



**FINAL REPORT
TO
Atlantic Aboriginal Economic Development
Integrated Research Program (AAEDIRP)**

INDIGENOUS WOMEN IN BUSINESS IN ATLANTIC CANADA

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I. EXECUTIVE SUMMARY

“Types of initiatives like this that capture stories of successes and challenges provide space, not just for women who are already there, but for those who are trying to navigate their way.” (Participant #47)

Introduction

Indigenous women are a yet untapped engine of our economy. In Canada, Indigenous women are engaged in business twice as often as non-Indigenous women and thirty-nine percent (39%) of Indigenous businesses in Atlantic Canada are owned and operated by women. Although there is a scarcity of research investigating Indigenous women in business, more recent research has indicated that there are unique challenges faced by Indigenous business owners and those challenges are often more acute when faced by Indigenous women. This study captured both the challenges faced by Indigenous women in business and the strategies they utilized to overcome those challenges. Suggestions for improvements in policies and programs that would better nurture and support Indigenous women in their business ventures were also captured.

Study Approach

This study’s approach was to interview successful Atlantic Canadian Indigenous women in business and the organizations that support them. The purpose of the interviews was to better understand the roots of success, the challenges faced and the strategies to overcome those challenges. Additionally, new directions intended to better support and nurture Indigenous women in business were explored. Researchers analyzed transcripts to determine emergent themes. A robust approach to thematic analysis was used to reveal prevalent and recurring challenges and strategies to overcome them.

There were two categories of participants namely, Indigenous women in business and representatives of support organizations which provide various types of support (e.g., business planning, loans, self-esteem workshops, toolkits) to those women. The women in business category included several Chiefs and women in leadership positions. They provided additional context and perspective about women in business. In total there were fifty (50) interviews conducted – sixteen (16) were conducted with representatives from support organizations and thirty four (34) with Indigenous women in business. The women interviewed represented a broad scope of industries (e.g., tourism, health services, construction) and demographics (e.g., age, geography). The support organizations also

represented a broad scope of organizations from across Atlantic Canada. They were a mixture of regional, provincial and community based organizations. They offered a range of support services including lending alternatives, business planning, culturally infused activities and advice to the general public, to women only, to Indigenous peoples only and to Indigenous women specially.

Emerging Themes

From the interviews with both Indigenous women in business and the support organizations that provide support for them, many themes emerged. The themes were a mix of systemic (e.g. racism, banking regulation, the *Indian Act*, etc.) and structural (e.g., childcare, financial literacy, funding pools, etc.) challenges and were categorized as either most prevalent or recurring. The most prevalent challenges Indigenous women faced were lack of access to funding opportunities, caregiver responsibilities and discrimination. Access to funding opportunities was problematic because of the lack of collateral, the prevalence of low wages discouraging savings and the exclusion of funding opportunities for the types of businesses ventures that women often launch (e.g., home based, part-time). Caregiver responsibilities consistently and predominantly were attended to by women. Those caregiver responsibilities included a large scope of people including children, families, extended families, Elders and community. The diversion of time and resources from business initiatives to caregiver responsibilities had an unfavourable impact on the launch and growth of business initiatives. Racism continued to permeate the lives of Indigenous peoples. Racism has had generational impacts on a complex web of mental health and addiction issues, employment and income gaps, violence and abuse and a lack of confidence.

Driven by the prevalent challenges, recurring challenges included a financial literacy capacity gap, an income gap, insufficient preparation (e.g., training and education) for business ventures, mental health and addiction issues, self-doubt, a lack of appropriate and sustained transportation and limited access to supports off-reserve. The financial literacy capacity gap referred to the lack of knowledge and skills (e.g., bookkeeping, cash flow planning, business plan development, customer relationship management, website development, supply chain management) required to launch and sustain a business. The financial literacy gap could be closed with appropriate supports including training and educational programs. Mental health concerns fueled both additions and a lack of confidence. The geography of most Indigenous communities created challenges for consistent and affordable transportation and for access to supports for off-reserve Indigenous people.

Understanding the strategies or approaches for overcoming those challenges was also explored. The challenges were consistently approached with perseverance, education, training and healing. The strategies to overcome those challenges seemed obvious and expected but were nonetheless difficult to accomplish. Availing oneself of continuous learning opportunities and balanced emotional, mental, spiritual and physical health provided the foundation for perseverance.

New Directions

The project generated new directions for program and policy change necessary to better nurture and promote the success of Indigenous women in business. Improved access to funding, more flexible criteria for funding applications, increased options for funding (e.g., microfinance loans, community funding pools), improved childcare services which better match the hours of business operations, a formal and active network for Indigenous women in business to allow for the sharing of resources and solutions, mentorship programs both in community and outside of the community to assist women in navigating the complexities of operating a business, and better access to culturally informed holistic supports that better support healing were all identified. The study's participants remarked that there were already many programs and policies available to Indigenous women interested in business ventures. Finally, there was agreement that there needs to be more women in community leadership positions (e.g., Band Council). The increased presence of women in leadership roles would allow for changes in policies and programs that directly affect women and would ultimately provide for a better environment to promote women's successes.

COVID-19 Impact

This project was conducted in the spring and summer of 2020 during the COVID-19 pandemic. Although the project was not originally designed to capture impressions about the long and short term impact of COVID-19 on Indigenous owned business and communities, the interviews incorporated several questions related to the impact of the pandemic given its dominance in our lives. Beyond the obvious economic impact of COVID-19, there were concerns expressed about the health of community members given the presence of underlying health conditions, about food security especially for those who have limited access to financial resources, about mental health given the need for social distancing and self-isolation and the persistence of mental health and addiction issues in Indigenous communities, about internet connectivity issues which existed before the pandemic but which became a more heightened concern, and about the lack of childcare as daycares and schools

were not operational and women were forced to work at home while families and children all occupied the same space(s).

Among Indigenous women, there remained however a sense of optimism attributed to the resiliency of Indigenous people and their ability to adapt business operations. Indigenous people, especially Indigenous women, have demonstrated resiliency over time and it was expected that that resiliency fueled an ability to adapt their business operations for public health restrictions. Out of necessity, adaptation required a change in the business model including escalation of the timeframe for the introduction of e-commerce and marketing strategies. A heavier reliance on websites, social media (e.g., Facebook, TikTok, Instagram) and virtual communication was necessitated by the pandemic circumstances. YouTube based cultural demonstrations, virtual marketplaces, Zoom meetings and teleconferences had become part of the “new normal” for conducting business.

Conclusion

Women are an untapped economic engine of Indigenous communities. Nurturing the initiative of Indigenous women will allow women to succeed in their business ventures and in leadership positions. Women are hungry to engage in a multitude of ventures and need an environment that is conducive to their success. While some of the issues participants raised are systemic (e.g., racism, income gap, education attainment gap) and are therefore difficult to change in the short term, there are policy and program changes (e.g., women’s networks, formal mentorship programs, increased funding options) that can be accomplished in the shorter term and that would assist in providing a nurturing environment for women.

II. RESEARCH TEAM

St. Francis Xavier University (STFX) has developed a significant capacity for and focus on Indigenous research. The formation of a campus-wide Indigenous research cluster in 2010 underscored both the extent and the cross-disciplinary nature of Indigenous research at STFX. Indigenous research is being conducted in anthropology, education, business, sociology, development studies, nursing, and mathematics. Relationships between the University and both rural and urban Indigenous communities are substantive and have been nurtured over many years. Further, the Coady International Institute at STFX offers a certificate program, Indigenous Women in Community Leadership (IWCL), which “focuses on leadership models and community-driven development practices and examines thematic areas such as community resilience, governance and accountability, and economic empowerment.”¹

The research team for this project was a composite of researchers representing various relevant academic disciplines (e.g., anthropology, business, gender studies) with experience in Indigenous research. The research team was selected to apply different academic lenses to the same issue(s) and to leverage existing relationships with Indigenous communities in the Atlantic provinces. Two of the co-researchers self-identified as Indigenous and all had research interests and/or programs requiring collaborations with Indigenous communities.

In addition to the principal and co-researchers, this proposal employed several co-collaborators who acted in the dual role of provincial project manager and assistant researcher. Specifically, four Indigenous women located throughout Atlantic Canada were engaged in the role. Their engagement increased research capacity, increased access and exposure to business and community leaders, allowed for an employment opportunity and provided insight about community protocol, culture and people.

i. Principal Investigator:

Dr. Mary Oxner, Associate Professor, Department of Accounting & Finance
Expertise: Financial Literacy, Corporate Governance, Educational Strategies

ii. Co-Investigators:

Tiffanie LaBillois, Education Director, Eel River Bar First Nation
Expertise: Mi'kmaw culture, Indigenous Education

¹ <https://coady.stfx.ca/indigenous-women-in-community-leadership-program/>

Dr. L. Jane McMillan, Associate Professor, Department of Anthropology, and former Canada Research Chair of Indigenous Peoples and Sustainable Communities (2006-2016)

Expertise: Treaty Rights, Natural Resource Management, Indigenous Legal Traditions

Ms. Shelley Price, Assistant Professor, Department of Management and PhD Candidate in Management at St. Mary's University

Expertise: Indigenous Methodology, Story, Land and Culture, Gender-Based Analysis,

Dr. Charlene Weaving, Professor & Chair, Department of Human Kinetics

Expertise: Socio-Cultural Studies of Sport, Gender Studies in Sport, Gender-Based Analysis

iii. Provincial Project Managers/Research Assistants:

Nova Scotia Kashya Young

New Brunswick Tiffanie LaBillois

Newfoundland & Labrador Chantal Pennell

Prince Edward Island Kate Jadis



III. PURPOSE OF THE STUDY

Indigenous women increasingly contribute to the economic development and prosperity of their communities through both business and leadership initiatives. Revenue from Indigenous owned businesses in Atlantic Canada continues to grow and women have assumed prominent roles in promoting that growth. In Canada, Indigenous women are engaged in business twice as often as non-Indigenous women (Aboriginal Affairs and Northern Development Canada 2012) and 39% of Indigenous businesses in Atlantic Canada are owned and operated by women (Atlantic Provinces Economic Council 2020).

Although there is a scarcity of research investigating Indigenous women in business, more recent research has indicated that there are unique challenges faced by Indigenous peoples in business and those challenges are often more acute when faced by Indigenous women (Diochon et al 2014; Bergman 2017; RISE 2019). Promoting the successes of women, understanding the roots of their success, revealing the inherent challenges they face, identifying their strategic responses to address those challenges and suggesting improvements in policy and programming to support the success of Indigenous women in business are critical in motivating and supporting more Indigenous women to engage in business ventures and positions of leadership. Indigenous women in business and in community governance roles (e.g., Chiefs and Economic Development Officers) are a key to long term success as they can improve the prosperity of their communities, shape policies and programs and be role models to young Indigenous women.

The outcomes for this study pertained to the Atlantic Canadian region and were to: highlight the narrative of successful Indigenous women in business; identify and evaluate supports for success generally available to Indigenous business and uniquely available to women; identify challenges to success uniquely faced by Indigenous business women; identify strategies used to mitigate challenges faced by Indigenous women in business; develop recommendations and new directions for policy and program change that better nurture Indigenous women in business; and disseminate results to interested stakeholders (e.g., support organizations, communities, Economic Development Officers, Band Council, educators, government) through reports, presentations, vignettes, infographics and a workshop.

IV. LITERATURE REVIEW

Indigenous businesses are an increasingly key driver of economic opportunity in Canada and in Indigenous communities (Aboriginal Affairs and Northern Development Canada 2012). “Aboriginal Peoples and communities are increasingly turning to economic development to improve quality of life and build a bright future for their community members.” (Canadian Council for Aboriginal Business 2016, p. 5). An often cited indicator of business activity is the reported level of self-employment. The Canadian National Household Survey (Statistics Canada 2011) revealed that the number of self-employed Indigenous people in Canada continued to grow. Between 2011 and 2016, Indigenous self employment increased by ninety-nine percent (99%) with ninety-six percent (96%) of self employment on reserve. In the same period, the increase in self employment in Canada, more generally, was only eleven percent (11%) (Conference Board of Canada 2016). In Atlantic Canada, the number of self employed Indigenous peoples reported in the 2016 census increased by sixty-one (61%) and thirty-nine percent (39%) of those self employed Indigenous peoples were women (Statistics Canada 2016). Atlantic Canadian Indigenous businesses contributed \$1.6 billion in revenue with an average annual grow of twenty-four percent (24%) since 2016 (Bergman 2017).

A profile of Indigenous businesses in Atlantic Canada was provided in a prior research study (Bergman 2017). Indigenous businesses in Atlantic Canada tend to be smaller in size as one third earn under \$100,000 in revenues with twenty-three percent (23%) having no employees and forty-one percent (41%) with under five (5) employees (Bergman 2017). The size of those businesses was also reflected in and constrained by the source of financing which was mainly personal savings (75%), credit from government programs (20%), loans from Indigenous business organizations (17%) and loans from friends and family (8%) (Bergman 2017). The majority (55%) of the businesses were owned and operated by men as compared to those business owned and operated by women (39%). Most Atlantic Indigenous business sold directly to consumers (75%) or sold to other business (63%) (Bergman 2017). Most sold within with their local community (78%) and often measured success based on benefiting their local community (Bergman 2017). One component of the economic impact of those businesses was the employment created for both Indigenous and non-Indigenous peoples. The number of people employed by Indigenous businesses in Atlantic Canada was 12,000 of which forty percent (40%) were non-indigenous paying \$300 million in wages (Bergman May 2020). For every \$1.52 in direct wages paid by Indigenous businesses to an Indigenous employee another \$1.00 in direct wages were paid by

Indigenous businesses to a non-indigenous employee. The top five reasons attributed to the success of Indigenous businesses were hard work, good reputation, quality of work, good customer base and customer services (Bergman 2017). In contrast, the top five obstacles to success for Indigenous businesses were economic conditions, high cost of doing business, limited access to capital, high cost of borrowing and restrictive policies and regulations (Bergman 2017).

“It is evident that the number of Atlantic Indigenous businesses is growing rapidly along with the need for financial and other support programs including financial training and mentorship.” (Bergman 2017, p. vii). Indigenous business owners faced unique challenges to the growth, profitability and sustainability of their businesses (Canadian Council for Aboriginal Business 2016). “Removing the barriers to successful Indigenous business growth would allow the Indigenous economy to attain its potential as an integral economic engine.” (Bergman, 2017 p. 1) Challenges included access to capital, attracting and retaining skilled employees, overall economic conditions, government policy, the cost of doing business, reliable information technology and support for employee training. Numerous studies have acknowledged that access to capital was a persistent barrier for Indigenous businesses driven, in large part, by a lack of both financial infrastructure and financial literacy (Diochon et al 2014; Bergman 2017; RISE 2019). The *Indian Act* placed constraints on taxation, housing, land title transfers and borrowing for on-reserve Indigenous persons (Bergman 2017; RISE 2019).

Profile of Indigenous Women in Business

Women play a key role in the growth of Indigenous business. Indigenous women are starting businesses at twice the rate of Canadian women (Aboriginal Affairs and Northern Development Canada 2012, Impakt Corporation 2017). Indigenous women in business in the Atlantic region tended to be sole proprietors with no employees, forty-eight percent (48%) of which are part-time, seasonal, home-based businesses (Bergman 2017). Most were smaller in size with forty-eight percent (48%) generating incomes under \$100,000 and were less likely to export because they were smaller in size (Bergman 2017). Smaller businesses tended to be less innovative (Diochon et al 2014) and less export focused thereby limiting growth potential (Bergman 2017). In larger communities, there were fewer part-time businesses and more full-time businesses with more diversity in terms of business type (Diochon et al 2014). A higher percentage (70%) of Indigenous women-owned business experienced increased sales over the last three years as compared to men-owned businesses (50%) and they were more optimistic about increases in future sales (Bergman 2017). The most common types of business owned by Indigenous women were craft-related, artisan, food services and retail (Diochon et al 2014;

RISE 2019). The predominance of Indigenous women in the craft industry reflected a strong passion for preserving and sharing traditional skills (Diochon et al 2014). The retail trade industry is characterized by low profit margins making it more difficult to achieve sustained profitability. In response, Indigenous women were diversifying from more traditional products and services to a wider range of business activities (Rise 2019). Because Indigenous women were more likely to sell their products or services in the local community, they correspondingly placed a higher value on their relationship with community (Diochon et al 2014; Bergman 2017). Most (90%) women attributed business success to hard work and more women than men attributed success to quality of work, customer service and having a good client base. The emphasis on quality work and client base was attributed to the crafting and artisan focus of many women's businesses (Bergman 2017).

Indigenous women considered business ventures as a means to address their desire to be self-reliant (Diochon et al 2014), as an opportunity to raise their family's quality of life (Diochon et al 2014, Larkin 2017) and a chance to improve their community's socio-economic circumstances (Larkin 2017). The challenges Indigenous women face in pursuing business ventures were diverse yet unique, integrated and complex. Indigenous women and men faced similar challenges with women facing unique and more intense challenges than did men (Diochon et al 2014; Bergman 2017).

Challenges Faced by Indigenous Women in Business

Indigenous women in business faced a host of challenges and many of those challenges were both unique to women and were more difficult when compared to Indigenous men. Those challenges included access to capital, income inequity, a financial literacy deficit, significant childcare responsibilities, a lack of access to male-dominated fields such as construction and resource extraction (Larkin 2017), a lack of confidence linked to fear of rejection, discrimination and prejudice (Larkin 2017; RISE 2019), a lack of transportation options related to living in rural or remote communities (Larkin 2017; RISE 2019) and difficulty navigating support services (RISE 2019). To overcome those challenges, perseverance and hard work were cited as approaches. In addition to perseverance, several changes to policy and programs available to Indigenous women were recommended as options to better support the success of Indigenous women in business. Their success has significant implications to the prosperity of the regional economy, community and households.

i) Funding

A persistent issue faced by Indigenous businesses was lack of access to funding (Diochon et al 2014; Larkin 2017; Bergman 2017; RISE 2019). The lack of financing options was the barrier that was mentioned most frequently in prior research studies (Diochon et al 2014,; Larkin 2017; Bergman 2017; RISE 2019). Issues of lack of collateral, no to poor credit ratings, lack of a business plan and lack of cash flow (e.g., savings) were deterrents for accessing funding for business ventures. The lack of access to funding sources fueled the high rate of self-financed businesses (60%) and the lack of access of existing funding sources and programs for Indigenous peoples (89%) (Diochon et al 2014; RISE 2019). More women (61%) than men (39%) considered access to funding as a barrier to business. Women were more likely (95%) to use personal savings than were men (79%) and were more likely (38%) to use personal credit cards and loans than were men (21%) to fund their business (Bergman 2017). If funding was accessed, women often made use of micro loans given they were more likely to start smaller businesses that did not require large amounts of capital to start or build their businesses (Larkin 2017).

The lack of collateral is a structural issue which prevented Indigenous women from pursuing business initiatives (Larkin 2017; Bergman 2017). Access to and the pledge of collateral was an eligibility requirement to qualify for a loan from mainstream financial institutions (Larkin 2017; Bergman 2017). Indigenous businesses on reserve had difficulty accessing capital because of the *Indian Act*. The *Indian Act* places constraints on housing, land titles, property transfer and borrowing for Indigenous persons living on-reserve. Property and land on reserve could not be used as collateral for loans hampering the ability to obtain credit (Bergman 2017). The *Indian Act* further limited opportunities for access to appropriate workspaces on reserves as renovating band owned homes or building a separate building on reserve required approvals (Diochon et al 2014; RISE 2019).

Indigenous women often had difficulty meeting the eligibility requirements of funding agencies and had more difficulty with those requirements than did Indigenous men. Eligibility requirements consisted of sufficient collateral, a good credit rating and history, full-time operation and sufficient income levels to support the application (Diochon et al 2014; Bergman 2017). The application process could be daunting given the language and the eligibility requirements and most Indigenous women were reluctant to complete or pursue applications. For those Indigenous women who applied for funding, twenty-eight (28%) were turned down for financing because of lack of poor credit, insufficient collateral, insufficient cash flow or a lack of a sufficient business plan (Diochon et al 2014; Bergman 2017).

Credit ratings were an issue for meeting funding eligibility requirements. Many Indigenous women had no opportunity to build a credit rating primarily because of the lack of credit products available to Indigenous women limiting opportunities to build a credit rating. Building a credit rating was complicated by the tendency for Indigenous women to borrow less and grow slowly (Bitti 2012). Often credit ratings were poor for a whole host of reasons related to income inequality. Eligibility requirements often included the necessity that the business venture offered full time employment. Most of the businesses operated by Indigenous women were part-time which were often not eligible for financing (Diochon et al 2017; Bergman 2017). If eligibility requirements for credit products (e.g. line of credit) were met, the credit was often accompanied by a higher cost of borrowing. Financial institutions' risk assessment tools assessed a lack of credit history and lack of collateral as higher risk resulting in higher borrowing costs (Public Policy Forum 2014; Bergman 2017). Failure to meet the eligibility requirements often led to borrowing from non-traditional banks which was accompanied by high borrowing costs (Public Policy Forum 2014; Bergman 2017). The high cost of borrowing was a deterrent for many Indigenous women wanting to engage in business activities (Bergman 2017).

The most common form of funding for Indigenous women in business was personal savings (Diochon et al 2014; Bergman 2017; RISE 2019). The opportunity for women to generate those personal savings however was limited primarily because there were many competing uses for those funds (e.g., education, children, community). Indigenous women tend to have had less disposable income because of their lower levels of income (Conference Board of Canada 2017). The average income of Indigenous women was seventy-seven (77%) of the average income of non-Indigenous women in Canada (Aboriginal Affairs and Northern Development Canada 2012). Indigenous women's incomes were eighty percent (80%) of Indigenous men's incomes (Aboriginal Affairs and Northern Development Canada 2012). Income inequality further exacerbated the lack of access to funding to launch or grow businesses.

ii) Financial Literacy

Operating a business is complex. While business education is not a prerequisite for business, obtaining knowledge and training on financial management, accounting, budgeting, cash flow management were beneficial to business owners. A lack of financial literacy training and education contributed to the difficulty women faced in applying for funding, developing a business plan, managing the funder relationship, complying with financial regulations (e.g., Canada Revenue Agency) and growing their business. Only twenty-five percent (25%) of Indigenous people had a business plan and women focused less on business planning than did

men (Bergman 2017). Business plans were often required for funding applications and provided a basis for determining the viability of business ventures. Indigenous women often had personal and business finances co-mingled (RISE 2019) which further made it difficult to determine the profitability and viability of their business initiatives (Diochon et al 2014).

Financial literacy for Indigenous women remained low despite a large scope of offerings from regional, provincial and community based organizations. There are numerous organizations that provided education and training programs for Indigenous peoples to enhance their financial literacy. Chambers of Commerce provided tools to Indigenous people including business development assistants, coaching, skills training and mentorships (Bergman 2017). Community organizations and Economic Development Officers (EDO) also had access to financial literacy training. Organizations like the Ulnooweg Development Corporation and the Joint Economic Development Initiative (JEDI) offered a robust menu of offerings designed to increase the financial literacy of Indigenous women in business. There was either a lack of awareness of the supports and support organizations available to support the improvement of financial literacy (RISE 2019) or an unwillingness to avail of their services (Diochon et al 2014).

iii) Caregiver Responsibilities

The inability to work full-time was connected to the caregiver responsibilities of women. Childcare responsibilities presented a challenge to Indigenous women wanting to launch, sustain or grow a business (Larkin 2017). Childcare and household management for Indigenous women stemmed from matriarchal roots, which fueled women's preferences for business activity that was compatible with parenting responsibilities (Diochon et al 2014). The responsibilities of women for childcare and household management were more substantive than to those assumed by men. A study by Aboriginal Affairs and Northern Development Canada (2012) profiling Indigenous women in Canada revealed that Indigenous women spend more of their time caring for children than do men. A larger portion (73.2%) of Indigenous women between 25 to 45 years of age spent more than sixty (60) hours a week devoted to childcare than did Indigenous men (28.4%) (Aboriginal Affairs and Northern Development Canada 2012).

iv) Community Support

The relationship Indigenous women have with community is layered and complex. Indigenous women often attributed community needs or improvement as the reason for engaging in business initiatives (Diochon et al 2014). Perceptions, however, about the lack of community (i.e., Council, Economic Development Officers) support of business initiatives were pervasive.

Bands' tended to focus on community initiatives instead of individual initiatives (RISE 2019), as such there was little support provided by community Economic Development Officers (EDO) (Diochon et al 2014). Further, Indigenous women felt that men received preferential treatment in community (Diochon et al 2014). "The perception is that males tend to be better supported by Chief and Council than females partly because men are taken more seriously or because of a generalized sense of discrimination in favour of men." (Diochon et al 2014, p. 4)

Overcoming Challenges

Although there were no simple solutions to address the challenges and barriers faced by Indigenous women engaging in business activities, there were strategies which have been employed to address the multitude of challenges faced by Indigenous women.

i) Perseverance

Hard work and determination were acknowledged as a means to overcome the challenges faced by Indigenous women in business (Diochon et al 2014). "Don't let challenges become obstacles. Be prepared to work hard. Take the risk. Find a way around road blocks. Don't take no for an answer." (Bitti 2012) Perseverance was a common factor linking Indigenous women to their ancestors and was a characteristic of successful Indigenous business women (Rise 2019).

ii) Expand Funding Opportunities

Recommendations to address the expansion of funding opportunities for Indigenous women centred on structural change to allow for options for collateral, an increase in community funding pools and an improved relationships with financial institutions.

The *Indian Act* restricts the use of on-reserve lands for collateral in funding applications. There were approaches that communities could take to allow property to be used as collateral. Communities could develop framework agreements under the *Federal First Nations Land Management Act* which allow for the management of lands outside of the *Indian Act* where the use of that land could be used as collateral (Bergman 2017). Alternatively, Band Councils could seek a Ministerial order to allow the leasing of land on reserve or other innovative mechanisms to allow for the use of land and property as collateral (Bergman 2017).

Dedicated funds for Indigenous women's business ventures (Larkin 2017), developmental lending (RISE 2019) and micro loans through community funding pools (Bergman 2017; RISE 2019) were recommendations for expanding the funding options for Indigenous women.

Some of these recommendations had been implemented and could be expanded to other regions and communities. For example, Glooscap Venture was responsible for managing community owned businesses and offered its community members up to \$5,000 in Canadian Business Development Corporation² (CBDC) loans (Bergman 2017). The National Indigenous Economic Development Board³ (NIEDB) recommended expanding investments in Aboriginal Financial Institutions (AFI) and Indigenous communities to enhance the opportunities for funding business initiatives (Bergman 2017). The National Association of Aboriginal Capital Corporation⁴ developed an Indigenous Growth Fund to provide money to AFI's including Ulnooweg Development Corporation, for their repayable loan program (Bergman 2017).

Financial institutions, banks and credit unions should capitalize on the growth of Indigenous business in Atlantic Canada. Capitalizing on that growth would require an adjustment in the current application processes to make the process more understandable and sensitive to Indigenous people (Bergman 2017). The education of lenders of the needs of Indigenous clients would better support Indigenous women (RISE 2019). Financial institutions were contributing to financial literacy programs directed to Indigenous businesses (Bergman 2017), were partnering with Indigenous communities to finance projects, were making financial services more accessible and were promoting their efforts to address Indigenous business banking needs. As an example, TD Canada Trust produced a report addressing the services (including employment, procurement) provided to Indigenous peoples. "TD has long championed the economic success and self-sufficiency of Indigenous Peoples and communities by taking a comprehensive and creative approach to provide solutions to meet their unique and sometime complex banking needs." (TD Canada Trust 2019, p.7)

iii) Tailored Programming

Programming directed at Indigenous women was either underutilized or insufficient (Diochon et al 2014; Larkin 2017). The need for customized programming and support for gender-specific programming, managed by and for Indigenous women was pronounced (Larkin 2019; RISE 2019). The types of programming available were broad in scope inclusive of workshops, training sessions, webinars on topics relevant to Indigenous women such as funding sources, financial literacy and customer management (Larkin 2017). The support for programming would need to address the persistent barriers of childcare and transportation (Larkin 2017). Childcare services and in community options could be considered in the delivery of support

² <https://www.cbdc.ca/en>

³ <http://www.naedb-cndea.com/en/home/>

⁴ <https://nacca.ca/>

services for Indigenous women (Larkin 2017; RISE 2019). To allow Indigenous women to capitalize on their business ideas, programming would necessarily need to provide the opportunity for Indigenous women to learn and practice being engaged in gaining the knowledge, skill and abilities required to make an informed decisions about the viability of a business venture (Diochon et al 2014). A similar approach is provided in the incubator program offered to New Brunswick Indigenous people by the Joint Economic Development Initiative.

A review of the support programs and organizations delivering those programs and services suggested a plethora of programs and services were available for Indigenous women in business. Those women however may have had some apprehension about accessing those services or may have had difficulty in navigating those services. The navigation of services could be improved by the existence of a web portal highlighting all sources of funding for Indigenous businesses (Bergman 2017). The existence of those services was described as disparate. Navigation and access to relevant services could be improved through an advisor (e.g., Indigenous Liaison Officer) knowledgeable about business and accessible by women (RISE 2019). Accessibility should consider location (e.g., in community) and approachability (e.g., Indigenous, supportive). Admittedly, Indigenous organizations like Ulnuweg Development Corporation, the Joint Economic Development Initiative (JEDI) and the Native Women's Association of Canada provincial and territorial chapters offer a myriad of services to women, however some women were either unaware or not accessing those services.

iv) Establishing Networking and Mentorships Opportunities

Navigation of services designed to support women in business could also be facilitated by networks and mentorships. Providing more opportunities for women to connect with mentors and other Indigenous women in business was a promising way to address the unique needs of Indigenous women in a culturally appropriate manner (Larkin 2017). The desire to have opportunities to learn from other Indigenous women in business was clear (Diochon et al 2014). Women often felt isolated and disconnected in their business ventures and were interested in opportunities to both learn from others (Bitti 2012) and share their own knowledge and skills (Diochon et al 2014). The opportunity to share was especially poignant for those women in craft and artisan businesses who expressed the view that traditional knowledge and skill are important to preserve and share and many are making an important cultural contribution through their traditional craft work (Diochon et al 2014). Some networks had already been established (e.g., National Indigenous Women Entrepreneurs Ecosystem) but other types of networks should be considered (e.g., coffee houses (RISE 2019)).

V. METHODOLOGY

To capture the narrative of successful Indigenous women in business, identify supports available to them, identify challenges to success uniquely faced by Indigenous women in business, identify strategies they used to mitigate those challenges, develop recommendations for policy and program change, an interview approach was employed. The interview participants were a mix of Indigenous women in business, representatives from organizations that support them and several women in leadership positions who impact and implement the policies and programs that affect Indigenous women.

Research Design

The research methodology utilized in this study was an interview approach designed to capture the challenges and successes of Indigenous women in business. The use of interviews provided the researchers with a meaningful opportunity to engage with study participants. Interviews provided a richness of information including relevant scenarios and stories not captured in other approaches to data collection (e.g., survey). The interview approach proved essential given restrictions imposed by public health officials related to the COVID-19 pandemic. Interviews were conducted virtually during the June to August 2020 period of the pandemic.

The interviews were conducted by the provincial project manager/research assistant located in each of the four Atlantic provinces. Four Indigenous women, all of whom identified as Mi'kmaw, were engaged in the role of provincial project manager/research assistant with responsibilities for many facets of the research process. Their dual roles required each to review research instruments (e.g., interview question guides, invitations to participate), to contact and communicate with the study's participants, to conduct interviews, to transcribe interviews and to offer an initial impression of evolving themes. Their engagement increased research capacity, increased access to women in business and leadership, allowed for an employment opportunity and provided insight about community protocol and culture.

The COVID-19 pandemic necessitated interviews be conducted by virtual means. Study participants were offered the opportunity to participate using a virtual platform like Zoom or Microsoft Teams. The pandemic situation has created an abundance of reliance on technology to conduct work consequently, the need for a virtual platform for the interviews was not a deterrent to participation. A conference calling option was also provided. Rural and remote areas in our region have connectivity issues with both the internet and cell services therefore a teleconference option was necessary and was well utilized.

Study Participants

Two primary types of participants were interviewed: 1) Indigenous women who were identified by their communities as leaders in business and 2) representatives working for support organizations both regional (e.g., Ulnooweg Development Corporation, Coady International Institute's Indigenous Women in Community Leadership program) and provincial (e.g., Joint Economic Development Initiative (JEDI), Mi'kmaw Native Friendship Centre) in focus. Researchers contacted the Economic Development Officer (EDO) in every community across Atlantic Canada with the intent of developing a list of potential participants. Researchers also contacted all the women Chiefs in Atlantic Canada to inquire about both identifying successful women in business in their communities and determining their own interest in and availability for an interview. A listing of potential participants was prepared and the researchers contacted everyone on that list to gauge their interest in participation. Several women in leadership positions were also interviewed and their perspective helped inform the themes emerging from the transcripts. A general profile of the women participating in the study is provided in section VIb of the paper.

Support organizations provide a myriad of resources, mentoring, training, and funding alternatives designed to support Indigenous persons in their business pursuits. Researchers developed a list of support organizations both provincial and regional in focus primarily through on-line searches. The list of organizations identified was increased as additional organizations were identified through the interview process. Listings of support organizations identified in this study are provided in Appendices A to E of the paper. The support organizations identified in those listings offer services to a range of clients including non-Indigenous and Indigenous men, women and youth and Indigenous women more specifically. Researchers contacted representatives from all of those support organizations initially identified from the on-line search for an interview with the intention of exploring the supports that were both available and accessed by Indigenous women. A general profile of the organizations' representatives participating in the study is provided in section VIa of the paper.

Potential interview participants were contacted by the respective provincial research assistant by e-mail. A project summary (see Appendix K) was attached to the e-mail to provide some context about the purpose of the study and the expectations of involvement. For those who agreed to participate in an interview, an interview question guide was shared with the participants prior to each interview. Interview guides were prepared by participant type –

Support Organizations (Appendix F) and Women in Business (Appendix G). Participation in interviews was voluntary.

Ethics Review Requirements

Research ethics approval was required and received from the St. Francis Xavier University Research Ethics Board (REB). In addition, each Atlantic province has different processes for ethics review and approval as required for research in Indigenous communities. In Nova Scotia, research ethics approval was received from the Mi'kmaw Ethics Watch at Cape Breton University. In Prince Edward Island, research ethics approval was received from the Native Council of Prince Edward Island (NCPEI). No similar research ethics approval was required in the provinces of New Brunswick and Newfoundland and Labrador. All research was conducted in compliance with Tri-Council Policy *Statement: Ethical Conduct for Research Involving Humans* (2018 Edition)⁵, the *Principles of Ownership, Control, Access and Possession (OCAP)*, (2014 Edition 3)⁶ and the *National Inuit Strategy for Research*⁷. The project was guided by the Elders' Recommendations outlined in *Honouring Traditional Knowledge*⁸.

Data Analyses

Themes were revealed from the voices of the study's participants as captured in the transcripts of each interview. The data collected during the interviews was analyzed initially by type of participant (i.e., Indigenous woman in business or representative of support organization) and then in aggregate.

A thematic approach to analysis was employed and focused on identifying themes emerging from the interview transcripts. To reveal those themes, interview transcripts were reviewed in detail by both the principal investigator and a co-investigator. Categories of issues were identified, the frequency of issue identification was recorded, quotes that support the themes identified were captured and differences by key demographic (e.g., participant type, geography) were noted by each researcher, independently. The principal investigator and co-investigator compared categories and frequency of themes, relevant quotations and any differences presented by the varying demographic profile of participants. Differences were discussed and resolved. The co-investigator was a provincial project manager/research

⁵ https://ethics.gc.ca/eng/policy-politique_tcps2-eptc2_2018.html

⁶ <https://fnigc.ca/index.php>

⁷ <https://www.itk.ca/wp-content/uploads/2018/03/National-Inuit-Strategy-on-Research.pdf>

⁸ https://www.apcnc.ca/wp-content/uploads/2020/06/FinalReport-HonouringTraditionalKnowledge_1.pdf

assistant during the project and identified as Mi'kmaw. Her insight from that lens was invaluable in both understanding and placing the themes in the appropriate context.

The outcomes of the analyses will be shared with all project participants to allow for an opportunity to interpret, consult, contribute and comment on the findings of the study. Those participants who requested a transcript for review were provided with that transcript. The outcome of the project is accessible on the Atlantic Aboriginal Economic Development Integrated Research Program (AAEDIRP) website at <https://www.apcfn.ca/economic/research-reports/>. A workshop is being planned to allow for the themes which emerged from the analyses to be confirmed and the recommendations for new directions to be actioned.

Research Inquiry Design

Interviews were shaped by a question guide. Each participant was provided with an Invitation to Participate (see Appendices F & G), a Consent Form (see Appendix H) and an Interview Questions Guide (see Appendices I & J) prior to the interview. The Consent Form required a signature. The Invitation to Participate discussed several aspects of the study including:

i) *Voluntary Nature of Participation*: The voluntary nature of involvement in the study was communicated in both the Invitation to Participate (Appendices F & G) and the Consent Form (Appendix H). In addition, at the beginning of each interview, it was clearly stated that participation was voluntary and participants could exit the interview at any time.

ii) *Harms & Benefits*: The costs of participation were perceived to outweigh the benefits. For the participants, there were both a time commitment to participate (i.e., approximately one hour) and the potential for unforeseen costs from participation. The benefits of participating will hopefully result in changes in policies and programs designed to support Indigenous women in both business and leadership roles. Further, the information provided by participants should assist Indigenous women interested in business ventures and community leadership positions to navigate their own path forward. The interviewees' participation and contributions to the research investigation remain confidential. (See the Invitation to Participate in Appendices F & G.)

iii) *Consent*: Consent from each participant was required. Consent was evidenced by the participant's signature on a Consent Form (Appendix H) confirming that: 1) the research was clearly explained, 2) opportunities to ask questions regarding the research were provided,

3) the voluntary nature of the research and the right to withdraw at any time was explained and 4) the information shared would be kept confidential and anonymous was confirmed.

iv) Data: As detailed in the Invitations to Participate (Appendix F & G), the interviews were audio recorded by the provincial research assistants. The interviews were subsequently transcribed. The transcription was done by the respective provincial research assistant who had signed a confidentiality agreement. The audio recordings and transcriptions will be kept for five years in a protected filing cabinet and computer. No names or identifying information were used in connection with this research.

v) Confidentiality: Confidentiality and anonymity were a priority. No transcripts or notes from the interviews contained identifying information. All participants' transcripts were coded with a number (e.g., Participant #23). All the data was kept confidential by the study's researchers and data was and would only be released in aggregate form through various reports and publications. The release of confidential information by individual response to communities or organizations was not expected nor required for this study.

Data Security and Disposition

The data collected from the interviews was transcribed by the four provincial research assistants. No transcripts or notes from the interviews contain identifying information. All participants' transcripts were coded with a number (e.g., participant #23). The transcripts and notes are physically stored in a locked cabinet in a locked office at STFX. All electronic versions of transcripts and notes are stored on password protected computers. The transcripts and notes will be kept in a locked facility for five (5) years after which time they will be destroyed. All electronic files of transcripts and notes will also be deleted within that five (5) year timeframe.

Research Dissemination

The results of the research project should be of interest to a large scope of people, communities and organizations. The scope includes organizations that support women's business and leadership pursuits, Economic Development Officers (EDO) who focus on the development of business leadership in community, government agencies developing policies and the corresponding funding for supporting leadership and business, educators in both secondary and post-secondary educational institutions who support the education and development of young women aspiring to be leaders in business and community, and communities who celebrate and nurture the success of women.

Dissemination will involve the use of various formats of delivery. Those formats could include written reports (such as this document), presentations at conferences and workshops focused on business, leadership and women entrepreneurs, vignettes highlighting successful Indigenous women leaders, infographics depicting challenges faced by Indigenous women in business and leadership and strategies to mitigate those challenges, a focus group of successful women in business who reflect on the results of the study and a workshop to discuss the research with interested stakeholders who will be asked to consider implementation of the outcomes of the research.

VI. PROFILE OF STUDY PARTICIPANTS

A. SUPPORT ORGANIZATIONS

One of the groups of participants targeted for this study was representatives from organizations and agencies that provide Indigenous women in business with a whole menu of supports and services designed to advance their interests in both business and leadership. The study's researchers approached representatives of organizations across the Atlantic Canadian region to participate in the study. The intention was to gain an appreciation of the kind of supports and services that are available to Indigenous women in business.

There is a wide range of service providers across Atlantic Canada. Service organizations in each province are community, provincial, regional (i.e., Atlantic Canada) and national in focus. The organizations' focus on clients in this study was varied such that some provided services to all citizens, some provided services to Indigenous persons only, some provided services to women only and some provided services to Indigenous women only. There was recognition among those who provide services and supports to all citizens that specialized supports and services for Indigenous men and women, more specifically, was an imperative. Those organizations that offered services more generally (i.e., to both Indigenous and non-Indigenous people) had hired or were hiring an Indigenous person to address the need for culturally informed services and products. Community based organizations offered services mostly to their own community members. Some organizations tailored their products and services specifically to Indigenous peoples (e.g. Ulnooweg Development Corporation, Joint Economic Development Initiative (JEDI), Native Women's Association of Canada).

Aside from geography and populations served, the support organizations were categorized into two distinct groups: 1) financial services and 2) holistic. Both categories of support were considered essential for developing and nurturing successful Indigenous women in business. Those groups who provided financial services support collectively (and some individually) offered a substantial menu of services including business planning, e-commerce support, cash flow planning, marketing analysis, mentorship, financing, repayable loans, business plan development, advising and mentorships. Those groups who provided "holistic" support were often community based and collectively offered a range of programs and activities. Their programming emphasized cultural teachings and ceremony including talking circles, drumming, and moon ceremonies for women. Workshops were designed to help women build their self-esteem and to provide them with a variety of skills. Counselling services and supports were made available through community organizations in areas of addictions and

bringing awareness to the issue of missing and murdered Indigenous women and girls. Other services included helping women find and maintain safe housing, food security and daycare. The combination of the two types of organizations was necessary to provide comprehensive support to Indigenous women.

“I’m a firm believer that in order for anybody to be successful you need all those wrap around social supports.” (Participant #9)

Sixteen (16) representatives from various support organizations across Atlantic Canada participated in this study. In the process of identifying and contacting those representatives for interviews, we developed a list of support organizations by province and by region (i.e., Atlantic Canada). Those lists are provided in Appendices A (New Brunswick), B (Newfoundland & Labrador), C (Nova Scotia), D (Prince Edward Island) and E (Atlantic Canada). The lists are not exhaustive however they do represent the outcomes of a comprehensive search to identify the multitude of supports and resources available to Indigenous women primarily in business but also those interested in leadership development.

An issue faced primarily by community based organizations tasked with providing a range of holistic supports for community members was access to funding. Funding enables the continuation of the supports and services which were deemed necessary for Indigenous women’s success in all areas of their lives. Funding was most often not permanent but was annual project based funding requiring annual funding applications and requests. The annualized and project based nature of this funding model to support programs and services was problematic because the continuation of those programs was uncertain and was often in jeopardy.

“Because we don’t have a revenue source, most of our work is project based and once the project is over, the money is over. The sad reality is that the women still need support. I’ve been complaining about that with our funders for ages. We need to be (we would love to be) self-sufficient but until we’re able to be that, we need that money flowing all the time if we want to improve the lives of our Indigenous women.” (Participant #1)

Aside from community based organizations, there were several organizations who were consistently identified by the study participants. Those organizations were Ulnooweg Development Corporation, Joint Economic Development Initiative (JEDI) and the Native Women’s Association provincial and territorial chapters. Given their significance, each is described below.

i) Ulnooweg Development Corporation⁹ (Ulnooweg)

Ulnooweg through representatives in New Brunswick, Newfoundland, and Nova Scotia provides loans and business services to Indigenous entrepreneurs throughout Atlantic Canada. Ulnooweg offers an extensive scope of financial services designed to improve financial literacy knowledge. Their offerings include business toolkits, advisors, mentors, cash flow planning, staffing, training, accounting systems, governance, etc. As an Aboriginal Financial Institution (AFI), Ulnooweg has lending programs offering loans of up to \$250,000 with nonrepayable components and microfinancing loans of up to \$5,000. Its lending offerings are designed for Indigenous businesses that may not be eligible for loans through other traditional lending institutions. Ulnooweg's Digital Mi'kmaq provides innovative educational programming to Indigenous youth and includes coding, creativity, science, math and engineering. Ulnooweg is active in hosting events that unite Indigenous people throughout Atlantic Canada. An example is Ulnooweg's bi-annual Aboriginal Entrepreneur Award Show.

ii) Joint Economic Development Initiative¹⁰ (JEDI)

JEDI is a New Brunswick based Indigenous organization dedicated to “working with partners to foster Indigenous economic development”¹¹. JEDI focuses its work on the support of Indigenous entrepreneurs and small businesses, community economic development, workforce development and partnerships with the public and private sector. JEDI provides Indigenous women in New Brunswick with a variety of business and workforce development services including business advisory services, a business incubator program, a business accelerator program, a shipbuilding engagement strategy and funding through their Aboriginal Development Fund. The Aboriginal Development Fund provides funding to entrepreneurs and existing businesses and communities to support business and community economic development planning. For entrepreneurs, micro loans to a maximum of \$2,500 can cover 50% of the costs of business and marketing plan development, management training, mentoring programs, seminars and workshops on various business topics and entrepreneurship development.

iii) Native Women's Association of Canada¹²

The Native Women's Association of Canada (NWAC) is a national Indigenous organization representing the voices of Indigenous women, girls and gender diverse people in Canada. NWAC's goal is to enhance, promote and foster the social, economic, cultural and political

⁹ <http://www.ulnooweg.ca/>

¹⁰ <http://www.jedinb.ca/main.html>

¹¹ <http://www.jedinb.ca/main.html>

¹² <https://www.nwac.ca/about/>

well-being of Indigenous women within their respective communities and Canada societies. “Through advocacy, policy and legislative analysis, the Native Women’s Association of Canada works to preserve Indigenous culture and advance the well-being of all Indigenous women, girls and gender diverse people, as well as their families and communities.”¹³ “The Native Women’s Association of Canada works on a variety of issues such as employment, labour and business, health, violence prevention and safety, justice and human rights, environment, early learning childcare and international affairs.”¹⁴

The NWAC has many provincial and territorial chapters across Canada¹⁵. Provincial and territorial chapters offer programs, services and advocacy supports with offerings differing by chapter need. In Atlantic Canada, there are several chapters of the NWAC, namely the Aboriginal Women’s Association of PEI¹⁶, Indigenous Women of the Wabanaki Territories¹⁷, Newfoundland Native Women’s Association¹⁸ and the Nova Scotia Native Women’s Association¹⁹.

¹³ <https://www.nwac.ca/about/>

¹⁴ <https://www.nwac.ca/about/>

¹⁵ <https://www.nwac.ca/about/provincial-territorial-member-associations/>

¹⁶ <http://www.awapei.org/>

¹⁷ <https://iwwt.ca/>

¹⁸ <https://nawn-nf.com/>

¹⁹ <http://www.nsnwa.ca/>

VI. PROFILE OF STUDY PARTICIPANTS

B. INDIGENOUS WOMEN IN BUSINESS

In addition to the representatives of the support organizations, we interviewed thirty-four (34) Indigenous women for the study. The participants collectively represented a diverse group of women – diverse in age, location, role and purpose - including women Chiefs, women in business ventures, women in governance roles and youth engaged in leadership roles. Several Chiefs and women in leadership positions were included to provide additional context and perspective about women in business. The majority of the women interviewed were women in business. The majority identified as Mi'kmaq and several identified as Inuit. The kinds of businesses the women participants were operating ranged from tourism to retail sales to construction to personal care services. The women were asked to comment on various aspects of their professional lives including leadership, success, attribution of success and their engagement with community.

The women interviewed were pleased to have the opportunity to have their voices heard and further to have made known more broadly the challenges they faced and the successes that they have achieved.

“A lot of bad things are happening to us and we're too afraid to speak out because we don't have support; nobody's going to believe us anyway. That's a sad thing to say but I think an avenue like this, someone calling and actually asking us, it's allowing us to finally have a voice, and it's a scary thing for us to finally have a voice.” (Participant #17)

“Where it starts is right here where you're asking women “What do women need”. Instead of people creating policies for people that hurt the people that have to use policies, having the forum for discussion, taking that information and actually seeing it is helpful.” (Participant #48)

Acknowledging Success and Leadership

Participants were asked if they were “successful leaders” in community and/or business. No definition of success or leadership was provided thereby allowing each participant to define both terms from their own experiences and perspectives. The coupling of both leadership and success was intended to gain an understanding of the interaction between leadership and success from the perspective of the participants. Each of the women interviewed had been identified by others (e.g., Chiefs, Economic Development Officers) as being successful and both the invitation and the interview reinforced the basis of our invitation for an interview.

“Success is... success is... depends how you define it.” (Participant #26)

Success and leadership are terms that are inconsistently defined and are relative concepts. It was expected that questions about leadership and success would reveal varied perspectives and definitions and they did. Although some participants stated that they felt that they were successful, the resounding common response was that they had never thought about it.

“I think I could consider myself a successful leader. I've never really reflected on myself in that way before. I would have to really reflect on that...” (Participant #21)

The responses could be described as humble. A sense of humility was revealed and often explicitly stated. Many of the women respondents were initially uncomfortable with the question and were often reluctant to respond to the question.

“We don't see ourselves as successful. I think that we're very humble, modest people who try to motivate and inspire collectively with other groups of people. A lot of Indigenous women are very humble. I don't really consider myself to be a successful leader but I do know that I've earned the respect of a lot of different groups and a lot of different people within our area.” (Participant #22)

“I think that recognition from one of our other businesses or the town comes up and says, “You're doing a great job.” and “We've had lots of people say that you're such a great leader in the community.” I've never really looked at myself in that way. When you have somebody from outside of my family circle saying you're doing a great job and a pat on the back, that means more than anything.” (Participant #21)

Success and leadership were terms that were not well articulated nor consistent across the study's participants. Success was individualized and included providing for children, recognition by community and patronage of community members. Both success and leadership were referenced in terms of recognition by others as a role model because of their career choices or educational attainment, as an inspiration for their integration of culture and business, as someone who pioneered a path for women and as a community member who cared for and provided service for others.

“If leadership is defined by the number of followers you have, then I'm not successful. On the other hand, if leadership is defined by blazing a trail in an area then probably I am a leader in that respect.” (Participant # 20)

“I've started evolving into a successful leader role unconsciously. It wasn't a purposeful thing to go after what I wanted in life, but as a result I become an

inspiration to others especially as a single mother because I raised my son on my own while doing all of this.” (Participant #17)

Attribution of Success

The study’s participants were asked to whom or what would they attributed their successes. There were two primary categories of responses namely a family member(s) and role models. Many of the women cited their father or mother as being a significant factor in their success. Some of those family members were also considered role models. Several respondents identified non-family role models as being key to their success often citing their educational pursuits, perseverance and focus on embedding culture into their lives and work. The common traits of family members and role models were hard working and supportive and many were business owners.

*“My success as a leader stems from my family, culture, heritage and family.”
(Participant #21)*

“I think my ethic and strong determination and my love for my community, my family, my heritage, and my culture has moved me into the path that I follow now. I believe that I have a lot to share.” (Participant #21)

Community Engagement in Success

The study’s participants were asked to comment on the engagement of their community in their success. The engagement and interaction with their community was an important aspect of both life and business. Comments about the role of community in the success of the business were wide ranging however communities were critical determinants in their journeys.

The role of community included providing funding, programming, culture and healing and many relied on community for a menu of supports. Patronage of their business was seen to be the strongest sense of acknowledgement of both community support and community celebration of their successes.

“The community is celebrating us by patronizing the store and by spreading the word. Whether it's on Facebook or a recommendation or telling a friend, I think that's the best kind of celebration for a small business.” (Participant #23)

“Those communities who support Mi’kmaq businesses are the reason why we are successful. The reason why people hear about us and hear good things is from our people. Our people are letting others know when they're satisfied. Those people follow through and they're happy with our services.” (Participant #35)

The relationship with community was often complex. There was a dependency on community for cultural events and activities, inclusivity, acceptance, and various supports. There was a stated connectivity to community and a desire for acceptance within the community. Sometimes that acceptance was fleeting as there may have been a slowness for the community to embrace or acknowledge the business and sometimes there was a sense of lack of support routed in jealousy of the success of a business (or attainment of leadership positions) by community members. The sense of dismissiveness of success was often referred to as lateral violence. Lateral violence is a form of discrimination internal to the community and it was a persistent challenge expressed by women. Lateral violence as a persistent challenge is explored in the following chapter.

“I don't want to make it sound too simplified, but we do have a lot of lateral violence in our community and when somebody tends to be successful, the more you get known, the more people want to bring you down back to your place.” (Participant #36)

“People are sometimes crabs in the bucket about being successful so you kind of have to let it go, not take it personal.” (Participant #33)

VI. PROFILE OF STUDY PARTICIPANTS

C. INDIGENOUS WOMEN IN BUSINESS – GENDER DIFFERENCES

The study's participants were directly asked to provide their impressions of differences, if any, faced by women as compared to men. There were several themes revealed through interviews. Indigenous men face racism as did women. Women were seen to have access to more culturally informed supports designed for them while men were not afforded the same level of support and were more reluctant to access them. Women were perceived to have larger challenges with caregiver responsibilities, funding opportunities, pay inequity, sexism and violence. The patriarchal system which provides the structure for community governance was partially blamed for the differences because of the gender imbalance in its composition.

Racism

It was acknowledged that Indigenous men also face challenges. The most prevalent challenge faced by both men and women is racism. Racism is persistent and internalized. Although an oversimplification of a complex issue, racism was reported to be at the root of much of the mental health and addiction issues faced by Indigenous peoples.

"I found that there are some areas of our lives where men struggle more and there's some areas of our lives women struggle more. The common theme for both is systemic racism - Indigenous peoples in particular. I've heard things over the last number of years that have really opened my eyes to the reality of the world that we live in. Both men and women are facing situations on a daily basis." (Participant #22)

"Indigenous women face different challenges of course than Indigenous men. We're more subject to violence and domestic and sexual abuse but both men and women face health care issues because of our histories. Our life expectancy is a lot less than non-Indigenous counterparts. Dealing with these issues is always a challenge for both men and women." (Participant #5)

Support Inequity

There was some sentiment expressed that Indigenous men face more or more intense challenges than do women. The sentiment was rooted in the loss of the traditional role of men in their family and community. Role was associated with identity and purpose and the elimination of both left an unfilled and festering void for many Indigenous men who were in search for their own place in family and community.

“Women in our First Nations communities are traditionally the caregivers. They are the ones that are historically in the daily work to build and maintain a community while the men go out to fish and hunt. Over time that role has been taken away from our men, but the women still maintain that role of family and community. The men have been struggling more to find their place in society because their traditional roles were taken away from them. It’s been harder for men.” (Participant #36)

The impact of intergenerational trauma and poverty, racism and loss of role in family and community has created a void; a void for which culturally enriched healing is necessary. There was concern expressed that Indigenous men were not afforded the same opportunities as women for support to heal from the trauma and loss of purpose that they often faced. Indigenous men were also more reluctant to seek support, in part, because of the issue of masculinity which often inhibits help-seeking behaviour. In contrast, women had access to various culturally informed supports designed to promote healing and women availed of those supports. Further, it was acknowledged that the programming to support women would likely not be appropriate for men. Indigenous men’s healing should be supported by programs designed to support them specifically. A new format of support for men as suggested was to have girls and boys working together in their healing process allowing each to gain a better understanding of one another and the issues each face.

“I think it would be the men's programming - finding someone to offer something for men that brings them together to help them build informal cultural networks to the women's group.” (Participant #19)

“I can tell you right now is that the interest in our programs are probably about 75% women and women are the drivers.” (Participant #50)

Patriarchal vs Matriarchal Systems

A discussion about differences between men and women inevitably evolved into a comment about the governance structure imposed by colonialism, the church and the *Indian Act*. The system was described as a patriarchal system which ensured that men have leadership roles in community at the exclusion of women. The patriarchal system was contrasted with the traditional governance system embedded in the history and culture of Indigenous peoples. That system was a matriarchal system in which women played a more central role in the governance of community.

“Women in our First Nations communities are traditionally the caregivers. They are the ones that are historically in the daily work to build and maintain community

while the men go out to fish and hunt. Overtime that role has been taken away from our men, but the women still maintain that role of family and community.”
(Participant #36)

“We were matriarchy. Historically Mi’kmaq, Wabanaki people were matriarchal. The colonization of our people has led to a patriarchal system that has led to violence and inequality of leadership positions. The Grand Council is completely unfair. The women used to be the decision makers of Grand Council, but the church came in and turned it into a patriarchy.” (Participant #32)

Although women continued to play a significant and direct role in community, the formal leadership positions (e.g., Band Council) were primarily occupied by men. Characterization of the governance structure of the patriarchal system as an “old boys club” and the comment “men are kings” were plentiful.

“I think than it has been politically harder for women than men. Because of the way the Indian Act is structured, men have been given more authority and more responsibility. It's always been the women who are doing amazing work in the background. Politically it's been harder for women to make changes but at an individual or community level I think it's been easier for women to make those changes.” (Participant #36)

In those formal leadership roles, policy and the allocation of scarce resources were determined and adapted. Many of those policies had an impact on women but those same women were not at decision making tables where those changes were considered and as such women were not informing the policy changes that directly affect them. Although women have increasingly assumed more formal leadership roles in community, the progress had been limited and needed to continue to a more equal representation of women’s voices and issues.

“I think that we need to figure out how to highlight these women that are able to play both roles and how to support them to be able to create a different environment because traditional Indigenous communities were matriarch driven. I think that's our solution moving forward. Colonization took that away from us. Now we need to come back and tying that into our matriarch could be our solution moving forward.” (Participant #42)

Differences in Challenges

The most common sentiment expressed was that Indigenous women faced more challenges than did men. The challenges included caregiver responsibilities, funding opportunities and pay inequity.

“Historically there have been silos in which women have been placed. We’re still breaking down those silos and as a result, our challenges have to be different because we’re still breaking down expectations that men never had to experience.” (Participant #3)

i) Caregiver Role

Much of the caregiver responsibilities fell to women not to men. Although there had been some progress in terms of men’s involvement in childcare responsibilities, the bulk of the responsibilities consistently fell to women. Those responsibilities extended beyond childcare to family, extended family, friends and community. Expectations remained for women to fulfill those responsibilities and consequently women needed to divide their time between a set of responsibilities which included their family, their home, their community and their business. The challenge of caregiving was identified as a persistent challenge and is discussed in the next chapter of the paper.

“We have responsibilities to family, we have responsibility to community, we have responsibility to our elders. We’re in a different league, we have responsibility to our ancestors.” (Participant #11)

ii) Access to Funding

Indigenous women were less likely to get access to funding than were men. Although women were more likely to pay their loans in full than were men, women faced issues that limited their access to funding. Many women felt that men were viewed as more serious or believable in their pursuits. Women often started with small part-time home based business for which funding criteria were more difficult to attain. Further, women most often had lower paying jobs which affected their opportunity for savings to support business initiatives and affected the criteria for loan application success.

“All women have been disadvantaged when it comes to being able to access funding and financial support for business endeavours.” (Participant #3)

“Mainstream financial institutions not being as open or as willing to loan to women entrepreneurs as necessarily their male counterparts.” (Participant #3)

“Men can access funding much better than women can. It’s a paternalistic world that we live in and that’s one thing that I’m focusing on is lifting our matriarchs up and helping them to be successful in their ideas and supporting them.” (Participant #15)

“Going out in the world and being treated differently, in different scenarios because you're a woman entrepreneur versus a male entrepreneur, which is totally different. They are treated differently at banks, with loans, and we saw that there's a lot of issues with being a female entrepreneur.” (Participant #33)

iii) Pay Inequity

On average, women were paid less than men and opportunities for better paying jobs were not readily available to women. The pay inequity affected women's ability to save for their business ventures and to meet the criteria for funding and loan applications.

“There's still challenges in relation to inequities with pay scales as well as inequities in recognition for the value of women in the workplace.” (Participant #48)

“Women are still being paid less than men.” (Participant #10)

iv) Male Dominated Industries

Women reported having access to fewer opportunities in male dominated industries. Male dominated industries like construction and fishing required more funding due to the capital required for infrastructure. Further, women were not taken as seriously as men about their interest in those industries.

“I think men may have it a little easier, but that's just my opinion. I'm sure there are definitely differences and how women can be viewed in the business in different industries. There's lots of talented women and capable women are doing the same types of business or getting involved in careers that involve physical labour - mechanics or carpentry. It's getting better but overall there's definitely challenges.” (Participant #44)

v) Sexism

Sexism is a form of discrimination based on gender. Women participants felt that men did not suffer from the same form of discrimination. Women reported not being taken seriously or acknowledged for their business knowledge, advice and successes. Men had the advantage of assumption – the assumption that they had more business knowledge, skills and capabilities simply because of their gender. Women were not afforded the same assumption and have had to work harder to make those assumptions obvious to others.

“As a business mindset challenge, it's harder sometimes when you're an Indigenous woman compared to an Indigenous man for people to take your business advice seriously.” (Participant #35)

“Men are given more respect and females have to earn it. Back in the day men were the bread winners while women stayed put in the home looking after the children and household. To this day, some people still think the same way.” (Participant #40)

“I think, overall, men and women face very different challenges in business. I would assume that it would be carried over to Indigenous men. Because I think that there is a little bit of a stigma put on women. You're not natural business people or things that are a little bit demeaning that men don't really face because people will see a man in business and oh they've been in business for years. But when you're a woman's you're kind of young or how long have you done this? You get these questions that a man wouldn't necessarily get. I think it's a challenge to show people that you always have to be proving yourself. They will know I'm a good business person or I'm experienced in what I do. I don't think as a whole men necessarily face that same challenge. Obviously I can't say for sure, but I think that there is an inherent sexism.” (Participant # 23)

vi) Sexual Abuse and Violence

Women were more often subject to sexual abuse and violence than were men; that abuse and violence was often at the hands of men. The endurance of the threat of such violence and behaviour has had a direct impact on the mental health and confidence of women to pursue business pursuits.

“Indigenous women face different challenges. You know we're more subject to violence and domestic and sexual abuse.” (Participant #5)

“I think of the concept of Missing and Murdered Indigenous Women Inquiry perspective. Aboriginal women are more likely to be killed, taken, etc. rather than men. As an Indigenous woman, I feel as though I'd be afraid walking alone in cities and such. This is a challenge I feel most Indigenous women feel rather than men.” (Participant #31)

VII. EMERGING THEMES – CHALLENGES

A. OVERVIEW OF CHALLENGES

Interviews with Indigenous women in business and representatives of organizations who support them provided the basis for identifying challenges faced by Indigenous women in business. An analysis of the interviews allowed themes to emerge from the voices of the participants aggregated across all participants. The challenges identified were an intricate web of systemic, structural and cultural factors divided into two categories, namely most prevalent and recurring. The distinction between the two categories was provided by the study's participants who were asked specifically about the persistence of those challenges. The emerging themes are supported by direct quotes from the study's participants. The quotes provided in the paper were selected to support and amplify the themes identified and give the study's participants voice in relaying those themes.

An overall theme which emerged, perhaps expectantly, from our analyses was the reoccurrence of themes which had been identified in more recent research studies and public policy documents. Although there was no substantive literature on women in business to draw on, themes revealed in prior research (Diochon et al 2014; Larkin 2017; Bergman 2017; RISE 2019) persisted in this study. The most prevalent challenges identified by Indigenous women in Atlantic Canada were access to appropriate funding opportunities, the implications of caregiver responsibilities and the effects of generational discrimination. Often fueled by the most prevalent challenges, recurring challenges were also revealed. Those recurring challenges were lack of financial literacy, mental health and addiction, lack of confidence, shortage of appropriate education and training, absence of consistent and affordable transportation and limited supports for off-reserve Indigenous people.

Prevalent Challenges

The most prevalent challenges identified by Indigenous women in Atlantic Canada were access to appropriate funding opportunities which are limited because of low income levels, stringent eligibility criteria and the limitations on access to collateral, the implications of caregiver responsibilities on the time necessary to dedicate to supporting business and the effects of discrimination resulting in intergenerational trauma and oppression.

Financing a business venture was complicated by the eligibility requirements of lending applications. Eligibility requirements include collateral for which most Indigenous persons on reserve do not have primarily because of the *Indian Act*. They include requirements for cash

flow or savings which Indigenous women lacked because of income inequality as income levels for Indigenous women were lower than for both non-Indigenous persons and men. The requirements often required full time business operations however Indigenous women were more likely to launch part-time home based businesses. Eligibility requirements which limit access to funding necessitated delaying business initiatives. The delay was required for women to accumulate savings to begin or grow their business however saving was complicated because of the income inequality women face. This outcome was consistent with prior research which persistently identified financing a business venture as the most prevalent issue faced by Indigenous peoples and more specifically by Indigenous women (Diochon et al 2014; Bergman 2017; RISE 2019).

Caregiver responsibility was consistently identified as a most persistent challenge to women in business. Caregiver responsibilities extended beyond childcare to include family members, extended family and community members. Indigenous women, perhaps because of the influence of the matriarchal system, assumed the majority of the responsibility of childcare and home management. Assumption of those responsibilities caused a necessary diversion of resources (e.g., financial, time, etc.) from potential business opportunities. There was often a sense of guilt associated with attempting to manage those resources and to spend time on either business or leadership activities. The scope of caregiver responsibilities (i.e., beyond childcare) and the impact of childcare responsibilities appeared to be more pronounced in this study than in prior studies (Diochon et al 2014; Bergman 2017; RISE 2019).

Discrimination is systematic and insidious occurring over generations and impacting mental health and addictions, poverty cycles and intergenerational trauma. Discrimination occurs in many forms including racism, sexism and ageism. The impact of intergenerational trauma resulting in part from the legacy of residential schools and the “Sixties Scoop” continued to have a pervasive impact on confidence, educational attainment, mental health and opportunities for employment. The prevalence of the impact of discrimination appeared to be more pronounced in this study than in prior studies (Diochon et al 2014; Bergman 2017; RISE 2019). Discrimination, especially racism, was however more prevalent in studies about the justice system, educational attainment, income gap, etc.

Recurring Challenges

Often fueled by the most prevalent challenges, recurring challenges were lack of financial literacy, issues related to mental health and addiction, lack of confidence, shortage of appropriate education and training, absence of consistent and affordable transportation and limited supports for off-reserve Indigenous people.

Launching, operating and growing a business requires a set of knowledge and skills that Indigenous women contemplating business enterprises underestimate. Limited exposure in managing money (e.g., bank accounts), lack of training about bookkeeping and employee, customer and relationship management, lack of development of a business plan and not fully understanding financial institution and Canada Revenue Agency jargon and requirements were frustrating impediments to success. Improving financial literacy requires access to appropriate education and training opportunities. There were a host of organizations offering support services to Indigenous women (e.g., Canadian Business Development Corporation (CBDC)) some with culturally relevant programming and resources (e.g., Ulnooweg Development Corporation, Joint Economic Development Initiative (JEDI)). It was imperative that women avail of those resources. In the interviews, several women mentioned the support that they received from Ulnooweg Development Corporation, Joint Economic Development Initiative (JEDI) and various chapters of the Native Women's Association. They did impress how important education and training was to success however they also indicated that in spite of the availability of program and services, many women are either unaware or apprehensive about accessing those services (Diochon et al 2014).

Mental health was a recurring issue which had a profound impact on women, their families and their communities and was an impediment to many Indigenous women pursuing their own business initiatives. Mental health was a concern for the population more generally but was more pronounced in Indigenous communities a result of the effects of racism, intergenerational trauma, poverty and violence against women. Mental health issues had a significant impact on lack of confidence to pursue business and other opportunities. The lack of support from community members who often shun, shame or discourage women from pursuing their "dreams" also fueled a lack of confidence.

The other issues which were considered recurring were the absence of consistent and affordable transportation and limited supports for off-reserve Indigenous people. Geography played a role in access to transportation and supports for off-campus community members. Indigenous communities in Atlantic Canada are often located in rural and remote

communities. The geography limited access to affordable and consistent transportation (e.g., bus system). Without access to transportation options, training and education, employment opportunities, and supplier and customer relationship development were often hampered. Geography also impacted the consistency of internet access. Although reliable internet access was not identified as a recurring theme in this study, it was raised as an issue in discussion about the implications of COVID-19 in which internet access was crucial for conducting business and life. Geography also played a role in the access to supports for off-reserve community members who often feel isolated. For those community members living off reserve because of employment and education, access to culturally relevant events, supports and activities was limited.

VII. EMERGING THEMES – CHALLENGES

B. MOST PREVALENT CHALLENGES

An overall theme which emerged, perhaps expectantly, from our analyses was the reoccurrence of several themes which had been identified in research studies and public policy documents over various studies and over recent years. The most prevalent challenges identified by study participants were a lack of financing opportunities, a diversion of resources because of caregiver responsibilities and the insidious impacts of discrimination.

Financing

Financing of a business venture persisted as a challenge for women starting, sustaining and growing a business. The lack of financing was attributed to numerous factors including lack of collateral, an income gap, insufficient opportunity to accumulate savings, none to low credit ratings, limited access to credit and difficulty meeting eligibility criteria on funding applications.

“All women have been disadvantaged when it comes to being able to access funding and financial support for business endeavors. Women have a tougher time accessing any sort of startup funding. For Indigenous women, that challenge is intensified by the fact that often they don't own the property they live on for the use of collateral. That creates an additional hurdle that already exists for women in general. There are some historical circumstances that make some of these challenges even more intensive for Indigenous women.” (Participant #3)

Traditional financial institutions often required collateral in the loan application process. Without collateral, securing financing is problematic. The *Indian Act* created a structure in which ownership on reserve was not possible therefore collateral was not available to Indigenous persons. Without collateral, traditional lending institutions' regulatory requirements were not met and financing was not possible. The *Indian Act* also precluded inheritance of property (e.g., home, land) which could have otherwise been used as collateral and used to build some equity for financing business initiatives.

“Money is the challenge - access to money, access to credit. If I don't have credit, I'm not getting a loan. I don't own a property. In order to get a loan, you have to own something, have some kind of capital assets.” (Participant #32)

Rather than relying on traditional financing, many women reported using income from employment to fund their business initiatives. Supporting those initiatives however was made difficult by the predominance of employment opportunities for Indigenous women only

paying minimum wage. The mean income of Indigenous people in Canada is considerably lower than that of other Canadians. Indigenous Canadians had higher unemployment levels and lower average incomes (Statistics Canada 2013). The income gap was acknowledged in the *Truth and Reconciliation Commission Report's (2015) Calls to Action*. Consequently, saving for a business initiative on minimum to low wage was challenging given the competition for other uses of that income (e.g., childcare, transportation, community fundraising). Women reported taking years to save adequate funds if that was even possible. Because the income gap and lower levels of income persisted through generations, Indigenous women were unlikely to be able to draw on financial support from their parents and families.

*"My greatest challenges came from trying to work and save on minimum wage."
(Participant #21)*

Without access to financing from internal sources (e.g., savings, inheritance, parental support), reliance on credit in some more expensive form (e.g., pay advance, credit card, line of credit) were necessary. One issue that prevented Indigenous women from accessing most credit facilities was a lack of a credit rating or a poor credit rating. Without a reasonable credit rating, accessing credit was difficult and expensive. Without the experience of securing and paying credit cards, term loans and lines of credit, credit ratings were not established. On low levels of income like minimum wage, payments on credit products were often missed as scarce funds got diverted to other priorities like children, food and healthcare expenses. Missed or delayed payments had a detrimental impact on credit ratings and by extension on securing credit (e.g., credit card).

A combination of credit ratings, collateral and savings were criteria for funding applications. Given the lack of collateral, the non-existence of savings and poor credit ratings, meeting the criteria on funding applications was challenging. Other challenges with credit applications included a predominance of funding for new businesses but little to none for existing business even if the existing business was purchased. Further, many women reported that the business vernacular and expectations around record keeping were deterrents to the completion of and success in the financing application process.

"When I tried to ask for a loan, from a native company - they shut me out because they said I had an established a business already. They wanted to help people that had no business already." (Participant #34)

"We just don't have enough access to low interest funding, especially for established businesses. It's difficult enough to get off the ground, but then trying to, there's no

business support. There was no mentorship. There was nothing for us at all. What I did was I connected with Inuit Woman of Canada, and I actually got quite a bit of support from them. I became a mentor for other women who were looking at my home-based businesses. Mentorship is something that's definitely needed, access to the low interest loans and then some support to build your confidence and move your business into the next level.” (Participant #22)

Caregiver Responsibilities

Caregiver responsibilities encompassed a broad spectrum of responsibilities including children, immediate family, extended family and community.

“Common challenge is childcare.” (Participant #6)

“Employment barriers for Indigenous women include childcare and transportation.” (Participant #22)

Traditionally women had been the caregivers in the family. Although there was some disruption in that tradition in which men have taken on some of the childcare responsibilities, the bulk of the responsibilities remained with women. The responsibilities of caregiver extended beyond children to other family members (e.g., parents), extended family (e.g., Aunties) and community (i.e., Elders).

“We have responsibilities to family, we have responsibility to community, we have responsibility to our Elders. We’re in a different league, we have responsibility to our ancestors.” (Participant #11)

Those responsibilities encroached on the time dedicated to both employment (i.e., seeking, keeping, thriving) and business ventures (i.e., starting, growing, sustaining). Women struggled to manage all the responsibilities associated with being a mother, spouse, partner, daughter, sibling, friend and community member. Each of those roles have expectations which required both time and energy. There was also often guilt associated with having to compromise on any of those responsibilities.

“I think it's a constant juggle of your home life and your workplace. People say work life balance and it doesn't exist. Sometimes I'm 100% at work and sometimes I have to be 100% at home.” (Participant #43)

“I was a young single parent; that has a lot of challenges, just automatically. When you’re trying to still educate yourself and really try to keep work home balance, that is a challenge because something always gets compromised. It certainly comes with a lot of guilt.” (Participant #48)

“It’s difficult when you have so many competing responsibilities. It’s very difficult to prioritize yourself and your own education and your own dreams in many cases.” (Participant #6)

Discrimination

Discrimination was described by study participants as having many forms and was both overt and subtle. Racism, sexism, lateral violence and ageism were all identified as forms of discrimination that affect the successes of women in business and leadership positions.

“Preconceived ideas people have regarding your skills and abilities can actually acquire an attitude and restrictions from being able to succeed.” (Participant #21)

Racism is pervasive and continues to persist. The impact of racism was personal, physiological, mental, financial and spiritual. Racism destroyed self-confidence, fed addictions, attributed to the violence suffered by Indigenous women, reduced opportunities for employment, exacerbated mental health issues and made engaging outside of community difficult.

“Because of the way we’ve been treated in Canada, and the way that even our own people treat each other” (Participant #24)

“There’s a lot of lateral violence in our communities due to colonization, due to the patriarchy, do to lots of different things.” (Participant #7)

Lateral violence is a form of discrimination that exists in community and in other contexts.

“I experienced racism. I experienced lateral violence within my own culture. I find so many times that racism is depicted outside of the culture, but there’s also racism within the cultures as well; that’s not talked about enough.” (Participant #26)

Lateral violence was thought to be prevalent within Indigenous communities. A cluster of behaviours labeled lateral violence was suggested to have stemmed from residential schools and other traumas. Lateral violence is a cycle of abuse that occurs among oppressed societies. Lateral violence can include bullying, gossiping, backstabbing, feuding, shaming, blaming, socially isolating, shunning and not trusting. Factors such as colonization, intergenerational trauma and the ongoing experience of systematic racism faced by Indigenous people were rooted in these underlying behaviours.

“We do have a lot of lateral violence in our community. When somebody tends to be successful and more known, the more people want to bring you down back to your place. I think if we were able to get beyond that, we would have more people that would have the confidence to go into business.” (Participant #36)

“I think racism is the issue within the culture and that's a form of lateral violence. That's persistent, that is not spoken about, but it is there. It is not only there, there is racism between the other cultures and racism towards each other as well.”
(Participant #26)

Women were often undervalued in terms of their contributions, effort and work outcomes. The governance structure of Band Councils was patriarchal and in that system, men were considered to be the decision makers. Sexism had implications for women being heard and valued in the workplace, in business and at Council.

In as much as women were undervalued, youth were often ignored in the decision processes of communities. Unless a concerted effort was made to engage youth in the decision processes, the opportunity to nurture the next generation of leaders and business owners was lost.

“While I had a lot to learn and I had to acquire a lot of life experience to fill those shoes, the challenge has been that you're so young, you don't have experience or, that sort of mentality or at times the whole idea that I was given the job and I didn't really earn it.” (Participant #19)

VII. EMERGING THEMES – CHALLENGES

C. RECURRING CHALLENGES

The most prevalent challenges identified by Indigenous women in Atlantic Canada were financing, caregiver responsibilities and discrimination (and are discussed in the prior section). There were however other recurring challenges identified which were, in large part, fueled by the persistence of the most prevalent challenges. Those recurring challenges were low levels of financial literacy, issues related to mental health, lack of confidence, shortage of appropriate education and training, absence of consistent and affordable transportation and limited supports for off-reserve Indigenous people.

Financial Literacy

Overall financial literacy is low in the Canadian population. A financial literacy task force was established in 2009 to develop a strategy to improve the financial literacy of all Canadians. “Financial literacy is having the knowledge, skills and confidence to make responsible financial decisions”²⁰. One of the priority groups identified in the strategy was Indigenous peoples.

A recurring challenge for Indigenous women in business was the lack of both personal and business financial literacy. There was a consistent acknowledgement that running a business was difficult requiring significant financial knowledge and skills however, it was also acknowledged that most often the financial literacy of Indigenous women was low.

“There is a severe capacity gap. It's not just with women entrepreneur, it's in general. A lot of people don't fully appreciate, understand or respect the operating structures of what it takes to run a business. To understand the requirements that surround it, such as equity financing credit, debt, obligations and responsibilities, and what the repercussions of that is a general kind of business gap challenge that we have to educate people on it.” (Participant #8)

There are a multitude of financial knowledge and skills required to operate a business including bookkeeping, cash flow planning, tax reporting, applying for funding and credit, managing creditor relationship including reporting requirements, etc. Both the realization of the lack of knowledge and skills that comprise financial literacy and the difficulty in navigating a business venture often resulted in apprehension in launching a business venture.

“It's not just running the business in general but you need to know how to do books. You need to know how to do bookkeeping, financial records, and daily logs and stuff but not everybody who's into business really knows that or to make proposals for themselves on how to help them get funded.” (Participant #35)

²⁰ <https://www.canada.ca/en/financial-consumer-agency/programs/financial-literacy.html>

Much of the knowledge and skills required to operate a business were not innate and were foreign to most unless they were involved in a family business. Many reported not having to attend to issues of money management until they traveled for their educational pursuits and moved from their communities. They reported being ill equipped to deal with issues associated with managing money because they had no experience doing so. For those who engaged in business activities, many reported having difficulty in preparing applications for funding opportunities because of a lack of understanding of “business language”, in dealing with Canada Revenue Agency because of the inflexibility in reporting requirements and deadlines, in managing the cash requirements of a seasonal business because of the inconsistency in cash flow, and in determining profitability because of a lack of accounting skills. The lack of financial knowledge and skills frustratingly led many to make mistakes that were costly in terms of both time and money.

“Those were major mistakes you make in business when you don't know anything about business, you don't know about money management.” (Participant #33)

“The Canada Revenue Agency can be very challenging to deal with. They're so stringent with their interest, penalties and there's so much red tape. You pay your interest, your payroll deductions, your corporate taxes. There are so many audits - forensic audits, HST audits, payroll deduction audits and corporation tax audits.” (Participant #25)

Education and Training

Improving financial literacy requires access to education and training. In addition to financial literacy, there is a whole host of other knowledge and skills required for operating a business; most of which were not innate or learned unless they were part of their family experiences.

“I guess confidence comes with knowing that you have the education, training, knowledge and background that you can go ahead and start your business and be able to grow your business.” (Participant #25)

“People need to go back to the basics and learn about all the periphery stuff. Get that basic education around how it all ties together so that you run a comprehensive complete operation.” (Participant #8)

Training and education were described as a necessity for success. Other than the financial knowledge and skills, launching and running a business required customer relationship management, website development, supply chain management, employee relationship management, shipping and distribution channel development, development of a marketing plan, creation of a business plan, etc. Indigenous women should avail of the training and development sessions offered by support organizations and by community to gain exposure to the required knowledge and skills. Support organizations had a significant menu of

offerings available to Indigenous women wanting to start, sustain or grow a business. Support organizations offered training programs, webinars, toolkits, professional development sessions, conferences, speakers' series, guides, one-on-one advice and mentorship programs to support Indigenous peoples in business. Many of those support organizations offered Indigenous informed programming and tools designed to address the unique needs and challenges of Indigenous women in business.

"I would suggest that they invest more time before they move forward in gathering the skill sets. They need to be able to manage, or learn about the various components of running a business whether that's work life balance training to make sure that they can cope and deal with both at the same time, or educating themselves on all the intricacies of what it takes to run a business. They understand how it works, but they don't know how to source and find clients. They don't know how to manage or maintain their financial records or the bookkeeping side of things. They have the skills needed to deliver the service, but they don't know how to actually do the rest of it right so that's a challenge that many people face."
(Participant #8)

Mental Health

Mental health was a persistent concern and challenge raised by many Indigenous women. It was a challenge that impacts women, their families and their communities.

"We know that mental illness within First Nations communities is higher as a percentage than it is in the broad population." (Participant #8)

Mental health issues were fueled by the persistent and intergenerational impacts of racism, lateral violence, sexual abuse and violence toward women (e.g., Missing and Murdered Indigenous women), poverty, residential schools and the "sixties scoop". Those mental health issues were attributed, in large part, as the cause for the prevalence of addiction, abuse and violence in Indigenous communities.

"The challenge I've had to face the most was my own mental health. Although I was passed down a lot of teachings in regards to culture and tradition, I was also given a lot of intergenerational trauma." (Participant #27)

The issue of mental health was multi-generational and the impact of managing and addressing the mental health issues of family and extended family fell mainly to the responsibility of women. The additional responsibility of caring for the mental health of that broad scope of people added to the stress and pressure of Indigenous women who in addition to managing their own mental health issues managed the mental health of those around them.

"I find that women are often burdened with a majority of having to break cycles/trauma. Not only addressing the mental state we are in personally, but the weight of the mental health of our families. We are often in charge of finding and distributing resources to the people around us, such as our kids and significant others." (Participant #27)

Confidence

Self-doubt and a lack of confidence were reported to creep into the psyche of Indigenous women and represented a real challenge to their success. A lack of confidence was, in large part, a byproduct of intergenerational trauma and racism persistently faced by Indigenous women.

"Among the many challenges women face is self-confidence." (Participant #2)

"Confidence, believe it or not, is an issue." (Participant #11)

"I have faced numerous challenges throughout the various stages of the business. The first one was overcoming my own fear and self doubt." (Participant #44)

A lack of confidence was cited as an impediment to many Indigenous women pursuing their business initiatives. The support organizations witnessed both the lack of preparedness (i.e., training and education) and the lack of confidence as reasons for Indigenous women in business to delay or abandon their business ventures.

"People already come in with a kind of a predetermined notion of how it's going to go. They don't feel they can be open and vulnerable. They feel like they have to be ready and confident, have all the answers and in some cases we want the vulnerability. We want people to be honest. We want people to tell us so we can help them." (Participant #8)

There were multiple approaches proposed to face the lack of confidence and self-doubt experienced by Indigenous women. One of those approaches was through training and educational programs. Another approach was through healing from the trauma caused by a multitude of factors especially racism, intergenerational trauma, violence and abuse.

"Building my confidence level was through professional training and capacity building." (Participant #45)

"Taking the time to take care of yourself and heal what hurts you is going to be what helps you be successful." (Participant #32)

A lack of confidence was also fueled by lateral violence. Lateral violence was described as insidious, persistent and demoralizing for Indigenous women. Women were encouraged to support one another instead of competing with and challenging the success of other women as a means to supporting the business success of one another.

"I don't want to make it sound too simplified, but we do have a lot of lateral violence in our community. When somebody tends to be successful, the more you get known, the more people want to bring you down back to your place. I think if we were able to get beyond that, if we would have more people that we would have the confidence to go into business." (Participant #36)

Transportation

Transportation was an issue that continued to permeate discussions of challenges regardless of topic. Transportation was raised as problematic in discussions of access to healthcare, mental health and addiction services, employment opportunities, training and education programs, networking opportunities, professional development and various support services.

"Employment barriers for Indigenous women include childcare and transportation." (Participant #22)

The rural and/or remote geography of many Indigenous communities coupled with the low levels of income and income assistance made access to appropriate transportation an impossibility for many Indigenous people. Rural and remote communities had limited access to any form of public transportation (e.g., bus, train, plane, taxi) because it was either unavailable or access was expensive. Given low levels of income and a reliance on social assistance because of a lack of employment opportunities, there was little income for spending on transportation (e.g., own vehicle, taxi). Identifying a solution to the lack of transportation without increased income levels, funding or subsidization was not obvious.

Limited Off-Reserve Support

An additional concern expressed by several women was the lack of funding and support for those living off reserve. The funding related to both educational pursuits which preceded business ventures and to the actual business pursuits. The funding available to those living off reserve was often difficult to access and necessitated finding other forms of funding (e.g., student loans, credit card debt). An overwhelming aspect of support for those living off reserve was to have access to culturally enriched support services and programming.

"I think there is still work to be done for individuals who live off-reserve. As someone who lives off reserve, it was very hard to get any help from my community. I think

these situations have made administration realize they need to offer more help to not just their community members living on reserve.” (Participant #27)

A support (e.g., counselor, therapist) void of an understanding of or experience with intergenerational trauma, history, culture and racism persistently faced by Indigenous women did not provide the richness required for healing to occur.

“Mental health counselling to me is the most important support. Consistency is really important. Having someone who understands your situation and whom you can trust makes a big difference. Having this support off-reserve could also make a difference.” (Participant #28).

An example of a culturally informed support was cited by women who had access to an Aboriginal Advisor at university and community college. They underscored how valuable it was to have that kind of support as women experienced both culture shock and isolation from being distant from their community.

“The native counselling unit on campus was a safe haven. I really encourage all campuses to have a native counseling unit. I had a place where I could go and meet with other native students and we were such a great support to each other in so many ways. Hearing another native person’s voice just to say “How are you doing?” meant the world to me especially with all the challenges I was going through. It was amazing!” (Participant #17)

VIII. EMERGING THEMES – OVERCOMING CHALLENGES

The challenges Indigenous women in business face were met with pragmatic strategies. The approaches that most women in business used to overcome challenges were seemingly obvious albeit powerful. The strategies were perseverance, education and training, and healing. Pursing a business was daunting with many reported obstacles (e.g., funding, financial literacy, confidence) however Indigenous women had a pattern of successfully navigating through those challenges. Women expressed how important it was to work hard, not accept “no”, find alternative options and avail of personal and professional education and training opportunities. Women expressed that healing, especially culturally relevant approaches to healing, was imperative in their successes. A holistic approach to the women’s experience was deemed essential.

Perseverance

Women discussed overcoming challenges of learning to generate business plans, of being rejected in a loan application and of struggling to care for children through “old fashioned” hard work. Perseverance was not a “colorful” solution to the multitude of challenges that Indigenous women face but it was intuitive. Perseverance is likely rooted in the demonstrated resiliency of Indigenous people.

“A lot of them fight so often and so much that lots of times they give up. I’m thinking, really the biggest thing that they need that we can give them is support.” (Participant #1)

“A lot of them just give up; they don't have that support. They don't have somebody there pushing them along saying you know this is a great idea and you just stick with it right. A lot of times they don't have the money to back them up so we have to help them to find that money to jump through those barriers.” (Participant #15)

The messaging from Indigenous women was to look for alternatives when barriers appear, to keep asking questions until answers are provided, to use as many resources as can be accessed, to focus on the outcome(s) and to spend the time to reach that outcome(s).

“As Indigenous women, we've had so many challenges in life. You learn to start problem solving. We become problem solvers consistently and constantly and that's just made us stronger.” (Participant #17)

“You pick yourself up again and you just would move on again and you would go on to the next problem. Eventually you just get it figured out. There were moments

when I was extremely discouraged, but we made it. That's what I'm talking about when I think of success.” (Participant #17)

“I'm overwhelmed with what you deal with. You take it one step at a time and some days will be tough, some days will be awesome. That's just really a part of life and I guess it's how you manage it when it does come at you.” (Participant #48)

Education, Training and Professional & Personal Development

Availing of as many opportunities for learning as possible was a common approach to mitigating the challenges faced by Indigenous women in business. The range of learning opportunities afforded was very broad and multidimensional. Those opportunities included formal post-secondary education (e.g., degrees, diplomas), workshops offered by support organizations, speakers' series and webinars on various topics. The response by many women participants about continuous learning reflected the ever-changing context in which they work or deliver services and products to customers. Organizations and businesses had many layers (e.g., bookkeeping, money management, etc.) which required some in-depth knowledge. Post-secondary education had unique challenges as it usually required travel away from community creating issues related to distance from culture, language and ceremony, childcare and the financial management of scarce resources (Oxner et al 2017). Many women took advantage of professional development opportunities offered through their workplace in anticipation of launching their own businesses. Many took part in programs designed for Indigenous business persons offered by support organizations often requiring travel, negotiating childcare and a registration fee. Many accessed webinars, videos and print material from home. Finally, many accessed personal development opportunities in community including culturally rich activities (e.g., healing circle) and events (e.g. powwows).

Culture Supports Healing

Indigenous women faced a myriad of challenges including racism, generational trauma from residential schools and the “sixties scoop” and violence against them (e.g., Missing and Murdered Indigenous Women) which contributed to mental fatigue, trauma and mental health issues. One of the mitigation strategies that they employed to promote healing was a reliance on culture, tradition and ceremony. Many attributed healing to connecting with their Indigenous culture including moon ceremonies, sweat lodges, smudging, discussions with Elders, attending community events, etc. Understanding and reconnecting with culture and Indigenous ways of living and thinking helped many in understanding themselves and the world around them. Many found that promoting their own and their family's healing allowed them to realize their potential. Without healing, their initiatives and they would have continued to struggle.

IX. EMERGING THEMES – NEW DIRECTIONS

A. OVERVIEW

Indigenous women are poised to be a driver of the economy of Atlantic Canada. Continued investment in those women is needed to be able to capitalize on and capture the initiatives and interests of Indigenous women to engage in business ventures and leadership opportunities. The women in business and the representatives who support them offered several directions to enhance existing programs and services and to develop new supports that would capitalize on the potential momentum of Indigenous women. Recommendations for new directions included better access to funding, improved daycare, access to holistic supports, building of formal networks, improved navigation of available supports, improved availability of mentors and increased number of women in leadership roles in community governance.

Improved Access to Funding

Access to funding was the most prevalent and most persistent challenge faced by Indigenous women. Improving access to funding had several dimensions. There were systemic issues such as the *Indian Act*, racism, banking regulation and the income gap which are harder to address in the short term. Changes in structural issues that are manageable in the short term may allow for better access to funding. Changing the lending criteria to better reflect both the profile of Indigenous women and the low risk of default of Indigenous women would allow for better access to funding. Increasing the options for funding by creating more community based micro loans and group funding pools which address the problems associated with eligibility requirements (e.g., collateral, credit rating, persistent cash flow) of more traditional financial institutions would allow for better access to funding. This research amplifies the persistent lack of access to funding for Indigenous women also identified in prior research (Diochon et al, 2014; Bergman 2017; RISE 2019). The separation of these factors into systemic and structural factors should better facilitate the action to address them. Structural factors can be addressed more readily than can systemic ones which require a long window to change.

Sufficient Childcare

Caregiver responsibility was a prevalent challenge for Indigenous women in business. Childcare was especially problematic. The insufficiency of the subsidization of the cost and the limited hours of operation made childcare inaccessible or not useful. Improving access to

childcare through increased subsidization and increased hours of operation to better match working hours (instead of schooling hours) would have been helpful.

Holistic Support

Healing from intergenerational trauma was cited as a precondition for success. There were a multitude of issues such as racism, the legacy of residential schools and poverty that contributed to intergenerational trauma and to outcomes such as mental health issues, addiction, violence and self-doubt. More opportunities for Indigenous women to address that trauma through culturally informed healing was identified as a necessity. The opportunities would include culturally informed counselling, ceremony (e.g., smudge, moon ceremony), therapy, cultural events (e.g., powwows, drumming) and other activities. The sense of connectiveness to others and to culture was important in any healing process and necessary for women to achieve their full potential. Prior research on Indigenous women in business focused more on the technical and financial aspects of business initiatives and not the holistic approach Indigenous women say was critical.

Women in Business Networks

Networks were cited as possibilities to mitigate the isolation that women in business and in leadership faced. A network would be focused on Indigenous women and would explore issues unique to them. There are networking models already in existence which could be effectively replicated or adapted. The networks could be in person or online and could be focused on community, province or nation. The possibility of networks across a large geography of women was more probable given the investments in technology and the use of virtual meeting tools required for work and life in 2020 (i.e., impact of COVID-19).

Navigation of Support Services

There was recognition that there is an abundance of supports and services available to Indigenous women however those women did not avail of or lacked knowledge of those programs and services (Diochon et al 2014). Further, those programs and services were not easy to locate or navigate. Suggestions of both a person to assist in navigating the system of supports and services or a centralized list of resources and services would allow Indigenous women better knowledge of and access to what was available. The support organizations did offer advice in navigating the multitude of supports and services available including referrals to other support organizations. Women seemed either unaware of that service or were reluctant to access it. Prior research identified a more centralized and complete web portal for all Indigenous persons (Bergman 2017) and identified having a navigator or advisor (RISE

2019). Prior research also suggested that Economic Development Officers (EDO) could be tasked with supporting community members in the navigation of appropriate and relevant supports (Diochon et al 2014; RISE 2019). A current research project, the Women Entrepreneurship Knowledge Hub²¹, has an overarching goal to create a “one-stop shop” of information to which women entrepreneurs, women support organizations, governments, and the private sector can utilize.

Mentorship

Mentors should play an increased role in supporting Indigenous women in business. Mentors were often role models who provided advice about navigation of challenges and support services. Increasing the profile of role models and mentors in community would better encourage women to enter both business and leadership roles. Like prior studies, the importance of mentors was highlighted as a necessary support (Diochon et al 2014; Larkin 2017; Bergman 2017; RISE 2019). Mentors could be community based, from other communities, housed in support organizations or other persons who understand both business and the culture.

Women in Leadership Roles

Women in leadership roles was deemed necessary. Encouraging women to assume leadership roles in community governance would allow women to have a stronger and more equal voice as compared to men in the development of policy and programs that affect women. There was recognition that there was not equal representation of women in community governance positions therefore efforts to nurture women’s pursuits and positions in leadership roles was important. For example, a program was developed in Cape Breton, Nova Scotia for both Indigenous and non-Indigenous women interested in pursuing leadership opportunities (e.g., Municipal councilor, Band Council member). The initiative, called the Leadership School for Women conference, was being run by a group called Government FOCUS (Female Objectives Cape Breton Unama'ki Strait) and they received funding from local municipal and First Nation governments for funds to help defray child care and other costs (Ayers 2020).

²¹ <https://www.ic.gc.ca/eic/site/114.nsf/eng/home>

IX. EMERGING THEMES – NEW DIRECTIONS

B. NEW DIRECTIONS

The purpose of this research is to guide changes in policy and programs in the future. There were many suggestions in terms of policy and programs that could be changed to encourage and support Indigenous women in both business and leadership ventures.

Improved Access to Funding

Access to funding was a persistent issue for women. To allow for better access to funding, changes in criteria for applications and improved access to credit and capital was necessary. Criteria for lending applications often caused Indigenous women to be excluded. Profiles which included no or poor credit ratings (e.g., often choosing food security for children over loan payment in face of scarce resources), low levels of income (i.e., income gap identified by the *Truth and Reconciliation Commission Report*), lack of savings (i.e., attributed to low income levels), no collateral (i.e., a function of the *Indian Act*), engagement in part-time business (e.g., home-based) because of caregiver responsibilities and lack of other opportunities, lack of a substantive business plan written in business vernacular and no support for sustaining an existing business, contributed to the inability to access funding. Changing criteria in funding applications to accommodate the actual circumstances of Indigenous women would have allowed more women to engage in business ventures. The increased risk of allowing for expanded or tailored criteria for Indigenous women who were more likely to pay off their debt than were Indigenous men was likely minimal. The potential however was to allow more Indigenous women to engage in business and leadership initiatives.

Increasing the options of funding pools would have mitigated the challenge of access to capital for Indigenous women. Several different structures of funding pools had been advanced and would have supported investment in Indigenous women. One structure was a fund available from community for micro loans. The fund would provide micro loans of \$1,000 to \$3,000 to contribute to preparing to launch a business. The funds could be used for a myriad of activities including purchasing supplies, registration for professional development, travel for training or meetings with potential suppliers and/or customers, fees for e-commerce supports (e.g., website design), funding for a marketing plan, etc.

“If there was financial access to financial support for startups for entrepreneurs on reserve, I think that would be huge. Something we could change is the policies to

help support them because, as of right now, there isn't any, and I think we could use that help.” (Participant #44).

Another funding structure advanced was similar to a group funding model in which funds would be contributed from interested parties. Group funding models currently exist and have been successful. For example, local 100 Women Charities²² encourages one hundred (100) women in the community to invest \$100 per month (i.e., \$10,000) which is then allocated to a few worthy initiatives through an application process. In Indigenous communities the same structure has occurred on a smaller scale when community members supported others through gifts, ticket sales and baked good sales in recognition of a death, health concern, etc. There may be an appetite for a fund of this kind supported by both Indigenous and non-Indigenous people with the recipients being Indigenous women and youth.

*“A community fund or something where we have access to their capital, there needs to be something. Nonnative people can donate their inheritances to this community fund and the community fund can fund Indigenous women's businesses.”
(Participant #32).*

Access to Daycare

A lack of appropriate daycare was identified as a challenge for Indigenous women. Daycare was a barrier to employment and to launching and sustaining a business venture or to take on a leadership position. Appropriateness of daycare referred to both subsidization of and accessibility to daycare services (i.e., hours of operation which mirror working hours, in community, age of child(ren)). The COVID-19 pandemic underscored the necessity of childcare. During the early days of the pandemic, childcare services were not available making engagement in work and business extremely difficult. As the primary caregiver, women were most disadvantaged by the lack of childcare, a circumstance that also existed in non-pandemic life. Daycare can be a more acute issue for women living in urban settings as more traditional sources of daycare (e.g., family, on reserve daycares) are not readily available.

Holistic Supports

Healing from trauma caused by racism, addiction, violence towards women, lateral violence and the foster care system was necessary for developing confidence, self-esteem, motivation and opportunities for Indigenous women. An emphasis on integrating healing into the journey for Indigenous women was critical in their evolution. The sense of connectiveness to others and to culture was important in any healing process and necessary for women to achieve their

²² <http://100womenfoundation.org/>

full potential. The opportunities for holistic offerings should include culturally informed counselling and therapy, ceremony (e.g., smudge, moon ceremony), cultural events (e.g., powwows, drumming) and other activities. A holistic approach to supporting women would allow for better integration of healing supports with more technical or financial supports; either on their own is insufficient. Mentors or advisors may play a critical role in assisting in the identification of the appropriate combination of holistic and technical supports and their timing.

“It's up to us to decide if we're going to break the cycle. I find a lot of women don't want to heal. Healing is uncomfortable and healing means that I have to be exposed for all of the horrible things that I've done, or that have happened to me. I don't want to get retraumatized.” (Participant #32)

“Mental issues are a major barrier to women in being successful in everything across the board. Having those kinds of services where we can be healthy enough to be able to make and to know that there's opportunities for us.” (Participant #32).

“There's a lot of programs that work in silos. It's cool that we do all this research and develop training programs but the biggest struggle we have is addiction, mental health and just regular life skills.” (Participant #45).

Building a Network

Launching and maintaining a business and taking on leadership roles were often daunting. Women encounter situations, people and hurdles that were new and challenging. Having a formal network of Indigenous women to discuss those issues would have provided the encouragement that many needed to be successful. A network would be focused on Indigenous women and would explore their unique challenges and solutions. There are existing networking models that could be used as a basis for developing an Indigenous women's network (e.g., Centre for Women in Business at Mount Saint Vincent University²³, National Indigenous Women Entrepreneurs Ecosystem²⁴). Each province and possibly the Atlantic region could develop an integrated network(s) of local networks that would assist Indigenous women in their paths to success.

“I'd love to see a group specifically for Indigenous. I think a separate group of Indigenous people who are small business owners, women, where we can talk to each other about what's worked for us and what hasn't worked for us. We can share

²³ <https://www.msvu.ca/rbc-and-centre-for-women-in-business-offering-program-for-young-women-entrepreneurs/>

²⁴ <http://ideaconnector.net/bridging-the-gap/>

what we've learned with the other group and they can share with us - that's something that I think would be a great benefit.” (Participant #20)

“If we had a group where Indigenous women could get together and build each other up and have a support system within the community for our businesses, that would be wonderful to build for community.” (Participant #23)

“Being able to hear from other people about their constant struggle or being able to talk to other businesswomen is inspirational.” (Participant #35)

“I think having more formalized networking opportunities or ways to find connections, would be really great. People are sometimes really busy and it's nice to find somebody in a safe space that you can talk to.” (Participant #43)

“It'd be cool if there was some type of network developed for young Indigenous women professionals, where we can talk to one another about each other's support skills and tips on how to share experiences. I'm sure when you're in it you feel like you're all alone but if you get into a network you're like oh you felt the same thing I did!” (Participant #45)

Networking on a national level was also a consideration worth pursuing.

“In Atlantic Canada we really have to start supporting our Indigenous women and see what's available all over Canada so we could be part of that around our table.” (Participant #24)

Navigation of Supports and Services

There was a common sense that there was an abundance of support services, programs, toolkits and educational and development opportunities available for Indigenous women wanting to launch a business or engage in leadership activities.

“I think where it starts is right here where you're asking women What do women need. Instead of people creating policies for people that really hurt the people that have to use policies, is an issue so having the ability to have the forum for discussion, taking that information and actually seeing it.” (Participant #48)

“We've done enough terms of reference. We've done enough policy. We've done enough research. We need to turn that information that data into effective programs that help support people. So, when we look at better supporting Indigenous women's leadership, number one we have to create an environment where we're actually seeing more Indigenous women in leadership roles.” (Participant #22)

One difficulty identified by participants was that knowledge of those supports, services and programs was limited and access was complicated in terms of what and when to access. Many women indicated difficulty in locating and navigating which programs and services to access and in what order.

“I know from my own experience. I didn't come across a lot of programs that were directed just for Indigenous women and promoting Indigenous women and leaders in the community. If there are programs out there, perhaps a change that could be made is if they're more easily accessible.” (Participant #23)

A centralized and complete menu of those resources and a dedicated person (especially in community) to assist in navigating through the seeming maze of resources and services was considered necessary to avoid creating a deterrent for women launching a business.

“I think you need to have somebody that's knowledgeable. You need to have the knowledge to know where to bring to help people in the area. Sometimes when you're doing or if you're looking at doing, you know you're looking to get grants or funding, which I haven't done, and that's where I know I need help, you need somebody to sit down with you to actually help you do the forms. I've looked at them and I thought I'm pretty smart. I know that there's a business language and there's a funding language; that's why I say it's important to have somebody sit down here because that person will know what the funders are looking for and will help you word it in a better way.” (Participant #26)

“There's so many of those programs out there and there's a lot of confusion around them so if you had a chance to talk to somebody who's in the process of doing one of the programs or applying, you can bounce questions off of.” (Participation #45)

“Funding opportunities for women - the awareness of what's out there. It's so hard to find all the information about all the programs, because it's like the world's best kept secret. There's no one stop shop for the resources that are available for business owners.” (Participant #11)

Mentorship

Mentors were often cited as role models for women engaging in business ventures and leadership positions and were often attributed as the person responsible for them engaging in relevant opportunities. Mentors provided advice, direction and understanding. Women often found it difficult to express their vulnerability to service providers but were open to expressing that vulnerability with mentors. A mentorship program should necessarily include youth and those from outside of the community.

“Definitely I think that there should be formal mentorship programs. It should expand not just from somebody being mentored in community. We need to diversify people's experience as our communities are so insular. If we're not reaching out and learning how other people are doing things, we're not going to be able to move forward. Looking at mentorship programs both outside of the community and inside is important.” (Participant #43)

“The youth voice is really important and we should be nourishing those young Indigenous woman, whether it's taking them into meetings, giving them the skills, giving opportunities to know that they can be anything that they want to be. We need to instill that because of the sexual abuse and violence against Indigenous women and all of the things that happen. People are held down and we need to be able to open those doors for people and support young women as much as we can.” (Participant #43)

“I support the idea of role models because these are visual cues for our youth and our children to want to aspire to and are setting the bar for their future.” (Participant #19)

Many of the study participants spoke highly of the role of mentors in their success and their willingness to be a mentor of women and youth who are engaging on their own paths to success.

“I've always been happy to mentor and to help people who want to start businesses. I'm giving them the opportunity of my wisdom because I can teach them not to make the same mistakes that I've made.” (Participant #25)

Women in Leadership Roles

One of the strongest sentiments expressed was recognition that there needed to be more women at tables where decisions are made (e.g., Council governance). Women could affect the changes necessary in policy and programs to best support other women and the community more generally.

“When we look at better supporting Indigenous women's leadership, number one we have to create an environment where we're actually seeing more Indigenous women in leadership roles when it comes to these policies and programs.” (Participant #22)

“When it comes to these policies and programs, it has to come from research like this. It should be woman led. These types of initiatives really capture those stories of success and challenges.” (Participant #47)

X. EMERGING THEMES – IMPACT OF COVID-19 PANDEMIC

The impact of COVID-19 is projected to have a prolonged and significant impact on the Canadian economy. “Atlantic businesses need to ensure they can survive a slow recovery which could be prolonged in some sectors. This means finding ways to remain viable despite a challenging economic environment and health restrictions that impede normal operations.” (Atlantic Provinces Economic Council 2020, p. 6)

The economic impact of COVID-19 is substantial. Canada’s real Gross Domestic product (GDP) contracted at an annualized rate of 38.7% in the second quarter of 2020 as the economy slowed. The contraction was a result of a decline in household spending related to businesses closures and the reduction in employment (e.g., layoffs, furloughs, reduction in hours). The Canadian economy rebounded in the spring (Atlantic Provinces Economic Council 2020) and there are expectations that the rebound into the fall of 2020 will continue conditional on the impact of a second wave of the pandemic. The Canadian economy appears to be recovering faster than expected and the decline in the second quarter of 2020 was not as steep as predicted with some sectors of the economy expected to rebound more than others. The industries most affected by COVID-19 were accommodation, food, arts, entertainment and recreation. Recovery although uneven is occurring in some retail sales (grocery, building supplies and online shopping) and in transportation (e.g., trucking and couriers) (Atlantic Provinces Economic Council 2020).

To mitigate the negative effect on the economy, the federal government introduced numerous relief programs for both individuals and businesses. The Canada Emergency Response Benefit (CERB)²⁵, the Canadian Emergency Wage Subsidy (CEWS)²⁶ and the Canada Emergency Rent Subsidy (CERS)²⁷ programs are available to eligible businesses. Eligible small businesses can apply for loan of up to \$25,000 through participating credit unions. Industry specific funding for tourism is available and businesses can apply for a grant of up to \$25,000.

In addition to the financial impact on Canadian businesses, the pandemic will cause businesses to reconsider various aspects of their business models including the location of (e.g., working from home) and access to workforce, environmental sustainability, buying local in the face of the geographic distribution of supply chain, and the acceleration of digitalism

²⁵ <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

²⁶ <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

²⁷ <https://www.canada.ca/en/department-finance/news/2020/10/government-announces-new-targeted-support-to-help-businesses-through-pandemic.html>

and automation. “Firms need to rethink the way they do business including supporting training and investments in technology.” (Atlantic Provinces Economic Council 2020, p. 5)

Impact on Atlantic Canada

The economic contraction in Atlantic Canada in the spring of 2020 was similar to the rest of Canada however the Atlantic region outpaced the rest of Canada due to its continued success in effectively eliminating the virus within the Atlantic bubble (Atlantic Provinces Economic Council 2020). The recovery was not even across industries as tourism, seafood, offshore oil, manufacturing, and retail were slow to experience recovery as compared to other industries (Atlantic Provinces Economic Council 2020). “Atlantic businesses need to ensure they can survive a slow recovery which could be prolonged in some sectors. This means finding ways to remain viable despite a challenging economic environment and health restrictions that impede normal operations. Accessing government programs and reaching out for advice to industry associations, professional services firms and governmental contracts can all play a role.” (Atlantic Provinces Economic Council 2020, p. 6) In Atlantic Canada, a Regional Relief and Recovery Fund²⁸ distributed through both the Atlantic Canada Opportunities Agency (ACOA) and the Atlantic Association for Community Business Development Corporations (CBDC) provided interest free loans of up to \$40,000 with \$10,000 forgivable.

Impact on Indigenous Business in Atlantic Canada

The Canadian Council for Aboriginal Business Research estimated that seventy six percent (76%) of Indigenous businesses had a decrease in the first quarter of 2020 and seventy four percent (74%) anticipated future incremental declines in revenue (Canadian Council for Aboriginal Business 2020). The Canadian Council for Aboriginal Business Research (2020) survey was conducted to capture the depth of the economic impact on Indigenous business and to determine the supports needed by those businesses. Not surprisingly, a main concern was financial and fifty one percent (51%) of Indigenous businesses have applied or plan to apply for financial assistance to support their businesses. As part of Canada’s COVID-19 economic response plan, the federal government was providing over \$870 million in targeted Indigenous funding including \$307 million for Indigenous business, \$305 million for indigenous government, \$100 million for health funding, \$75 million for post-secondary education, \$75 million for urban and off reserve, \$10 million for shelters (Canadian Council for Aboriginal Business 2020).

²⁸ <https://www.canada.ca/en/atlastic-canada-opportunities/campaigns/covid19/rrrf.html>

“Atlantic Indigenous business and communities are not immune to the economic dislocation sweeping across the region and nation due to COVID-19.” (Bergman May 2020, p. 1) Approximately seventy eight (78%) of Indigenous businesses anticipated a considerable negative impact due to COVID-19. Preliminary estimates of the economic effect of the pandemic on the Indigenous economy in Nova Scotia exceeded \$100 million (Bergman June 2020).

Indigenous businesses (like any Canadian business) that met the eligibility requirements could access several different Federal government relief programs. For example, the Canada Emergency Business Account²⁹ (CEBA) was created to provide funds to small businesses that have lost income because of the COVID-19 pandemic. Funds received through the CEBA could be used to cover immediate operating expenses costs and provides up to \$40,000 in credit with a non-repayable portion in the amount of \$10,000. The Canada Emergency Wage Subsidy³⁰ (CEWS) provided seventy five percent (75%) of wages to a maximum benefit of \$847 per week for businesses who suffered a decline in revenue of 30%. The CEWS benefit was extended to Indigenous owned corporations and subsidiaries in April 2020. The Canada Emergency Rent Subsidy³¹ (CERS) provided rent and mortgage support for qualifying organizations affected by COVID-19. Funding specifically earmarked for Indigenous businesses included federal funding of \$25 million in short term interest free loans and non-repayable contributions through Aboriginal Financial Institutions (AFI) (e.g., Ulnooweg Development Group). Ulnooweg Development Group “has implemented measures to support Aboriginal business through land payment deferrals, interest relief and one-time grant for consulting services to help entrepreneurs access and apply for COVID-19 support programs.” (Bergman May 2020, p. 4).

Although Indigenous communities in Atlantic Canada were both building viable modern economies and effective governance systems and revitalizing traditions, languages and cultures, they faced a daunting list of social, economic and cultural crises including overcrowded homes, higher unemployment rates, less education, lower incomes, poverty, lack of food security, lack of access to clean drinking water, pre-existing health issues (e.g. diabetes, heart disease) and other factors that heightened the health risks during the pandemic (Paul and Coates 2020; Bergman June 2020). Own source revenues are necessary to address the shortfall in government funding provided to Indigenous communities and provide

²⁹ <https://ceba-cuec.ca/>

³⁰ <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

³¹ <https://www.canadaemergencyrentsubsidy.ca/>

the bulk of support for communities to address the list of social, economic and cultural issues. “In Atlantic Canada this will amount to 5% on a proportion basis amounting to a small percentage of Indigenous own-source revenues.” (Bergman May 2020, p. 2) “Given the pre-existing vulnerabilities facing Indigenous communities and business, the current support may be inadequate.” (Bergman June 2020, p. 1)

The impact on own source revenues could be significant. In Nova Scotia it is estimated that the reduction related to the pandemic could be 44% (Bergman May 2020). Own source revenues generated by fisheries and tourism accounted for 40% of Indigenous employment in Atlantic Canada. The fisheries industry was impacted as reduced demand, lower prices and smaller catches had a negative impact on revenues. Atlantic Indigenous fisheries revenues for lobster, crab and shrimp were forecasted to be only one-third of 2019 revenues resulting in a decline in revenues of \$93 million in 2020 (Bergman June 2020). Additionally, community owned Indigenous businesses were linked to the tourism sector including gas stations and convenience stores, restaurants, hotels, gaming, transportation, tobacco and cannabis stores, crafts, cultural centres and guided tours (Bergman June 2020).

Indigenous women might be especially impacted by the pandemic. The impact on employment had been greater for youth and women. Women accounted for fifty four percent (54%) of job losses in March and April 2020 compared to fifty percent (50%) for men and two thirds of job losses were in industries with below average wages in which women are employed. The biggest initial impact of COVID-19 was in women populated industries like food, craft, entertainment and retail (Atlantic Provinces Economic Council 2020). The most persistent challenge Indigenous women in business faced was the lack of access to financing options which was likely to be exasperated by the pandemic. For example, the requirement for small businesses with a payroll of less than \$20,000 to have both a business number and income tax returns would negate eligibility for many small Indigenous business (Bergman June 2020). Women with part-time home based business that would likely not meet eligibility requirements for the funding opportunities.

Themes Revealed from Interviews

The interviews revealed some interesting comments and trends that further exasperated the existing challenges faced by Indigenous women in business. Although the impact of the pandemic was not the focus of this study nor was it a reality in the planning, questions designed to elicit early reactions to the impact of the pandemic on Indigenous women in business were added to the interview questions guide (Appendices F and G and Table 1).

Table 1: COVID-19 Pandemic-related Questions

1. What impact do you think that the current need for social distancing and stay at home orders are having on you or other Indigenous Women in business?
 2. What impact do you think that the current need for social distancing and stay at home orders are having on Indigenous communities?
 3. Has the type of support and the amount of support that you need changed since the pandemic measures have been put in place?
 4. Do you have a sense of the long-term impact(s) of the current pandemic situation on you or other Indigenous women in business?
 - a. Challenges to overcome?
 - b. Opportunities for business to grow and/or evolve?
 5. Do you have a sense of the long-term impact(s) of the current pandemic situation on Indigenous communities?
-

Emerging Themes Related to Covid-19

There were several issues identified by Indigenous women that arose out of the COVID-19 pandemic situation. Those issues included the concern about the overall health of a vulnerable population, the negative impact on mental health and addictions caused by isolation, the impossibilities of working from home and managing childcare responsibilities, the necessity of transitioning the business delivery model to accommodate the disruption caused by the pandemic and using the internet to allow for that transition. Optimism, however, persisted fueled by the resilience demonstrated by Indigenous people throughout time.

i) Overall Health

Concern for the overall health of communities was consistently expressed. Indigenous peoples had increased vulnerability to the coronavirus as they suffer from significant pre-existing health issues (e.g., diabetes, heart disease), a lack of access to good health care (e.g., low incomes, geography), overcrowding and a lack access to clean water. Much of the concern was directed at Elders and senior members of communities who were perceived to be most at risk for health implications caused by the presence of the coronavirus.

ii) Mental Health

One of the significant concerns identified was the impact on mental health and addictions. Mental health was already an issue given intergenerational trauma, a product of the legacy of residential schools, racism and missing and murdered Aboriginal women. The isolation

created by restrictions from public health officials further exasperated the concern for mental health and addictions.

“I think that mental wellness and addictions issues have been exasperated. For the most vulnerable populations, it is harder and households that experienced violence and domestic violence that's likely been exasperated as well during COVID. Just the stress of everybody in the house, all the kids are there. Typically there's a lot of significant overcrowding within our communities. Everybody's home and that creates additional stresses too. Definitely addictions issues are just exasperated.”
(Participant #43)

A critical support used to address mental health and addiction issues was the connectivity that existed in Indigenous community and the opportunity for healing through ceremony (e.g., smudging, moon ceremony) and culturally relevant activities (e.g., powwow). The isolation created by restrictions which caused celebrations and ceremonies to be cancelled for much of 2020 exacerbated the loneliness and further fueled mental health crisis and addictions.

“People can't get together the same way. Celebrations can't be had even the powwow was canceled and things like that where we can get together and celebrate our shared culture and our shared beliefs sort of aren't able to happen in the same way. I think that can be tough because you can lose connection with other people in the community, especially when there are a lot of events for Indigenous people in the community.” (Participant #23)

There has been a concerted effort in Indigenous communities to explore ways to increase connectivity and to break the isolation and distancing from culture by hosting healing circles and drumming workshops on-line (Banning 2020). As the pandemic restrictions persist, there have been more virtual offerings available including on-line bingos and other fundraisers, markets for native crafts and celebrations like Powwows and award ceremonies. The virtual medium is arguably a poor substitute for actual human connection much of which is received through hugging (i.e., a commonly cited physical form of connectiveness of Indigenous people!) but is none the less a necessary substitute for pandemic times.

iii) Lack of Childcare

The lack of appropriate childcare was a persistent issue for Indigenous women in business and leadership roles before the pandemic necessitated working from home with children also at home. The lack of separation between work and home life, the need for home schooling of children and the extra hours needed to both deliver on and pivot the business model were in conflict. The need for appropriate childcare was more pronounced. There was a collective

“sigh of relief” when daycares reopened as public health restrictions subsided. The opening of daycares did not resolve the problem but assisted in relieving some of the stress of balancing childcare and work.

“I think parents are overwhelmed - having to be so constant. Parenting and working is really hard. It’s not easy. Not everybody has the same support that I do like I had my mom and my partner with me who could watch my child. Whereas some people are single moms, and they’re in this house with one, two kids to teach them homework, probably do their own job and keep their house clean. There’s no kids in school or in daycare, so your hands probably getting messy all day. I think a lot of people are feeling overwhelmed because they’re not getting a break.” (Participant #19)

“COVID has had a major impact on how we come together, gather and support one another through good and bad times.” (Participant #48)

iv) Disruption Leading to Innovation

The sudden onset of public health restrictions related to COVID-19 caused significant disruption in the delivery model of business and communities across Canada. Indigenous women in business had to pivot in the face of those restrictions. The proverb “necessity is the mother of invention” seemed relevant in this context. The proverb suggests that when the need for something becomes imperative, you are forced to find ways of achieving it.

“It’s definitely going to impact businesses. Lots of businesses are going to have to get very creative and a lot of them have. It’s just wonderful to start seeing how creative people have gotten to overcome those challenges.” (Participant #17)

Delivery models of business were adapted to remain relevant and to allow for the continuation of services and delivery of products to customers. Much of the pivot relied on adopting a social media presence, developing a website and instituting an e-commerce platform. For many businesses, marketing plans designed to address the increased need for a virtual presence were accelerated to ensure their business remained relevant.

“It has definitely changed the way that I do business. Because now there’s a lot more promotion online. A lot more encouraging people to either call or order online. I think it’s had a slight impact, but we just had to pivot and so far, we’ve been really successful in what we’ve done.” (Participant #23)

v) Use of Virtual Platforms

Much of the innovation caused by the disruption related to the pandemic was to reimagine business models to incorporate a virtual presence. The pandemic became a catalyst for accelerating marketing plans that incorporated a greater social media presence and an e-commerce platform.

“The pandemic was an eye-opener for most, but it has helped marketing leaders with social media, online advertising, resources, etc. that were given to people, when we weren’t able to access in person.” (Participant # 31)

Support organizations were also forced to transition their delivering of professional development and support programs to a virtual platform. Many women availed of the programming and services available in a virtual format.

“I’m on a group of Indigenous businesses that will be for an hour every Sunday since this virus. I wouldn’t have gotten that opportunity otherwise because traveling is so expensive getting off this island and that kind of thing. Getting the opportunity to have interviews like this. I’m after having three interviews now.” (Participant #24)

For those living in rural communities, the lack of internet connectivity remained a significant issue. Given the geography of most Indigenous communities in Atlantic Canada, Indigenous peoples faced the lack of service more profoundly. In fact, many of the interviews conducted for this project made use of conference call services to avoid a disruption in connectivity during the interview. Reliable internet connectivity and consistent cell service remained an issue for many communities. The transition to virtual meetings, the embrace of e-commerce solutions and an increase in the need for a social media presence highlighted the need for better access to internet services across all provinces especially in rural areas. The need for reliable internet connectivity was an issue which has received attention in recent political campaigns (e.g., New Brunswick provincial election) and in initiatives launched by government agencies (e.g., Internet for Nova Scotia Initiative³²). Given the transition to internet-based business presence, a solution to deliver reliable internet was heightened.

vi) Economic Impact

The economic impact of the pandemic was undeniable. The impact on employment has been greater for youth and women (i.e., women accounted for 54% of the job losses in March and April, 2020) with two thirds of job losses in industries with below average wages. Those industries were dominated by women and included tourism (e.g., crafting, tours) and food

³² <https://internet.developns.ca/>

(e.g., restaurants) (Atlantic Provinces Economic Council 2020). “Atlantic businesses need to ensure they can survive a slow recovery which could be prolonged in some sectors. This means finding ways to remain viable despite a challenging economic environment and health restrictions that impede normal operations.” (Atlantic Provinces Economic Council 2020, p. 6)

“A big impact is women business owners who have thriving businesses but may not be able to be opened fully at the moment. They’re suffering the same way as any other businesses. But again, they’re also suffering from a lot of the biases and their systemic problems that come with accessing funds.” (Participant #3)

Funding has been made available to numerous business and individuals through various government relief programs. Many Indigenous women were able to access those programs. Support organizations directed their own resources to assist women in navigating the various funding opportunities related to the pandemic relief. The main issue faced by Indigenous women was the inadequacy of government relief programs for business. Issues identified about relief programs included not meeting the revenue threshold (i.e., \$20,000) for relief programs because the business was part-time or small. Additionally, the criteria for the government wage subsidy program focused on revenue decline (i.e., 30%) instead of profit margin decline. Many businesses incurred additional expenditures for onboarding a virtual platform, acquiring sanitization products and services and hiring additional employees so suffered declines in profit margins but not revenue.

“All these expenses that came up because of COVID are not included in their formula which to me doesn't make any sense whatsoever. I've created two full time jobs basically and there's nothing for it.” (Participant #18)

Concerns persisted about long term access to funding for Indigenous women. Lack of access to funding persisted as the main challenge for Indigenous women in launching and sustaining their businesses and that challenge was exasperated in the COVID-19 era. Adding to that concern, Indigenous communities were likely to have limited funds to support programs that support Indigenous women given the reduction in own-source revenues which communities rely on to alleviate deficits in government funding. There was however also a sense of resiliency among Indigenous people that recovery was possible and probable.

“I feel that things will not ever be the same, but the Indigenous peoples have gone through so much that they will be able to work through what they face. I've heard that the pandemic will be hard to recover from, but there isn't anything that the Indigenous peoples have faced that they did not overcome.” (Participant #31)

XI. CONCLUSION

Indigenous women are a relatively untapped engine for economic growth in Atlantic Canada. Investing in these women has the potential to improve the prosperity of Indigenous women, their families and their communities. Indigenous women are hungry to engage in a multitude of business ventures and leadership positions and need an environment that is conducive to their success. Several of the challenges identified in this study are systemic (e.g., racism, *Indian Act*, income gap, banking regulation, education attainment gap) and are therefore difficult to change in the short term. There needs to be longer term view of how to address each as they will take a concerted effort by both Indigenous and non-Indigenous peoples to change. The *Truth and Reconciliation Commission's Calls to Action* (2015) and the United Nations Declaration on the Rights of Indigenous Peoples (2007)³³ are hopefully the beginnings of systemic change. In the shorter term, there are policy and program changes (e.g., women's networks, formal mentorship programs, increased funding options, holistic and culturally informed programming, women in community governance) that can be accomplished and that would assist in improving the environment to better nurture women's success.

Access to funding continues to persist as the most significant challenge facing Indigenous women. Innovative approaches to sourcing pools of funds (e.g., community funds, crowd funding) are necessary to provide more opportunities for micro loans with eligibility requirements that are less aligned with banking regulation and more aligned with the financial profile of Indigenous women (e.g., lower income levels, no to low credit rating, limited savings, low financial literacy). Indigenous women tend to engage in part-time, home based business that are smaller in size therefore micro loans with revised eligibility criteria would fit many Indigenous women's needs.

In Atlantic Canada, there are a number of support organizations which are community, provincial and regional based offering numerous programs and services for women more generally and Indigenous women more specifically. Making women more aware of those services, centralizing a menu of service options (e.g., a web portal or hub), supporting their navigation through those service options, providing access to mentors to guide and to encourage progress, ensuring the appropriate training and holistic supports are available in community, encouraging and supporting Indigenous women in community governance and establishing a network of Indigenous women, are recommended changes to the context in which women are navigating their paths to business ventures and leadership positions.

³³ <https://www.un.org/development/desa/indigenouseoples/declaration-on-the-rights-of-indigenous-peoples.html>

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XIII: APPENDICES

- APPENDIX A: Listing of Support Organizations – New Brunswick
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- APPENDIX C: Listing of Support Organizations – Nova Scotia
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APPENDIX A: Listing of Support Organizations – New Brunswick

Organization	Mandate	Website
Joint Economic Development Initiative Inc. (JEDI)	Working with partners to foster Indigenous economic development in New Brunswick	www.jedinb.ca
Women of the Wabanaki Territories	Providing healing and capacity building to Indigenous women, to promote and recognize their traditional leadership roles	https://iwwt.ca/
Indigenous Tourism Association of Canada (New Brunswick Region)	Establishes a membership process that enables Indigenous tourism industry to engage with and show support for Indigenous tourism and delivers programs that target Indigenous owned or controlled tourism businesses at all stages of development	www.indigenoustourism.ca
Women in Business New Brunswick	Assists current and aspiring women entrepreneurs in reaching their full potential as business owners by delivering quality, innovative and inclusive counselling and services	www.wbnb-fanb.ca
Opportunities New Brunswick	Connects local and worldwide businesses in traditional and emerging industries to opportunity in order to drive economic growth and job creation and to support innovation	https://onbcanada.ca/

APPENDIX B: Listing of Support Organizations – Newfoundland & Labrador

Organization	Mandate	Website
Newfoundland Aboriginal Women's Network (NAWN)	Strives to promote, enhance and encourage the health, social, educational, economic cultural, and political, well being of Aboriginal women within the Island portion of Newfoundland and Labrador	https://nawn-nf.com/
Newfoundland and Labrador Office for the Status of Women	Supports the development of programs and policies to advance the status of women in the province	www.gov.nl.ca/exec/ow/aboriginalwomen
The St. John's Native Friendship Centre	Provides a wide range of programs and services and is open to all people regardless of heritage	https://firstlightnl.ca/
Aboriginal Resource Service, Memorial University	Provides supports and services for self-identified Indigenous students and also works to educate the general university population regarding Indigenous peoples within the province	www.mun.ca
Labrador Aboriginal Training Partnership	Assists Aboriginal clients to explore their career choices and paths, and to find employment	www.latp.ca
Inuit Pathways	Supports labour market training and business development for Labrador Inuit	www.nunatsiavut.com
Newfoundland and Labrador Organization of Women Entrepreneurs (NLOWE)	Provides programs and services that connect and support women within Newfoundland and Labrador to start, grow and advance their businesses	https://nlowe.org/
Flat Bay-St. Teresa's Native Women's Association	Supports women in the communities of Flat Bay West & East and St. Teresa	http://flatbay.ca/

APPENDIX C: Listing of Support Organizations – Nova Scotia

Organization	Mandate	Website
Mi'kmaw Native Friendship Centre	Provides structured social-based programming for urban Indigenous people while serving as a focal point the urban Indigenous community to gather for a variety of community functions and events	http://mymnfc.com/
Membertou Entrepreneur Centre	Offers a business development program that includes customized training and workshops, as well as one-on-one support for new and existing businesses and assists Membertou residents interested in starting a new business or expanding an existing business, to develop a strong business plan	https://membertou.ca/departments/
Nova Scotia Native Women's Association	Offers programs, services and advocacy supports to Indigenous women, girls and 2SLGBTQQIA people across the province through 16 local chapters across Nova Scotia; the 13 First Nations communities and three off reserve zones of Halifax, Sydney and South Shore	http://www.nsnwa.ca/
Centre for Women in Business	Helps women across the province succeed as entrepreneurs through exposure, connection and learning including one-on-one business advice, business skills training, trade missions, networking and a membership program designed to develop and support women in business	https://www.centreforwomeninbusiness.ca/
Nova Scotia Business Inc.	Works toward a strong, thriving and globally competitive Nova Scotia through attracting global investment to create new jobs across the province and working with companies in all communities to be more successful exporters	https://novascotiabusiness.com/

APPENDIX D: Listing of Support Organizations – Prince Edward Island

Organization	Mandate	Website
Startup Zone	Accelerates new startups by connecting them with the space, resources, and support they need to grow	https://startupzone.ca/
Women’s Network PEI	Works to strengthen and support community efforts to improve the status of women in society promoting equality, using feminist analysis and practice, and addressing issues which affect women in the province	https://www.wnpei.org/
The Aboriginal Women’s Association of PEI Inc (AWAPEI)	Enhances, supports, educates, and empowers the well-being of Aboriginal women through capacity building, focus groups, prevention, awareness, and equal opportunities. Improves social, educational, and employment opportunities for Aboriginal women in Prince Edward Island.	http://www.awapei.org/
Prince Edward Island Business Women’s Association	Supports women entrepreneurs and business professionals to: gain the knowledge needed to start and grow business, build professional skills to create the career, access resources and become inspired and make lasting connections	https://peibwa.org/
PEI Craft Council	Promotes the making and acceptance of quality handcrafted items through the provision of programs and services and encourages and assists those who are creating and producing the future heirlooms of Prince Edward Island	https://www.peicraftscouncil.com/

Organization	Mandate	Website
Native Council of PEI	Aids and assists all off-reserve people of Aboriginal ancestry in Prince Edward Island to form local organizations for the purpose of advancing their general living conditions and achieving a level of self-government	http://www.ncpei.com/

APPENDIX E: Listing of Support Organizations – Atlantic Canada

Organization	Mandate	Website
Atlantic Canada Opportunities Agency (ACOA)	Works to create opportunities for economic growth in Atlantic Canada by helping businesses become more competitive, innovative and productive, by working with diverse communities to develop and diversify local economies, and by championing the strengths of Atlantic Canada	https://www.canada.ca/en/atlantic-canada-opportunities.html
Ulnooweg Development Group	Provides loans and business services to Aboriginal entrepreneurs throughout Atlantic Canada. Operates as an “indigenized” development group that incorporates the perspective of the Mi’kmaq people	www.ulnooweg.ca
Community Business Development Corporation (CBDC)	Assists in the creation of small businesses and in the expansion and modernization of existing businesses by providing financial and technical services to entrepreneurs, loans, business counselling, entrepreneurship development and training and technical assistance	www.cbdc.ca
Women Entrepreneurship Knowledge Hub	Advances research, gathers statistics and shares best practices on women entrepreneurship with an overarching goal to create a one-stop shop of information to which women entrepreneurs, women support organizations, governments, and the private sector can turn on all issues related to women entrepreneurship	https://www.ic.gc.ca/eic/site/114.nsf/eng/home
Coady International Institute – Indigenous Leadership for Community Development	Provides specific and focused niche programming for leadership and community development for Indigenous communities locally and globally by engaging with emerging and established Indigenous leaders	https://coady.stfx.ca/indigenous-leadership-for-community-development/

APPENDIX F: Invitation to Participate – Support Organizations

Indigenous Women's Leadership in Business and Community Invitation to Participate (Support Organizations)

Title of Research - Indigenous Women's Leadership in Business and Community

Name of Researchers - Mary Oxner, Associate Professor, St. Francis Xavier University, Principal Investigator and L. Jane McMillan, Shelley Price, Charlene Weaving, St. Francis Xavier University, Co-Investigators

Invitation to Participate - We contacted to you for an interview as you work with an organization that advocates and supports Indigenous women in both business and community. You are invited to participate in a research study which explores the roots of success and the challenges to that success faced by Indigenous women leaders.

Purpose and Description of the Research - The purpose of this research is to explore the stories of successful Indigenous women in business and community. Understanding the success and the challenges faced to achieve it should affect policy and programs designed to support women's leadership.

What Will be Required of Participants, Including the Time Commitment? - You will be asked a series of questions by the study's researchers. Those researchers will be assisted by a research assistant. You can participate in either English or another language if preferred. The study will take about one hour. Results of this research will be available on-line at <http://www.apcfnc.ca/economic-development/aaedirp/reports-and-publications/>.

Participation is Voluntary; Right to Withdraw Without Negative Consequences - Participation in this interview is voluntary. You have the right to refuse this invitation. You have the right to withdraw at any time. There are no negative consequences on refusal or withdrawal. You may request that the audio recording be stopped at any time. You may also request to have any or all of your responses erased.

With Respect to Potential Benefits and Potential Harms - The benefit of participating in this study is to affect changes to policy and programs designed to support and promote Indigenous women's leadership in both community and business. Your participation may also assist Indigenous women interested in leadership roles to navigate their own path. There is no known harm associated with participating in this research. There may however be unforeseen costs and time required for participation.

Confidentiality and Anonymity - The interview will be audio recorded. The interview will be subsequently transcribed. The transcription will be done by the research assistant who has signed a confidentiality agreement. The audio recordings and transcriptions will be kept for five years in a protected filing cabinet and computer. No names or identifying information will be used in connection with this research.

Release of Data - I understand that I shall not be identified as the source of any quotations.

Contact Information - PO Box 5000 Antigonish NS B2G 2W5 P: (902) 867-5373 E: mmoxner@stfx.ca

Sincerely, Mary Oxner

Dated: June 2020

APPENDIX G: Invitation to Participate – Women in Business and Leadership

Indigenous Women's Leadership in Business and Community Invitation to Participate

Title of Research - Indigenous Women's Leadership in Business and Community

Name of Researchers - Mary Oxner, Associate Professor, St. Francis Xavier University, Principal Investigator and L. Jane McMillan, Shelley Price, Charlene Weaving, St. Francis Xavier University, Co-Investigators

Invitation to Participate - We contacted you because you have been identified as a leader in your community. You are invited to participate in a research study which explores the roots of success and the challenges to that success faced by Indigenous women leaders.

Purpose and Description of the Research - The purpose of this research is to explore the stories of successful Indigenous women in business and community. Understanding the success and the challenges faced to achieve it should affect policy and programs designed to support women's leadership.

What Will be Required of Participants, Including the Time Commitment? - You will be asked a series of questions by the study's researchers. Those researchers will be assisted by a research assistant. You can participate in either English or another language if preferred. The study will take about one hour. Results of this research will be available on-line at <http://www.apcfnc.ca/economic-development/aaedirp/reports-and-publications/>.

Participation is Voluntary; Right to Withdraw Without Negative Consequences - Participation in this interview is voluntary. You have the right to refuse this invitation. You have the right to withdraw at any time. There are no negative consequences on refusal or withdrawal. You may request that the audio recording be stopped at any time. You may also request to have any or all of your responses erased.

With Respect to Potential Benefits and Potential Harms - The benefit of participating in this study is to affect changes to policy and programs designed to support and promote Indigenous women's leadership in both community and business. Your participation may also assist Indigenous women interested in leadership roles to navigate their own path. There is no known harm associated with participating in this research. There may however be unforeseen costs and time required for participation.

Confidentiality and Anonymity - The interview will be audio recorded. The interview will be subsequently transcribed. The transcription will be done by the research assistant who has signed a confidentiality agreement. The audio recordings and transcriptions will be kept for five years in a protected filing cabinet and computer. No names or identifying information will be used in connection with this research.

Release of Data - I understand that I shall not be identified as the source of any quotations.

Contact Information - PO Box 5000 Antigonish NS B2G 2W5 P: (902) 867-5373 E: mmoxner@stfx.ca

Sincerely, Mary Oxner

Dated: June 2020

APPENDIX H: Consent Form

Indigenous Women's Leadership in Business and Community Participant Consent Form

I have received a copy of the Invitation to Participate for the research project titled "Indigenous Women's Leadership in Business and Community". I have had an opportunity to read the information provided or it has been explained to me. I have had all questions that I may have had answered. I may ask questions in the future.

I agree to participate in this research project. I understand 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.

Please sign two copies and keep one for your personal records.

Signature:

Date:

Researchers' Contact Information:

Please contact any member of the research group if you have any questions about the research. The researchers' contact information is as follows:

- Dr. Mary Oxner, Associate Professor, Department of Accounting & Finance, St. Francis Xavier University, PO Box 5000 Antigonish NS B2G 2W5, P:902-867-5373, E: mmoxner@stfx.ca
- Dr. L. Jane McMillan, Associate Professor & Chair, Department of Anthropology, St Francis Xavier University, PO Box 5000 Antigonish NS B2G 2W5, P: 902-867-5024, E: ljmcmill@stfx.ca
- Ms. Shelley Price, Assistant Professor, Department of Management, St. Francis Xavier University, PO Box 5000 Antigonish NS B2G 2W5, P: 902-867-2260, E: sprice@stfx.ca
- Dr. Charlene Weaving, Professor & Chair, Department of Human Kinetics, St. Francis Xavier University PO Box 5000 Antigonish NS B2G 2W5, P: 902-867-2328, E: cweaving@stfx.ca

APPENDIX I: Interview Questions Guide – Support Organizations

Indigenous Women’s Leadership in Business and Community Interview Guide (Support Organizations)

Thank you for meeting with us today especially during our current pandemic situation. We hope you are keeping well. We contacted to you for an interview as you work with an organization that advocates and supports Indigenous women in both business and community.

We appreciate your participation. Your participation is voluntary. If you want to end the interview you may do so at any time. We will be audio recording the interview. You may request that the audio recording be stopped at any time. You may also request to have any or all of your responses erased. The interview will be audiotaped and will be transcribed by a research assistant. The confidentiality and anonymity of your responses will be maintained by using pseudonyms (e.g., participant #23).

You have had an opportunity to review the Invitation to Participate. Do you have any questions? If you do have questions during or after the interview, please ask. Your Invitation to Participate includes contact information if you have questions following the interview.

The focus of our study is understanding the roots of success of Indigenous women business and community leaders and the challenges faced by women in achieving success in leadership roles. We have added a few questions to reflect on the potential impact of the COVID-19 pandemic on Indigenous Women leaders in Business and Community.

Questions:

1. Describe your organization.
2. What role does your organization have in supporting Indigenous persons? Indigenous women?
3. What resources, tools, or supports does your organization make available to Indigenous women to support their leadership success?
4. How do Indigenous women make use of resources provided by your organization?
5. What other organizations, if any, do Indigenous women contact?
6. What challenges do Indigenous women face along their paths to success?
7. Which challenges seem to be the most persistent?
8. Do Indigenous men and women face different challenges? If yes, what are they?
9. How do Indigenous women overcome those challenges?
10. Are there specific polices and/or programs that could be changed to better support Indigenous women’s leadership?

----- COVID-19 Pandemic-related Questions -----

11. What impact do you think that the current need for social distancing and stay at home orders are having currently on Women leaders in business and in community?
12. Has the type of support and the volume of support that you provide changed since the pandemic measure have been put in place?
13. Do you have a sense of the long the long-term impacts of the current pandemic situation on women business and community leaders?

APPENDIX J: Interview Questions Guide – Women in Business and Leadership

Indigenous Women’s Leadership in Business and Community Interview Guide (Indigenous Women Leaders)

Thank you for meeting with us today especially during our current pandemic situation. We hope you are keeping well.

We contacted you because you were identified by your community and the broader community as a successful Indigenous woman leader. We appreciate your participation. Your participation is voluntary. The interview will be audiotaped and will be transcribed by a research assistant. If you want to end the interview you may do so at any time. You may request that the audio recording be stopped at any time. You may also request to have any or all of your responses erased. The confidentiality and anonymity of your responses will be maintained by using pseudonyms (e.g., participant #23).

You have had an opportunity to review the Invitation to Participate. Do you have any questions? If you do have questions during or after the interview, please ask. Your Invitation to Participate includes contact information if you have questions following the interview. As we indicated in our e-mail to you, we intend to acknowledge your participation in the study through a gift send to you or a donation to a project or community organization of your choice.

The focus of our study is understanding the roots of success of Indigenous women in business and community leaders and the challenges faced by women in achieving success in those roles. We have added a few questions at the end of the interview to reflect on the potential impact of the COVID-19 pandemic on Indigenous Women leaders in Business and Community.

Open-Ended Questions:

1. What type of work do you do?
2. What led you to your current work or role?
3. Do you consider yourself to be a successful leader? Explain.
4. To what or whom do you attribute your success as a leader?
5. What challenges did you face along your path to success?
6. Do Indigenous men and women face different challenges? If yes, what are they?
7. Which challenges seemed to be the most persistent?
8. How did you overcome those challenges?
9. What supports should be made available to Indigenous women to support their success?
10. How, if at all, did you make use of resources provided by various support organizations (provide appropriate examples)?
11. How did your Community impact your success?
12. How does your Community celebrate and promote your success?

- 13.** Are there specific policies and/or programs that could be changed to better support Indigenous women's leadership in community? In business?

----- COVID-19 Pandemic-related Questions -----

- 14.** What impact do you think that the current need for social distancing and stay at home orders are having on you or other Indigenous Women in business?
- 15.** What impact do you think that the current need for social distancing and stay at home orders are having on Indigenous communities?
- 16.** Has the type of support and the amount of support that you need changed since the pandemic measures have been put in place?
- 17.** Do you have a sense of the long-term impact(s) of the current pandemic situation on you or other Indigenous women in business?
- a.** Challenges to overcome?
 - b.** Opportunities for business to grow and/or evolve?
- 18.** Do you have a sense of the long-term impact(s) of the current pandemic situation on Indigenous communities?

----- Interview Conclusion -----

- 19.** Do you have any questions for us?
- 20.** In recognition of your participation in our interview, we would like to provide you with a donation. We will send the donation via gift card to you directly and you can use for yourself or donate to an organization of your choice.

Thank you for your participation in the interview today. We appreciate your time and your insights.

INDIGENOUS WOMEN IN BUSINESS AND COMMUNITY PROJECT SUMMARY

Project Overview

Indigenous women increasingly contribute to the economic development and prosperity of their communities through leadership in both community initiatives and business ventures. More women are in leadership positions in their communities than ever before and are affecting policy and programs supporting economic development. Promoting the success of women leaders, understanding the roots of their success, revealing the inherent challenges they face, identifying their strategic responses to address those challenges and suggesting improvements in policy and programming to support the success of future Indigenous women leaders in both business and community are critical in motivating and supporting more Indigenous women to engage in positions of leadership.

Project Focus

The purpose of this research is to explore the stories of successful Indigenous women leaders in business and community. Understanding the successes and the challenges faced to achieve that success should affect policies and programs designed to support women's leadership.

Project Participants

There are two types of participants: 1) Indigenous women identified by their Communities as leaders in business and/or in community; 2) Representatives working for support organizations that provide resources, tools, mentoring and training to support Indigenous persons in their business and community pursuits.

Project Outcomes

The results will be shared with individuals and the community primarily through a report to the Atlantic Policy Congress. The results of the research project would be of interest to organizations that support women leadership, Economic Development Officers who focus on the development of business leadership in community, government agencies developing both the policies and the corresponding funding for supporting leadership, educators in both secondary and post-secondary educational institutions who support the education and development of young women aspiring to be leaders in business and community and communities who celebrate and nurture the successful leadership of women