women were unsure of what those resources were or how they could access them. The fact that there were women in all the communities that did not know there was a resident EDO is indicative of the need to address the broader issue of support for entrepreneurship.

Among the women who have become financially self-sufficient through their business activities, a number of non-financial outcomes - high levels of self-esteem, confidence and pride in their work – have made significant contributions to their personal development. These are attributes that most people would consider desirable. Indeed, among those women not currently involved in business activity, entrepreneurs not only are seen as being financially self-sufficient but also people who give back to their community. In finding the flexibility, opportunity to earn money and express creativity attractive, the pent up demand among non-entrepreneurs for support in getting a business started should come as no surprise.

Currently, there are few perceived opportunities to learn and practice being an entrepreneur. Arguably, this means that women are missing out on developing knowledge, skills and abilities that have been associated not only with entrepreneurs but with success in other occupations. Considering that these skills and abilities are highly regarded by non-entrepreneurs, the evidence suggests that providing opportunities to learn and practice being an entrepreneur in a business context would have a positive impact on a person’s individual development, whether they went on to apply those skills and abilities to starting a business or in any other context.

While programs can be developed to influence entrepreneurial ability and motivation, individuals will be unable to fully perform the entrepreneurial role without a more supportive environment. Indeed, although there is considerable informal support of entrepreneurs within the social structures and culture, the perceived lack of formal support for entrepreneurship poses a major barrier to entrepreneurial development at the present time.

Arguably, the high unemployment rates in Atlantic Aboriginal communities suggest that Chiefs and Councils may benefit from shifting the emphasis from strategies aimed at attracting non-native business in the hopes of creating employment for the community to strategies aimed at encouraging business development by the community. As the survey results show, when the business is started or owned by a member of an Aboriginal community there is a greater likelihood that other Aboriginal people will be employed. However, programs need to be carefully designed to avoid unintended consequences. For example, currently there are social assistance recipients who have expressed an interest in starting a business, particularly since it provides the flexibility a lot of women desire when they are raising children. However, they have little incentive to do so because business earnings would put their benefits at risk. This situation poses a key challenge that requires some creative options if it to be successfully addressed.

Fundamentally, if there is truly a desire to encourage greater levels of entrepreneurship among women within Aboriginal communities in the region, then more resources need to be dedicated to the task. Overall, the survey results suggest that an increased level of support from the formal
sector responsible for business development and growth is long overdue. Indeed, the formal support sector could gain considerable momentum by assisting entrepreneurs in dealing with two of the three most common problems they face: getting suitable health insurance and complying with regulations.

Last, but not least, it is important to underscore the central role the Aboriginal Research Associate Interns played in the success of this project, particularly in Phase II. Moreover, the skills that these women developed through the course of the project are highly transferable, positioning them well to work on future projects. However, capacity-building was not exclusive to the RAs. Through this project the non-Aboriginal researchers learned a great deal from working with the RAs. Moreover, the advice and input of the Advisory Committee as well as the staff at AAEDIRP contributed immensely to the quality of the project. Positive experiences such as this serve as a strong foundation for increasing research capacity within the region’s Aboriginal communities.
LIMITATIONS

No research is without limitations, and ours is no exception. Since this was the first known study of entrepreneurship among Aboriginal women in the Atlantic Region, the research was designed so that there would be some basis of comparison to use in interpreting the data. As a consequence some items had less relevance within the project context.

While the survey sample mirrors the representation of the various age categories in the region’s labour force, it was not constituted through a random sampling process. Therefore, the biases that may be inherent are unknown. For example, it is likely that women with no interest in entrepreneurship are under-represented.

In conducting the case studies, all provinces belonging to the Atlantic Policy Congress of Chiefs were not represented. While every effort was made to choose communities of different sizes and proximities to urban locations, some key views may not have had a voice.

Finally, given that one of the major objectives was to build research capacity among Aboriginal women, this was the first time members of the research teams conducted interviews and focus groups. In future, it would be beneficial to have one experienced Aboriginal researcher on each team. As Aboriginal research capacity develops within the region, this will become much easier to accomplish.
RECOMMENDATIONS

This project provides an important foundation for understanding and influencing entrepreneurship among Aboriginal women in the Atlantic as it reflects the views of both entrepreneurs and non-entrepreneurs living on and off reserve. Indeed, the very positive perception of entrepreneurship that consistently emerged among entrepreneurs and non-entrepreneurs alike suggest there is a real opportunity to increase the level of engagement in the entrepreneurial process through policy and program initiatives.

In developing the recommendations that follow, the primary focus was on encouraging on-reserve entrepreneurial activity among women, while taking into account the existing context and infrastructure.

Policy Initiatives

1. Develop policies at the APC that afford a greater priority to encouraging entrepreneurship by members of Aboriginal communities, particularly women. This assumes there is a will among the APC Chiefs to do so. It also assumes that both part-time and full-time ventures make a valuable contribution to the region’s economy.

2. Economic Development Officers (EDOs) need to be more proactive in supporting existing and prospective female entrepreneurs. This will only occur if this is made a priority among the many responsibilities they currently have and if it is a key component of their performance assessment. Their roles should be re-clarified with the community so that there is common understanding.

3. The needs and priorities of current and prospective female entrepreneurs, as they identify them, should be a key element of program design. This reflects the fact that the needs of women and men are different.

4. Develop policies that can facilitate the transition between social assistance benefits and self-employed earnings.

5. Provide support for the large, but disconnected, craft sector by creating a community out of a cohort. For example:
   - Host an annual or semi-annual crafter “trade show” that will enable crafters to network, learn/develop new skills and feature their work.
   - Explore the possibility of establishing a buying group or cooperative among crafters that would provide better pricing through quantity discounts.
   - Initiate a mentoring program so that traditional skills may be shared and preserved.
   - Initiate a website that can market women’s products and process orders.

6. Provide funding for programs that will engage women in the entrepreneurial process by learning and practicing how to be an entrepreneur. It is important for such programs to be hands on and experiential so that participants learn not only “what” is involved in being an
entrepreneur but learning “how” to be one through practice. This will develop their entrepreneurial knowledge, skills and attitudes, all of which are essential for success.

7. Provide support for program development to meet the needs of existing entrepreneurs, particularly focusing on finance, marketing and management of business growth.

8. Monitor and measure the effectiveness of policy initiatives.

9. Continue efforts to build Indigenous research capacity.

10. Support the development of a directory of businesses owned by women within the communities

11. Support the development of entrepreneurship programs in schools.

Community Level Initiatives

1. Hold an annual or semi-annual event to build awareness/celebrate the existing entrepreneurs as well as their products and services. This could be championed by the EDO.

2. Provide shared space for crafters or others that could be used to learn from and support each other.

3. Provide “incubator” space for start-ups, that would include (but not be limited to) some retail space and some multipurpose space. This could include some office space and business services or be designed as a communal “hub” where entrepreneurs could reserve office space, meeting space or host networking events.

4. Provide band-level support for local entrepreneurs through a buy local policy (i.e. catering for meetings, etc.).

5. Make training programs for prospective and existing business women available on a regular and consistent basis.
APPENDIX 1

Research Associate Internship Advertisement
Community Letter of Invitation to Participate
Poster Inviting Women to Participate in Survey
July 31, 2013

CHIEF’S NAME AND ADDRESS HERE

Dear Chief [NAME],

I am writing on behalf of our research team to request your community’s participation in a research project - *Entrepreneurship among Aboriginal Women in the Atlantic Region* – that is being carried out through a partnership between the Atlantic Policy Congress of Chiefs and St Francis Xavier University. This two phased project is designed to find out about the nature and scope of business activities among First Nations women in the Atlantic region – an issue about which there is currently little known.

As Phase I of the project nears completion45, we are preparing to start Phase II which involves more in-depth case study within four communities of the issues emerging from the Phase I survey. In choosing these four communities our aim was to ensure the communities represented different parts of the Atlantic Region - Newfoundland, Nova Scotia, New Brunswick and Quebec as well as being of varied sizes and varied proximity to other communities. As a result of this process, WATAPTEK was identified as a community that could assist in developing a better understanding of the survey findings from Phase I. All community case studies – which involve interviews and focus groups - are being conducted by teams of two First Nations researchers.

If you, on behalf of your community, choose to participate in the project, it will provide women in the community an opportunity to share their thoughts about entrepreneurship which may include what they see as the benefits, drawbacks, barriers and support for business activity. Hearing their views will allow us to figure out some of the ways that would enable more women in Atlantic First Nations communities

45 Phase 1 involved a survey of attitudes and involvement in business activities among Atlantic First Nations women (both on and off reserve).
to benefit from entrepreneurship. Together we can explore how to build business capacity and support. We foresee no harms associated with participating in this study. However, there may be harms that we don’t yet know about.

The questions we will be asking during the interviews and focus groups are provided at the end of this letter. Interviews will be conducted with women who currently are involved in business activity while focus groups will be held with women who currently are not involved in business activity. In responding to the questions, women can tell us whatever they want. It will only take an hour or two of their time. The interviews will be conducted in a location of their choosing where they feel comfortable and where they feel they can speak privately. The focus groups will be conducted in a community facility or meeting room. All conversations will be recorded by audio tape and transcribed, if the participant(s) agrees. No names will be used in this study.

Community members have the right to refuse our invitation and they may withdraw from the research at any time either verbally or in writing, without negative consequences. If we are in the middle of an interview and someone wants to stop participating completely, if she wants to skip a question, or if she wants to stop audio recording she can. No problem! If anyone decides to withdraw from the study any responses given up to that point will be destroyed, if she so chooses. All transcripts and tapes will be destroyed five years after the completion of this research.

The experiences and views that community members share will be combined with those of other participants to develop a case study of entrepreneurship in the community. The four community cases will be compared to explore the factors that encourage and/or discourage business activity (i.e. location – on-reserve or off-reserve, proximity of reserve to market…). We will share interview transcripts with study participants so they can verify their accuracy and we will keep the transcripts in a secure place.

If you need further information before you decide if your community will participate in the case studies feel free to contact me. I can be reached by phone [(902) 867-5412], email (mdiochon@stfx.ca) or the address provided above. Thank you for considering this request. We look forward to the opportunity to work with your community!

Sincerely,

Monica Diochon, Lead Investigator

On behalf of our research team:

Sheila Isaac, Project Co-Investigator
Alison Mathie, Project Co-Investigator
Shawnee LaPorte, First Nations Research Associate
Kateri Stevens, First Nations Research Associate
Blossom Labillois, First Nations Research Associate
The Atlantic Aboriginal Economic Development  
Integrated Research Program, AAEDIRP

JOB POSTING: Community Research Associate Internship (4 positions)  
A Study of Entrepreneurship among First Nations Women in the Atlantic Region

Very little is known about the extent to which First Nations women are involved in entrepreneurship. Are you interested in playing a key role in this research project? **Entrepreneurship among First Nations Women in the Atlantic Region** is a two stage research project funded by the Atlantic Aboriginal Economic Development Integrated Research Program (AAEDIRP) of the Atlantic Policy Congress of First Nation Chiefs and based at St. Francis Xavier University. The project is recruiting four First Nations women to join the research team - one from Quebec, one from New Brunswick, one from Nova Scotia/PEI and one from Newfoundland - with the aim of building research capacity in four different areas of the Atlantic Region.

What does the position involve? The four successful applicants will be involved in the second stage of the project and will receive training in (or should we say “learn how to conduct”) community-based research during the week of May 13-17 at St. Francis Xavier University. The Indigenous Women’s Community Leadership program participants also will be on campus at this time, and some shared learning opportunities are planned as part of the internship program. Upon completion of the training, the research associates will be paired up and accompanied by one of the lead researchers in conducting research in two communities in the region. This will involve spending a week in each community (two weeks in total). The rate of pay for the community-based research will be $22 per hour and all travel expenses are covered by the project. Other work associated with the project (i.e. completing interviews, preparing transcripts, compiling data and possibly some administration work) can be completed on a “work at home” basis and would be assigned as required. Because the research itself is subject to ethics approval, at this time we are unable to provide specific dates for when the community research will be conducted. However, we anticipate it being completed prior to the end of September.

Who should apply? If you are a **female member of a First Nations community** in the Atlantic Region who is interested in entrepreneurship and economic development, possesses a university degree or equivalent work experience in the field of economic development, likes to learn new things, enjoys engaging with people, is able to travel and is eager to be part of a project about women by women we would welcome your application. Computer literacy and experience with Microsoft Office would be an asset.

To apply, please send your resume to Dr. Monica Diochon, at mdiochon@stfx.ca. Should you wish to have any additional information about the position or the project Monica can be reached at (902) 867 5412. The lead researchers will begin considering applications on Monday, April 22, 2013. The positions will remain open until filled.

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46 The first stage of the project involves a survey while the second stage involves follow-up community-based research.  
47 Upon completion of the project there may be an opportunity to become involved in the design and delivery of a pilot program, although it will not be a requirement of the internship.
Interview Questions

We will be drawing from the following pool of questions in our interview with individual entrepreneurs:

1. Can you tell about your business?

2. Do you have specific goals for the business?

3. Did you prepare a business plan for the business?

4. Have you taken any classes or workshops specifically on starting or operating a business?

5. Could you tell us about any support, such as advice or funding, you have received for starting and/or operating your business?
   a. What role did your community leadership or EDO play in assisting you?
   b. Were there other supports that you received which helped you get started? If so, who assisted you?

6. What have been your challenges in starting (or maintaining) a business?

7. Could you tell us about the sources of financing you’ve used for the business?

8. Could you tell us about the business’s competitors? Customers?

9. Do you use social media in your business?

10. Can you tell us about how successful you feel the business is?

11. Have you introduced any new products or services or processes in the past three years? IF SO: Could you tell us about this?

12. Do you think being an Aboriginal woman provides unique entrepreneurial opportunities? Challenges? Can you tell us more about this?
Focus Group Questions

The following include the pool of questions we will be drawing from in our focus group conversation with women who presently are not involved in entrepreneurial activity:

1. Can you tell us about how entrepreneurs are looked upon in this community?
2. Is this any different for female entrepreneurs? Could you tell us more about this?
3. If you had the chance, how interested would you be in having your own business? Why?
4. For those who are interested in having their own business:
   a. What challenges have prevented you from starting a business?
5. Can you tell us about the types of support such as advice or funding that is provided for entrepreneurs in this community?
6. a) How successful have women been as entrepreneurs in your community?
   b) What advantages do they have in being an entrepreneur? What disadvantages do they have in being an entrepreneur?
7. Are there entrepreneurs in any of your families? What benefits and/or drawbacks do they see in being an entrepreneur?
8. What does it take to be successful as a female entrepreneur?
9. Does Chief and Council do anything to support entrepreneurs in this community?
10. How important is it to have support for entrepreneurs available in the community?
11. What kind of support is needed?
12. Who should be doing what to help make sure that the future entrepreneurial dreams and aspirations of women in your community are realized?
Are you an Aboriginal woman who owns a business? Or are you interested in starting a business?

Are you an Aboriginal woman over the age of 18? Would you be willing to spare 15-20 minutes of your time to share your views on being involved in business activity/entrepreneurship?

If so, please click on the following link to connect to the survey and learn more about participating: http://fluidsurveys.com/surveys/entrebus/aboriginal-women-entrepreneurship/

Participants who complete the survey can enter into a draw for one of two $250 prepaid Visa cards!
APPENDIX 2

Copies of Survey
Interview and Focus Group Questions
Research Invitation and Consent Forms
Survey of Entrepreneurship among Aboriginal Women in the Atlantic Region

Invitation to Participate

You are invited to participate in a research project about business activities among First Nations women in the Atlantic region. Currently, little is known about this. The aim of the survey is to gather information about First Nations women’s interest and involvement in entrepreneurial activities. We consider anyone who is involved in activities that generate income for themselves, whether part-time or full-time, to be an entrepreneur. The project is being carried out through a partnership between the Atlantic Policy Congress of First Nations Chiefs’ Atlantic Aboriginal Economic Development Integrated Research Program (AAEDIRP) and St Francis Xavier University.

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If you have any questions or comments about this project or the questionnaire, please email (mdiochon@stfx.ca) or call Professor Monica Diochon at St. FX University: (902) 867-5412, during normal business hours.
A1. Which Aboriginal community are you a member of?

A2. Are you:
   ☐ 1. First Nations
   ☐ 2. Inuit
   ☐ 3. Other ________________________________

A3. Are you an owner of a business, in whole or in part? (This would include farms, home based businesses such as a home day care, or other types of business activities such as making crafts. It could be a full time or part time effort.)
   ☐ 1. Yes
   ☐ 2. No

A4. How many years has the business been operating? _______ years

A5. Is the business a sole proprietorship, incorporated under a federal/provincial charter or a partnership?
   ☐ 1. Sole proprietorship
   ☐ 2. Incorporated under a federal/provincial charter
   ☐ 3. Partnership

A6. Excluding yourself, how many employees does the business have? __________ (# of employees)

A7. Excluding yourself, how many employees does your business currently have who are:....?
   Full-time_______________ (# of employees)
   Part-time ______________(# of employees)
   Casual/temporary__________(# of employees)

A8. How many of your employees are Aboriginal? __________(# of employees)

A9. Is this business located on-reserve or off-reserve?
   ☐ 1. On-reserve
   ☐ 2. Off-reserve

A10. Does this business currently operate from your home (If a partnership: or from the home of another business owner)?
    ☐ 1. Yes
    ☐ 2. No

A11. In which of the following places does your business have customers? [CHECK ALL THAT APPLY]
    ☐ 1. Within your local community
    ☐ 2. In other parts of your province
    ☐ 3. In other provinces or territories within Canada
A12. Which industry is your business in?
   - 1. Primary (agriculture, forestry, fishing & hunting, mining & oil & gas extraction)
   - 2. Construction
   - 3. Manufacturing, transportation, warehousing
   - 4. Wholesale, retail trade
   - 5. Professional, scientific and technical, education and health and social
   - 6. Arts, entertainment, accommodation, food & cultural
   - 7. Other services

B1. Briefly, how did the idea for starting your business develop?
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

B2. Which came first for you, the business idea or your decision to start some kind of business? [CHECK ONE BOX ONLY]
   - 1. Business idea or opportunity came first
   - 2. Desire to start a business came first
   - 3. Idea or opportunity and desire to have a business came at the same time

B3. Which of the following led to your business idea? [CHECK ALL THAT APPLY]
   - a. It developed from another idea I was considering
   - b. My experience in a particular industry or market
   - c. Thinking about solving a particular problem
   - d. Discussions with my friends and family
   - e. Discussions with potential or existing customers
   - f. Discussions with existing suppliers or distributors
   - g. Discussions with potential or existing investors/lenders
   - h. Knowledge or expertise with technology
   - i. Other (please specify) _____________________________________

B4. Has the business idea or opportunity changed very much since the beginning or is it pretty much the original concept? [CHECK ONE BOX ONLY]
   - 1. Idea/opportunity has changed a great deal
   - 2. Idea/opportunity has changed a little
   - 3. Idea/opportunity is about the same

B5. What was the main source of financing you used to start up your business? [CHECK ONE BOX ONLY]
   - 1. Personal savings
   - 2. Business loans/credit from bank or credit union
   - 3. Credit from other government programs (INAC or Aboriginal Business Canada)
   - 4. Loans from Aboriginal business lending institutions
   - 5. Personal loans from a bank, credit union or caisses populaire
   - 6. Loans or equity from friends/family
   - 7. Personal credit cards
   - 8. No financing
   - 9. Other
B6. What government or other programs, if any, have you used in the start-up and maintenance of your business?
- 1. Aboriginal Business Canada (INAC)
- 2. Other First National/Aboriginal organizations
- 3. Other___________________________________________
- 4. None

B7. Please indicate how many courses, workshops or seminars you have had on starting a new business or managing a small business [CHECK ONE SELECTION FOR EACH ROW]

<table>
<thead>
<tr>
<th>Courses, workshops, seminars</th>
<th>0</th>
<th>1-4</th>
<th>5+</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. High school</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Community college, vocational or technical school</td>
<td></td>
<td></td>
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<tr>
<td>c. University undergraduate programs</td>
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<td></td>
<td></td>
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<tr>
<td>d. Graduate courses or degree programs</td>
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<tr>
<td>e. Special courses sponsored by a government agency</td>
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<tr>
<td>f. Courses by other sponsors or in other settings</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

C1. The following three ventures have the same "expected payout" in the sense that the probability of success times the profit is the same. If your skill and energy could affect the outcome of each, which would you prefer? [CHECK ONE BOX ONLY]
- 1. A profit of $5,000,000, but a 20 percent chance of success
- 2. A profit of $2,000,000, but a 50 percent chance of success
- 3. A profit of $1,250,000, but an 80 percent chance of success

C2. The following three ventures have the same "expected payout" in the sense that the probability of success times the profit is the same. If the outcome was primarily a function of external events (market demand and competition from others) which would you prefer? [CHECK ONE BOX ONLY]
- 1. A profit of $5,000,000 but a 20 percent chance of success
- 2. A profit of $2,000,000 but a 50 percent chance of success
- 3. A profit of $1,250,000 but an 80 percent chance of success

C3. The following two situations have the same "annual payout," but the control over the business is different. Which situation would you prefer? [CHECK ONE BOX ONLY]
- 1. A firm makes $100,000 per year, as the sole owner, you keep all $100,000
- 2. A firm makes $500,000 per year, which you split with four equal partners, keeping $100,000 for yourself
C4. Consider two types of new businesses. Assuming you are the sole owner, which situation would you prefer? [CHECK ONE BOX ONLY]
   1. ALPHA - A business that would provide a good living, but with little risk of failure, and little likelihood of making you a millionaire.
   2. BETA - A business that was much more likely to make you a millionaire but had a much higher chance of going bankrupt.

D1. Communities vary a great deal in their entrepreneurial activity. How much do you agree or disagree with the following statements? [CIRCLE ONE NUMBER IN EACH ROW]

1=Completely disagree  3=Neither agree nor disagree  4=Somewhat agree  5=Completely agree
2=Somewhat disagree

a. Those with successful businesses get a lot of attention and admiration ................................................................. 1 2 3 4 5
b. Young people are encouraged to be independent and start their own businesses .................................................. 1 2 3 4 5
c. Bankers and other lenders such as Aboriginal Business Canada go out of their way to help new or existing firms .... 1 2 3 4 5
d. The Aboriginal economic development corporation (EDC) provides good support for businesses in my community .... 1 2 3 4 5
e. Other community groups provide good support for those starting new firms ........................................................................ 1 2 3 4 5
f. There are many examples of well-respected people who made a success of themselves starting new businesses ... 1 2 3 4 5
g. Many of my friends have started a business ....................... 1 2 3 4 5
h. Many of my family and relatives have started a business .. 1 2 3 4 5
i. The local media does a good job of covering local business news .......................................................... 1 2 3 4 5
j. Most of the leaders in this community are people who own their own businesses .................................................. 1 2 3 4 5

E1. The following statements can be used to describe problems that can be encountered in running a business. How accurately would they describe the problems you face in your business? [CIRCLE ONE NUMBER IN EACH ROW]

1=Completely untrue  4=Mostly true  5=Completely true
2=Mostly untrue  8=Does not apply
3=It depends

a. Having others take me seriously as a business person .......... 1 2 3 4 5 8
b. Obtaining financing or a line of credit from a financial institution 1 2 3 4 5 8
c. Receiving support from those close to me (e.g., spouse, family, friends ........................................................................ 1 2 3 4 5 8
d. Getting suitable health insurance for myself and family members .......................................................... 1 2 3 4 5 8
e. Balancing time between business, personal, and family life... 1 2 3 4 5 8
f. Attracting customers .............................................................. 1 2 3 4 5 8
g. Competing with other firms ................................................ 1 2 3 4 5 8
h. Complying with local, provincial, and federal regulations ..... 1 2 3 4 5 8
i. Keeping up with technological advances ................................. 1 2 3 4 5 8
j. Obtaining a bank's help ........................................................... 1 2 3 4 5 8
F1. The following statements can be used to describe most people. How accurately would they describe you? [CIRCLE ONE NUMBER IN EACH ROW]

1=Completely untrue  3=It depends  4=Mostly true  5=Completely true
2=Mostly untrue

a. I can do anything I set my mind on doing..................... 1 2 3 4 5
b. I do every job as thoroughly as possible ..................... 1 2 3 4 5
c. I spend a considerable amount of time making organizations I belong to function better ..................... 1 2 3 4 5
d. I would rather have my own business than pursue another promising career.......................................................... 1 2 3 4 5
e. I enjoy the challenge of situations that many consider “risky”.......................................................... 1 2 3 4 5
f. I can talk to almost anybody about almost anything........ 1 2 3 4 5
g. Owning my own business is more important than spending time with my family......................................... 1 2 3 4 5
h. I have no trouble making and keeping friends................ 1 2 3 4 5
i. When I make plans I am almost certain to make them work........................................................................ 1 2 3 4 5
j. When I get what I want, it is usually because I worked hard for it.......................................................... 1 2 3 4 5

F2. When making important decisions, about business, work, or other aspects of your life, would you consider your problem solving to be . . . [Check one box only]
ęd 1. Most of the time it is calculating and analytical
ś 2. Most of the time it is intuitive, relying on my gut feelings
ś 3. It tends to vary, depending on the situation

F3. In your work, how do you feel about the following activities? [CIRCLE ONE FOR EACH ROW]

1=Very confident  3=Moderately confident  4=Slightly confident  5=Not at all confident
2=Quite confident

a. That you will be successful in completing new tasks........ 1 2 3 4 5
b. That you can reach goals you set for yourself............... 1 2 3 4 5
c. That you will be successful when confronting obstacles .... 1 2 3 4 5

G1. How satisfied are you with your current work activity? [CHECK ONE BOX ONLY]
قس 1. Very satisfied
قس 2. Somewhat satisfied
قس 3. Neither satisfied nor dissatisfied
قس 4. Somewhat dissatisfied
قس 5. Very dissatisfied

H1. For your most recent fiscal year, did your business experience a net profit or a net loss?
قد 1.Net profit
قد 2. Net loss

H2. For 2012, did your business’s gross sales revenues...?
قد 1.Increase
قد 2. Stay the same
قد 3. Decrease
I1. Based on your own personal objectives for your business, how successful do you feel your business has been to date...

- 1 Extremely successful
- 2. Very successful
- 3. Somewhat successful
- 4. Not very successful
- 5. Not at all successful

I2. What would you say are the greatest advantages or benefits of being a small business owner?

1. _______________________________________________________________________

2. _______________________________________________________________________

I3. What are the greatest disadvantages or challenges of being a small business owner?

1. _______________________________________________________________________

2. _______________________________________________________________________

J1. For each of the last 10 years, please indicate your major activities. Put an “X” in each box that applies. For example, if you were a student part-time and employed part-time in 2010, you would put an “X” in two rows for the 2010 column.

<table>
<thead>
<tr>
<th>Major Activities:</th>
<th>03</th>
<th>04</th>
<th>05</th>
<th>06</th>
<th>07</th>
<th>08</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
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</thead>
<tbody>
<tr>
<td>a. Employed full-time</td>
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<td>b. Employed part-time</td>
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<td>c. Self-employed full-time</td>
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<td>d. Self-employed part-time</td>
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<td>e. Student full-time</td>
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<td>f. Student part-time</td>
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<td>g. Unemployed seeking work</td>
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<td>h. Unemployed not seeking work</td>
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<td>i. Unpaid volunteer worker</td>
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<td>j. Homemaker</td>
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<td>k. Disabled, unable to work</td>
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<td>l. Retired</td>
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</tbody>
</table>

Consider **two of your typical days over the past several weeks**. First, a typical “work-day,” second, a typical “day off” – a day where you had little or no work activities.

K1. In the last week, how many days were work days? ________ days

K2. What day of the week was your last typical work day? [CIRCLE ONE DAY ONLY]

Sun  Mon  Tue  Wed  Thurs  Fri  Sat
K3. In the last month, how many days were days off? ________ days

K4. What day of the week was your last typical day off? [CIRCLE ONE DAY ONLY]
   Sun   Mon   Tue   Wed   Thurs   Fri   Sat

K5. For the last typical work day and day off, please indicate how much time (within a quarter of an hour) was devoted to each daily activity. It should total to 24 hours.

<table>
<thead>
<tr>
<th>Daily Activities</th>
<th>Typical Work Day (Hours)</th>
<th>Typical Day Off (Hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Sleeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Personal care (dressing, bathing, grooming)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Meals, eating</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. All work for pay, including travel</td>
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<tr>
<td>e. Working on a new business start-up, including travel</td>
<td></td>
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<tr>
<td>f. Household work (e.g., cooking, cleaning, laundry, yard work, repairs, etc)</td>
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<td></td>
</tr>
<tr>
<td>g. Infant and child care (feeding, bathing, dressing, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Personal time with spouse, others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Reading, TV, sports, recreation, hobbies, going out</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Other (specify)</td>
<td></td>
<td></td>
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<tr>
<td>Total</td>
<td></td>
<td>24 hours</td>
</tr>
</tbody>
</table>

L1. What is the highest level of education you have completed so far?

- 1. Up to eighth grade
- 2. Some high school
- 3. Completed high school
- 4. Some trade/technical school/community college
- 5. Trade/technical school/community college diploma
- 6. Some university
- 7. University degree

L2. In which of the following age groups do you belong?

- 1. Under 18
- 2. 18-24
- 3. 25-34
- 4. 35-44
- 5. 45-54
- 6. 55-64
- 7. 65+
M1. If you have any final comments about the study of entrepreneurship among women in the Atlantic region, we would like to hear them.

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

THANK YOU FOR YOUR HELP!!!
Survey of Entrepreneurship among Aboriginal Women in the Atlantic Region

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A2. Are you:
   □ 1. First Nations
   □ 2. Inuit
   □ 3. Other______________________________________________

A3. Are you an owner of a business, in whole or in part? (This would include farms, home based businesses such as a home day care, or other types of business activities such as making crafts. It could be a full time or part time effort.)
   □ 1. Yes
   □ 2. No
   ___________________________________________________________
   Are you now trying to start a new business venture?
   □ 1. Yes
   □ 2. No

A4. Have you ever been an owner of a business that may have become inactive, shut down, sold or transferred?
   □ 1. Yes
   □ 2. No

A5. Have you ever tried to start a business and given up?
   □ 1. Yes
   □ 2. No

B1. Communities vary a great deal in their entrepreneurial activity. How much do you agree or disagree with the following statements? [CIRCLE ONE NUMBER IN EACH ROW]

   1=Completely disagree   3=Neither agree nor disagree   4=Somewhat agree   5=Completely agree

   a. Those with successful businesses get a lot of attention and admiration........................................ 1 2 3 4 5
   b. Young people are encouraged to be independent and start their own businesses .................................. 1 2 3 4 5
   c. Bankers and other lenders such as Aboriginal Business Canada go out of their way to help new or existing firms . 1 2 3 4 5
   k. The Aboriginal economic development corporation (EDC). provides good support for businesses in my community .... 1 2 3 4 5
   l. Other community groups provide good support for those starting new firms .................................................. 1 2 3 4 5
   m. There are many examples of well-respected people who made a success of themselves starting new businesses ... 1 2 3 4 5
   n. Many of my friends have started a business .................. 1 2 3 4 5
   o. Many of my family and relatives have started a business .. 1 2 3 4 5
   p. The local media does a good job of covering local business news .............................................................. 1 2 3 4 5
   q. Most of the leaders in this community are people who own their own businesses................................. 1 2 3 4 5
C1. To what extent are the following important to you in your decisions about your work and career choices?  

[CIRCLE ONE NUMBER IN EACH ROW]

<table>
<thead>
<tr>
<th>1=To no extent</th>
<th>2=To a little extent</th>
<th>3=To some extent</th>
<th>4=To a great extent</th>
<th>5=To a very great extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. To achieve a higher position for myself in society</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b. To have greater flexibility for my personal and family life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d. To be innovative and in the forefront of new technology</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>e. To continue a family tradition</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>f. To be respected by my friends</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>g. To have considerable freedom to adapt my own approach to work</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>h. To give myself, my spouse and children financial security</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>i. To continue to grow and learn as a person</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>j. To follow the example of a person I admire</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>k. To build a business my children can inherit</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>l. To earn a larger personal income</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>m. To achieve something and get recognition for it</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>n. To develop an idea for a product</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>o. To have a chance to build great wealth or a very high income</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>p. To fulfill a personal vision</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>q. To lead and motivate others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>r. To have the power to greatly influence an organization</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>s. To challenge myself</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

D1. The following three ventures have the same “expected payout” in the sense that the probability of success times the profit is the same. If your skill and energy could affect the outcome of each, which would you prefer?  [CHECK ONE BOX ONLY]

- 1. A profit of $5,000,000, but a 20 percent chance of success
- 2. A profit of $2,000,000, but a 50 percent chance of success
- 3. A profit of $1,250,000, but an 80 percent chance of success

D2. The following three ventures have the same “expected payout” in the sense that the probability of success times the profit is the same. If the outcome was primarily a function of external events (market demand and competition from others) which would you prefer? [CHECK ONE BOX ONLY]

- 1. A profit of $5,000,000 but a 20 percent chance of success
- 2. A profit of $2,000,000 but a 50 percent chance of success
- 3. A profit of $1,250,000 but an 80 percent chance of success

91
D3. The following two situations have the same “annual payout,” but the control over the business is different. Which situation would you prefer? [CHECK ONE BOX ONLY]

☐ 1. A firm makes $100,000 per year, as the sole owner, you keep all $100,000
☐ 2. A firm makes $500,000 per year, which you split with four equal partners, keeping $100,000 for yourself

D4. Consider two types of new businesses. Assuming you are the sole owner, which situation would you prefer? [CHECK ONE BOX ONLY]

☐ 1. ALPHA - A business that would provide a good living, but with little risk of failure, and little likelihood of making you a millionaire.
☐ 2. BETA - A business that was much more likely to make you a millionaire but had a much higher chance of going bankrupt

E1. Since beginning your work career, how many times have you resigned your job to take a new position . . .
   a. . . . with a new job lined up? _____ times
   b. . . . without a new job lined up? _____ times

E2. The last time you had a job working for someone else or in an established organization, what was your job title?

________________________________________________________________________

E3. What did you do?

________________________________________________________________________

________________________________________________________________________

E4. How long did you have this job? _____ years _____ months

E5. How many people worked for this organization? _____ people

E6. What type of organization was it? (CHECK ONE BOX ONLY)

☐ 1. Private sector
☐ 2. Public sector
☐ 3. Not-for-profit sector
☐ 4. Other (specify)

________________________________________________________________________

E7. How satisfied were you with this job? [CHECK ONE BOX ONLY]

☐ 1. Very satisfied
☐ 2. Somewhat satisfied
☐ 3. Neither satisfied nor dissatisfied
☐ 4. Somewhat dissatisfied
☐ 5. Very dissatisfied
E8. In dealing with problems on the job or in business or in organizational settings, which of the following has been the most difficult? [CHECK ONE BOX ONLY]

- 1. Identifying the important problems that require attention
- 2. Developing solutions for the problems, once they are identified

F1. When making important decisions, about business, work, or other aspects of your life, would you consider your problem solving to be . . . ? [CHECK ONE BOX ONLY]

- 1. Most of the time it is calculating and analytical
- 2. Most of the time it is intuitive, relying on my gut feelings
- 3. It tends to vary, depending on the situation

F2. In your work, how often does the following happen? [CIRCLE ONE FOR EACH ROW]

<table>
<thead>
<tr>
<th>1=Very often</th>
<th>3=Sometimes</th>
<th>4=Rarely</th>
<th>5=Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. I face new, complex, or unpredictable situations ..............</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. I feel overloaded, pushed to my physical or mental limits ..</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

F3. In your work, how do you feel about the following activities? [CIRCLE ONE FOR EACH ROW]

<table>
<thead>
<tr>
<th>1=Very confident</th>
<th>3=Moderately confident</th>
<th>4=Slightly confident</th>
<th>5=Not at all confident</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. That you will be successful in completing new tasks ........</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. That you can reach goals you set for yourself ..............</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. That you will be successful when confronting obstacles ...</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

G1. The following statements can be used to describe most people. How accurately would they describe you? [CIRCLE ONE NUMBER IN EACH ROW]

<table>
<thead>
<tr>
<th>1=Completely untrue</th>
<th>3=It depends</th>
<th>4=Mostly true</th>
<th>5=Completely true</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. I can do anything I set my mind on doing .....................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. I do every job as thoroughly as possible .....................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. I spend a considerable amount of time making organizations I belong to function better ................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. I would rather have my own business than pursue another promising career .........................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. I enjoy the challenge of situations that many consider “risky” ..................................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. I can talk to almost anybody about almost anything ...........</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Owning my own business is more important than spending time with my family ..........................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. I have no trouble making and keeping friends ..................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. When I make plans I am almost certain to make them work ...............................................</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
When I get what I want, it is usually because I worked hard for it ........................................ 1 2 3 4 5
If I am about to leave home for a game or concert and discover I lost the ticket, I will buy another ticket and go anyway .......................................................... 1 2 3 4 5
I am very happy with my life overall ........................................ 1 2 3 4 5
I would be proud of my children if they started their own business .......................................................... 1 2 3 4 5
I have been very impressed with the people I know well who have their own business .......................................................... 1 2 3 4 5
All things considered, I would probably choose the same career path again .......................................................... 1 2 3 4 5

Consider **two of your typical days over the past several weeks**. First, a typical “work-day,” second, a typical “day off” – a day where you had little or no work activities.

H1. In the last week, how many days were work days? _______ days

H2. What day of the week was your last typical work day? [CIRCLE ONE DAY ONLY]

<table>
<thead>
<tr>
<th></th>
<th>Sun</th>
<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thurs</th>
<th>Fri</th>
<th>Sat</th>
</tr>
</thead>
</table>

H3. In the last month, how many days were days off? _______ days

H4. What day of the week was your last typical day off? [CIRCLE ONE DAY ONLY]

<table>
<thead>
<tr>
<th></th>
<th>Sun</th>
<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thurs</th>
<th>Fri</th>
<th>Sat</th>
</tr>
</thead>
</table>

H5. For the last typical work day and day off, please indicate how much time (within a quarter of an hour) was devoted to each daily activity. It should total to 24 hours.

<table>
<thead>
<tr>
<th>Daily Activities</th>
<th>Typical Work Day (Hours)</th>
<th>Typical Day Off (Hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Sleeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Personal care (dressing, bathing, grooming)</td>
<td>_____</td>
<td>_____</td>
</tr>
<tr>
<td>c. Meals, eating</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. All work for pay, including travel</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>e. Working on a new business start-up, including travel</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>f. Household work (e.g., cooking, cleaning, laundry, yard work, repairs, etc.)</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>g. Infant and child care (feeding, bathing, dressing, etc.)</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>h. Personal time with spouse, others</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>i. Reading, TV, sports, recreation, hobbies, going out</td>
<td>_______</td>
<td>_____</td>
</tr>
<tr>
<td>j. Other (specify)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>24 hours 24 hours</td>
</tr>
</tbody>
</table>
I1. How would you respond to each of the following statements about starting your own business? [CIRCLE ONE NUMBER IN EACH ROW]

<table>
<thead>
<tr>
<th>1=Completely disagree</th>
<th>3=Neutral</th>
<th>4=Generally agree</th>
<th>5=Completely agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. If I work hard, I can successfully start a business .......... 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Starting a business is much more desirable than other career opportunities I have .................................. 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. If I start a business, it will help me achieve other important goals in my life.................................................. 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Overall, my skills and abilities will help me start a business ................................................................................. 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. My past experience will be very valuable in starting a business .......................................................................................... 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. I am confident I can put in the effort needed to start a business .......................................................................................... 1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

J1. For each of the last 10 years, please indicate your major activities. Put an “X” in each box that applies. For example, if you were a student part-time and employed part-time in 2010, you would put an “X” in two rows for the 2010 column.

**Major Activities:**

| a. Employed full-time ........... | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 | 13 |
| b. Employed part-time .......... |    |    |    |    |    |    |    |    |    |    |    |
| c. Self-employed full-time ..... |    |    |    |    |    |    |    |    |    |    |    |
| d. Self-employed part-time.... |    |    |    |    |    |    |    |    |    |    |    |
| e. Student full-time............ |    |    |    |    |    |    |    |    |    |    |    |
| f. Student part-time............ |    |    |    |    |    |    |    |    |    |    |    |
| g. Unemployed seeking work ...... |    |    |    |    |    |    |    |    |    |    |    |
| h. Unemployed not seeking work ..................................... |    |    |    |    |    |    |    |    |    |    |    |
| i. Unpaid volunteer worker..... |    |    |    |    |    |    |    |    |    |    |    |
| j. Homemaker...................... |    |    |    |    |    |    |    |    |    |    |    |
| k. Disabled, unable to work .. |    |    |    |    |    |    |    |    |    |    |    |
| l. Retired........................... |    |    |    |    |    |    |    |    |    |    |    |

K1. What is the highest level of education you have completed so far?

- 1. Up to eighth grade
- 2. Some high school
- 3. Completed high school
- 4. Some trade/technical school/community college
- 5. Trade/technical school/community college diploma
- 6. Some university
- 7. University degree
K2. In which of the following age groups do you belong?

- 1. Under 18
- 2. 18-24
- 3. 25-34
- 4. 35-44
- 5. 45-54
- 6. 55-64
- 7. 65+

THANK YOU FOR YOUR HELP
Interview Questions

We will be drawing from the following pool of questions in our interview with individual entrepreneurs:

1. Can you tell about your business?

2. Do you have specific goals for the business?

3. Did you prepare a business plan for the business?

4. Have you taken any classes or workshops specifically on starting or operating a business?

5. Could you tell us about any support, such as advice or funding, you have received for starting and/or operating your business?
   a. What role did your community leadership or EDO play in assisting you?
   b. Were there other supports that you received which helped you get started? If so, who assisted you?

6. What have been your challenges in starting (or maintaining) a business?

7. Could you tell us about the sources of financing you’ve used for the business?

8. Could you tell us about the business’s competitors? Customers?

9. Do you use social media in your business?

10. Can you tell us about how successful you feel the business is?

11. Have you introduced any new products or services or processes in the past three years? IF SO: Could you tell us about this?

12. Do you think being an Aboriginal woman provides unique entrepreneurial opportunities? Challenges? Can you tell us more about this?
Focus Group Questions

The following include the pool of questions we will be drawing from in our focus group conversation with women who presently are not involved in entrepreneurial activity:

1. Can you tell us about how entrepreneurs are looked upon in this community?
2. Is this any different for female entrepreneurs? Could you tell us more about this?
3. If you had the chance, how interested would you be in having your own business? Why?
4. For those who are interested in having their own business:
   a. What challenges have prevented you from starting a business?
5. Can you tell us about the types of support such as advice or funding that is provided for entrepreneurs in this community?
6. a) How successful have women been as entrepreneurs in your community? 
   b) What advantages do they have in being an entrepreneur? What disadvantages do they have in being an entrepreneur? 
7. Are there entrepreneurs in any of your families? What benefits and/or drawbacks do they see in being an entrepreneur?
8. What does it take to be successful as a female entrepreneur?
9. Does Chief and Council do anything to support entrepreneurs in this community?
10. How important is it to have support for entrepreneurs available in the community?
11. What kind of support is needed?
12. Who should be doing what to help make sure that the future entrepreneurial dreams and aspirations of women in your community are realized?
INVITATION TO PARTICIPATE: INTERVIEW

St. Francis Xavier University
Gerald Schwartz School of Business

July 30, 2013

We would like to invite you to participate in a research project about business activities among First Nations women in the Atlantic region. Currently, little is known about this. **Entrepreneurship among Aboriginal Women in the Atlantic Region** is being carried out in two phases through a partnership between the Atlantic Policy Congress of Chiefs and St Francis Xavier University.

**Phase I** uses a survey to gather information about First Nations women’s interest and involvement in entrepreneurial activities. We consider anyone who is involved in activities that generate income for themselves, whether part-time or full-time, to be an entrepreneur. **Phase II** consists of case studies in four communities. The case studies involve interviews with women like you who are entrepreneurs as well as focus groups with women who currently are not entrepreneurs. Here the goal is to better understand what we find out in Phase I. For example, if women in some communities are more involved in business activity than women in other communities we want to know more about why that is so. This will involve comparisons among the cases.

If you choose to participate by being interviewed, it will be your chance to talk about the experience you’ve had as an Aboriginal female entrepreneur in your community. We want to hear your thoughts about the benefits, drawbacks, barriers and support you’ve had. Hearing your views will allow us to figure out some of the ways that would enable more women in Atlantic First Nations communities to benefit from entrepreneurship. Together we can explore how to build business capacity and support. There are no known harms associated with your participation in this research. However, there may be harms that we don’t yet know about.

You can tell us whatever you want, in these one-on-one interviews, good things or bad. It will only take an hour or so of your time. The interviews will be conducted in a location of your choosing where you feel comfortable and where you feel you can speak privately. All our conversations will be recorded by audio tape and transcribed, if you agree. The experiences and views you share will be
combined with those of other participants to develop a case study of entrepreneurship among Aboriginal women. Your name or that of your business will not be used in connection with this study. We will share transcripts with you to ensure that they are accurate and we will keep them in a secure place. All transcripts and tapes will be destroyed within five years after the completion of this research.

Your decision to participate in the research is voluntary and you have the right to refuse our invitation. You may withdraw from the research at any time either verbally or in writing, without negative consequences. If we are in the middle of interviews and you want to stop participating completely, if you want to skip a question, or if you want to stop audio recording you can. No problem! If you choose to withdraw from the study any responses that you have given up to the point will be destroyed if you wish. Please have a look at the attached questions, to decide if you want to help us out by participating in the study.

If you need some questions answered before you decide whether you will participate, feel free to contact me. I can be reached by phone [(902) 867-5412], email (mdiochon@stfx.ca), or the address provided above. Thank you for considering this invitation. We look forward to the opportunity to work with you on this project!

Sincerely,

Monica Diochon, Lead Investigator

On behalf of our research team:

Sheila Isaac, Project Co-Investigator
Alison Mathie, Project Co-Investigator
Blossom Labillois, First Nations Research Intern
Shawnee LaPorte, First Nations Research Intern
Kateri Stevens, First Nations Research Intern
The following include the pool of questions we will be drawing from in our interview conversation:

1. Can you tell about your business?

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11. Have you introduced any new products or services or processes in the past three years? IF SO: Could you tell us about this?

12. Do you think being an Aboriginal woman provides unique entrepreneurial opportunities? Challenges? Can you tell us more about this?
Consent to Participate
in the
Study of Entrepreneurship among Aboriginal Women in the Atlantic Region
Provided to:

Shawnee LaPorte
Research Associate, St. Francis Xavier University
Antigonish, NS
E-Mail: shawneelaporte@gmail.com

Kateri Stevens
Research Associate, St. Francis Xavier University
Antigonish, NS
E-Mail: katerisan20@hotmail.com

I have received a copy of the Invitation to Participate for the research project titled Entrepreneurship among Aboriginal Women in the Atlantic Region, have had an opportunity to read the information provided (or it has been explained to me), and have had any questions that I may have had answered.

I agree to participate in this research project, understanding that I am doing so voluntarily, that confidentiality will be maintained, and that I have the right to withdraw from the study at any point using the means outlined in the Invitation to Participate.

Signature: _______________________________________

Date: _________________________________
INVITATION TO PARTICIPATE: FOCUS GROUP

ST. FRANCIS XAVIER UNIVERSITY
Gerald Schwartz School of Business

3090 Martha Drive
St. Francis Xavier University
PO Box 5000
Antigonish, NS B2G 2W5
Phone (902) 867-5412 or 867-2167
FAX # 1-902-867-5385
E-Mail: mdiochon@stfx.ca

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If you choose to participate in the focus group it will be your chance to talk about entrepreneurship among Aboriginal women in your community. We want to hear your thoughts about the benefits, drawbacks, barriers and support provided to entrepreneurs. Hearing your views will allow us to figure out some of the ways that would enable more women in Atlantic First Nations communities to benefit from entrepreneurship. Together we can explore how to build business capacity and support.

You can tell us whatever you want, good things or bad. It will only take an hour or two of your time. The focus group will be conducted in a location where participants feel comfortable. All our conversations will be recorded by audio tape and transcribed. The experiences and views that you share will be combined with those of other participants to develop a case study of entrepreneurship among women in your community. Your name or that of any business will not be used in connection with this study. We will share transcripts with you to ensure that they are
accurate and we will keep them in a secure place. All transcripts and tapes will be destroyed within five years after the completion of this research.

While all participants are asked to keep the discussions confidential, there are limits to confidentiality in a group setting. Also, others’ opinions of you might change in a group situation. Beyond that, there are no known harms associated with your participation in this research, although there may be harms that we don’t yet know about.

Your decision to participate in the research is voluntary and you have the right to refuse our invitation. You may withdraw from the research at any time either verbally or in writing, without negative consequences. If you want to stop participating completely or if you want to skip a question you can. No problem! If you choose to withdraw from the study any responses that you have given up to the point will be destroyed, if you want. Please have a look at the attached questions, to decide if you want to help us out by participating in the study.

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7. Are there entrepreneurs in any of your families? What benefits and/or drawbacks do they see in being an entrepreneur?
8. What does it take to be successful as a female entrepreneur?
9. Does Chief and Council do anything to support entrepreneurs in this community?
10. How important is it to have support for entrepreneurs available in the community?
11. What kind of support is needed?
12. Who should be doing what to help make sure that the future entrepreneurial dreams and aspirations of women in your community are realized?
APPENDIX 3

Detailed Comments from Survey Participants (Advantages, Disadvantages of Having a Business; How the Idea for Starting a Business Developed)
Advantages of having a business (n=18) \(^{48}\)

being the boss
flexibility
efficient time management
I'm a well-known basket maker all over different communities
Extra income
Get to spend more time with my daughter working at home.
make your own hours
Time flexibility
set your own hours be your own boss
control to live the career and lifestyle you want
missing deadlines for call for proposals...directed to chiefs only at times
control of destiny
work at my own pace
Fun of selling things I make
freedom in decision making allows for a better work/life balance
fulfillment
you can work your own hours
Not working for anyone

Second most cited advantage: (n=17)

I choose my jobs
freedom
be own boss
The only youth in Eskasoni that makes baskets
Employment for community members
Having people know that I can be another source for making mocs and Native regalias for powwows.
Work flexibility
more effort equals more revenue
make a change in the world. make a difference. control of your dream.
call for proposals are not that accessible to consultants
ability to make own decisions
extra cash
Learning about my craft and about turning it into a business
extra income provides security. I have other business ideas on a much larger scale that are well researched, however, after growing up dirt poor I have always been afraid of being just an entrepreneur, have always felt the need to have the safety net of a full-time job on someone else's payroll. as my current small business posts increasing sales it pushes me closer to taking the plunge and investing all my time into my most feasible business plan/model
pride
be your own boss
Making customers happy

\(^{48}\) All responses included in Appendix 3 were cut and pasted directly from the on-line survey.
Main disadvantage of having a business (n=17)

money
uncertainty
risk adventures
Lack of training in accounting or small business management
My #1 problem is funding to buy the material needed for mocs and material required for certain types of regalies.
selling product
No disadvantages
no vacation time and other employee related benefits
time management, money management, work is 24/7.
to work with like-minded people

Second most cited disadvantage: (n=10)

risk
if u don’t put in the work u don’t make the money
Time challenges
uncertainty
risk of failure
being an Aboriginal woman
Stress

How idea for starting business developed: (n=50)

I am a consultant; communications and filmmaker. I wanted to be able to produce my own films, and to work on my own as a consultant as I was raising two children and needed flexibility.
dreaming about being your own boss
Based on my previous work in the field of quality assurance and the connections I have made over the years I had already identified there was a need to offer services related to my area of expertise.
A recognized need for affordable legal services.
It started because there were no enough accounting services available in the region.
My husband is an electronic technician in the marine industry. He was laid off from his company after 25 years and we decided to set up ourselves.
I truly enjoyed construction and doing my own bookkeeping so I attended school for same and started many years ago. The construction was closed when I divorced my ex-husband and left the province with my three daughters. I am now doing construction again on my own. I am 60 now though and it is more difficult.
A house was for sale on the block next to my own so I decided to purchase it and rent it.
Something I always wanted to do.
We looked at a building for sale which was always an interest. We found it to be very well constructed and very different to what we were used to. The whole house built of 4 X 4 and had a very solid floor and roof. bedrooms had washrooms. We decided to buy it and turn it into a bed & Breakfast. Recently we have been renting to students who are doing community college. We had planned to put in a walking trail, but that would cost us money.
through my personal interests and desire for healthy living
Graduate degree in field
My Mother sells subs to the local stores in XXXXXX
husband wanted to own a store.
need for delivery service for tax-free purchases off-reserve
Heard of an opportunity from a friend
my passion in making native crafts
went to art school
needed to make my own money
The sole owner, XXXXXX, started the business. Myself, XXXXX and XXXXXX are part owners.
After making beadwork for friends and myself, I started to get orders in from other people on the powwow trail. I now have been doing orders for 5 years
Online research into direct sales of health products and supplements.
Other people in the business
I was introduced to the idea by a friend.
It was a rebirth, renewal of culture and language
Resulting from a regional and national shortage of speech-language pathologist.
Research into retail markets that would be sustainable in my area.
people just asked me to cook meals for them .from there it started catering business with me and 3 of my girls that are over 18. It’s a very good business, home cooking is what we do most, traditional food we do a lot. I've always enjoyed making native crafts.
need for income
Friend asked for a cake and it all started from there.
I am a basket maker, I began posting my baskets on social media and they became popular.
My business partners and I are in school together for mobile application development, and we decided to start our own fully owned and operated aboriginal business, that develops interactive webpages and mobile apps for companies looking to rise above the demands of technology
First I made moccasins and then I was asked if I could make a ribbon shirt. Then that led to other sewing jobs such as fancy shawl regalia, jingle dresses, for both women & children and then ribbon shirts for men.
There was an opportunity to open an entertainment centre and because our partnership was able to access capital we got financing from Ulnooweg then RBC to build the Centre and then we opened up a Sports bar with vlt.
Started making moccasins and then that led to making ribbon shirts then Fancy Shawl Regalias, Jingle Dresses and Ribbon Dresses and then Mi'kmaw Jackets with the beadwork.
Just wanted to learn how to make native crafts
I make crafts. I have been doing so since I can remember. People always asked if I sell them and I started do so because of demand for my work.
Making my own regalia and crafts, more and more friends asked if I would make items for them then the word spread and before you know it I had a mini business sharing my culture and expertise.
there was a need
I always wanted to be an artist and a designer. After receiving my diploma in Surface design from NBCCD. My dream started coming true. I never stopped designing and painting since then and that career started in 2003.
I wrote proposals for funding programs and received funds.
People liking my work
People really admired my regalia s and beadwork so I started to take orders.
I work in a high stress environment in a senior position and needed an outlet for my creativity.
people would notice beaded pieces I made for myself and my friends and family, and the orders started. I now ship most of my work outside of my community.
tired of living from pay check to pay and low east coast wages, and opportunity through west coast experiences
love of owning my own business
Imagination
I just wanted to start my own business