



Indigenous Women
— IN BUSINESS
A BEST PRACTISES APPROACH



Overview

The Prince George Aboriginal Business Development Association, dba the Aboriginal Business and Community Development Centre (ABCDC) has been in operation since 1997. ABCDC is a non-profit society, incorporated under the British Columbia Society Act on July 22, 1997. Our services are tailored to ensure we are constantly building capacity with our clients. While not all clients are successful in establishing a business in their first attempt, we ensure that they have learned some important skills during the process.

BACKGROUND: While researching our files as research for a separate project, we noticed that there was some disparity amongst women and men's success in securing funding for their business startup. While this was not the information we were looking for, it did get noticed. Following up on this observation we began a direct review of our files and looked at the actual statistics around loan applications amongst men and women and the success rate of those loans. The purpose of this project is to analyze statistics, data and survey results in an effort to understand the disproportionate representation of Indigenous women entrepreneurs and their male counterparts.

Upon reviewing the statistics, of which initially raised the concern of the lack of female entrepreneurs in Northern BC, the results were staggering. In the Prince George region, the ratio of Indigenous male to female entrepreneurs receiving funding were approximately 6:1. Further inspection and information gathering, showed that the results of other northern communities were comparable.

ABDC put together a funding proposal to look at these issues and develop some best practices to assist female entrepreneurs have the best information and resources to move their ideas forward. By identifying barriers and best practices we are hoping to eliminate any of the biases that may exist in the area of entrepreneurship.

The survey was done in the communities of Prince Rupert, Metlakatla, Terrace, Kitwanga, Hazelton, Gitsegukla, Kitimat, Burns Lake, Vanderhoof, Fort St. John, Dawson Creek and Chetwynd. This survey showed commonalities of barriers as well as some community specific ones. Some of the common ones center around, but are not limited to:

1. Family obligations
2. Financial obligations
3. Knowledge and Education
4. Supports

Going forward through this manual, we will be discussing the previous points in detail, with recommendations on to how best support the women.





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Best Practices Approach

DEFINITION

Leadership development programs use a variety of methods and approaches to learn about leading and managing. (McGonagill and Pruyn, 2010; Leskiw and Singh, 2007). Many have resorted to study and review of case studies to improve their ways of learning and instruction.

A best practices approach has been become increasingly popular in improving several situations:

- A best practice is a proven method, technique, or process for achieving a specific outcome under a specific circumstance and in an effective way. (Wesley-Esquimaux, 2010; Calliou, 2010)
- It is a concept based on lessons learned by one group, which can be passed on to another group, facing a similar set of circumstances or tasks. (Wesley-Esquimaux, 2010; Calliou, 2010)
- The experiences learned by one community or organization that be shared with another. (Wesley-Esquimaux, 2010; Calliou 2010)¹





Communities VISITED

We visited **7 communities** for this project, each having their own strengths and weaknesses when it came to supporting the women who were opening a business or had an established businesses.





Prince Rupert & SURROUNDING AREAS

Prince Rupert is situated on Kaien Island at a population of 13,000 with their largest opportunity being the Prince Rupert Port. It is located at the coastal end of Highway 16 with only one entrance by land and one entrance by ferry. Prince Rupert is the hub of many communities such as Port Simpson, Hartley Bay, Metlakatla, Kitkatla and the larger Haida Gwaii and is known as the gateway to Alaska.

Prince Rupert Port is the main source of employment, however, many community members stand in poverty if not. Many of the survey participants said there were not many who would start a business.

During the initial survey 32 participants took part; among those only 12 reported feeling successful in their business ventures. All 12 of them were home based businesses, 7 Daycares, 5 nail/lash technicians.

The business supports come from TRICORP² (Tribal Resources Investment Corporation) and Prince Rupert Community Futures³. TRICORP provides a variety of financial services and supports First Nations entrepreneurs in Northwest BC. Community Futures is a non-profit organization with locations throughout rural BC. Their offices make a priority in assisting start up entrepreneurs in each step of the business process through workshops, offering business plan writing, support services and loans.



Terrace & SURROUNDING COMMUNITIES

Terrace is located less than 150 Km from Prince Rupert, and has a population of 18,000, not including several Indigenous communities surrounding it. It is the hub of local communities such as Kincolith, Greenville, New Aiyansh, Kitwanga and Gitsegukla, including the locals of Prince Rupert for shopping.

We had 37 residents participate in the survey, and out of the 37, only 9 reported success. Out of those 9; 3 were childcare providers, 4 were nail techs and 2 were homebased food providers, one of which operates a food truck that is active during the summer months.

The organization that helps entrepreneurs in Terrace is Community Futures⁴. They do not have any Indigenous business services.





The Hazeltons

**NEW HAZELTON, OLD HAZELTON,
KITWANGA, GITSEGUKLA, KISPIOX,
HAGWILGET, GLEN VOWELL**

The Hazeltons consist of New Hazelton, Old Hazelton, South Hazelton, Hagwilget Village, Kispiox, Glen Vowell, Gitsegukla and Kitwanga. With a combined population of approximately 3000 members, services and resources are limited.

The closest business service is 150KM, in both directions, from these communities, therefore it has been a struggle to attend meetings and other business services. The Gitxsan Development Corporation⁵ is located in Old Hazelton, and New Hazelton Economic Development Office⁶ is located in Terrace, 150KM, west of Hazelton and wasn't well known to the community.

Currently there is no bus service between these communities.





Smithers

HOUSTON & MORICETOWN



Smithers is located half way between Prince George and Prince Rupert BC with a population of approximately 5300 residents has been one of the hubs for neighboring villages and communities. It does have some limited business development support services, including Northern Development Trust Initiative⁷ , Community Futures⁸ and the local Chamber of Commerce.

Houston is located approximately 100km from Smithers, and residents have stated that they rely on Smithers for support services. Houston is limited in regards to business resources, and several of the participants have stated that they travel to Smithers to deal with Business Development issues.

Moricetown is a small village located between Hazelton and Smithers. Its population is approximately 1700 members, most of them from the local indigenous band. Moricetown has no business development office but the band helps to arrange transportation to and from service areas like Smithers and Terrace.



Burns Lake

Burns Lake is located 230km from Prince George and is home to approximately 1779 people. While the population is low, they have access to a large variety of business development services. Lake Babine Nation Economic Development Office⁹ is the local one, and Community Futures, based out of Smithers have been known to travel to assist clients.

Several of the homebased businesses that participated in the study included nail salons, hair salons, catering, day care providers, crafters and contracted cleaners.



Dawson Creek

Dawson Creek is situated on the eastern border between BC and Alberta. It has a population of 13,000 residents and have explained that, there are no business development services in the city, therefore having to travel to either Fort St. John or Grande Prairie. Unfortunately, Grande Prairie isn't much assistance as they are in Alberta and have different laws governing them.

Many of the small business include childcare centers that revolve around the trades' hours, as Dawson Creek's primary industry is trades.





Fort. St. John

Fort St. John is 75km north of Dawson Creek and has a population of 20,155. Business services available is the Northeast Aboriginal Business Centre¹⁰. There they offer business services through the Northeast Aboriginal Business Centre. A participant stated that “offers an entrepreneurial program that helps to ease stressors and concerns of owning a business, they assist in launching your business and ensure that you are competent in your business journey, even after the launch, and ensure you understand everything you will need to”

Participants that took part in the survey owned a spectrum of businesses, ranging from crafters and hobbyists to tradeswomen, childcare providers and salons and catering.





COVID 19 Update

It's no doubt that **COVID** has impacted the community as a whole. However, we have seen a huge impact on the economy, small businesses seem to be impacted the most. Unfortunately COVID has impacted our study as well, in the fact that we were not able to continue to visit the communities.

How does it directly impact indigenous women owned small business? According to the study recently published by the CAAB on the effects COVID has had on Indigenous business "The vast majority (91%) of Indigenous businesses have experienced a negative impact from COVID-19. The economic impact of the pandemic has been very (56%) or somewhat (35%) negative on Indigenous business operations.

The top three impacts that are felt by a majority of respondents are:

- A decrease in revenues (76%);
- Decrease in demand for products or services (65%);
- Cancellation of meetings, gatherings, or events (59%).
- One-third of respondents (30%) reported a shutdown of offices and facilities
- Close to one-fifth (18%) have shut down their business entirely (this could be permanently or temporarily).

Women-owned businesses are more likely to have experienced more than a 50% drop in revenue (36% compared to 26% of men-owned)."¹¹

While trying to get updates from the participating communities, some of them reported closures or a reduction in hours and operations, while others were not available for comment.

The barriers faced by women who weren't always able to get to offices for assistance, are put in a very precarious situation while trying to start their business, as most offices are closed to the public, and the infrastructure doesn't support WiFi to allow for zoom meetings. We are left with the question, how do we support the fledgling entrepreneur amidst a pandemic?



Main Types OF BUSINESS

Most **Indigenous women** that participated in the survey, are in the service industry. Whether it be nails, eyelash extensions, or crafters, hobbyists, or child minders, the service industry in the Indigenous communities is largely populated by women.

One of the reasons for this, is that they can work from home, and it doesn't interfere too much with the rest of the family. They are able to set their own schedule and take in clients when it fits for them. It also allows them to be available for children, household management, as well as anything else that might arise during the day. Homebased businesses are more affordable, as they don't have the overhead expenses of a traditional brick and mortar business.





Barriers

Before we really get into the barriers, it's important to look at **WHY** support is so important for indigenous women in business.

Indigenous women owned businesses are on the rise. The participants represent 2 out of 5 Indigenous people who are self-employed, and usually are located on-reserve land. Not only that, but they also employ Indigenous people, when they have employees. Support for the Indigenous woman in business is beneficial, as it helps to build up the economy in their location, and has a positive impact on Indigenous employment.

So what are the barriers? How can we support her?





Gender DISCRIMINATION

First, let's discuss the **gender role**. Many, many women in business face a double standard. The fact that the women's rights movement has allowed many to earn an income outside of the home, does not negate the fact that she is still responsible for childminding, house work, running errands, cooking and shopping. Those must be managed on top of the business duties. Also, if children are school aged, any illness or injury is her responsibility to tend to. It is an unwritten fact that the male is not typically bothered with that sort of thing and stays at work.

Lack of support in the household doesn't always mean the partners are not on board, however, might struggle with other issues. This also must be addressed, as that type of unhealthy household will limit and construct barriers to the woman who is wanting to heal her family and make a better life.

Dealing with addictions is kept as a dark secret in families, and might even be the "norm" in their household society. It is imperative to heal the trauma that comes with those illnesses in order to make sure the woman in business has every possible chance to succeed.

Women were also not able to get or build credit. Times are changing, however it is still hard for them to have assets in their name only. This makes it extremely difficult to apply for any financing to be able to start their businesses.

The female entrepreneur has to work harder to have their ideas taken seriously. Women were regarded as flighty, not capable, and dependent on their male counterparts. This stereotype is still out there today, however much more subtle. Poking fun, side comments and innuendos are ways that women can be insulted, without it being direct.

While there's no doubt the women are the care givers and nurturers, Indigenous women in business also have to deal with racism, either out in the open, or covertly. The fact that the woman trying to start a business is also Indigenous means that they must work harder to convince lenders and traditional financial institutions that their idea is viable.

Once she does "prove" that her idea is a viable business idea, she still must go through the approval process, usually with a board or panel. These panels have a disproportionate amount of men to women ratio. They have a bias in their minds regarding women in business, whether it is subtle or blatant.

"Indigenous women engage in entrepreneurship (including self-employment) at higher rates than the Canadian average for women"¹²

In 2016 Census, Indigenous women made up 40% of self-employed Indigenous people, while non-Indigenous women made up 36% of all self-employed Canadians.

This statistic shows that self-employed, Indigenous women entrepreneurs are vital for the health and economy of their communities and require, more than ever before, the support of community, household and business services.





Recommendations:

Closing the gender gap requires starting with the home. One way to support the Indigenous woman in business, is to have workshops with her partner in attendance. This will allow them to get a real picture of what she will be getting herself into, and how they can best support her. This means some sensitivity training, as societal norms are programmed into their core belief systems. Perhaps even having a councilor in attendance would help as well, as certain ridged thinking patterns must be worked through.

To close the gender gap within the business development offices means more female business development officers. This will ensure that the Indigenous woman who wants to start a business is paired with someone who knows what she needs, can support her in those ways and allows her to find contingency plans to have in place.

It is also recommended that offices have a female business coach on staff, be it a business development officer or not. She will have emotional ups and downs, mind drama and other triggers that come up. Having a coach will help her work through her problems, the triggers, the mind drama and the emotional rollercoaster of entrepreneurship.

These offices also needs to have some sort of child care available while attending a meeting. Knowing that the Indigenous woman entrepreneur may have children at home, it is only normal to assume that she would need support in this area.

Having things like TV and play areas set up can help her while in attendance. There has been one office to adopt that idea, and the results were favorable. Most women would agree that children are a huge motivator in wanting to start a business, and their WHY is to make a better life for them.

Best Practices for Gender Discrimination:

- Having loans committees that are balanced between men and women so that she has an equal and fair chance for her idea to be heard
- Creating child minding incentives for business offices will allow her to feel more comfortable in making appointments and keeping them.
- Gender equality workshops need to be in place for both men and women of the business office, as well as for the households. Breaking societal norms is not an overnight process and needs to be worked on continuously.



Business SERVICES

Business services are meant to walk people through the process of starting a business, provide education regarding permits and licensing and how to write a business plan. From templates to fill out for business marketing strategies to financial literacy.

The goal for a business service is to make the startup process easier, and create a sense of confidence in the entrepreneur, thus leading to financing and sustainable business in the future.

Most the communities visited had business services available, however there were a few that did not. This means that women living in rural areas were not able to get to appointments efficiently. Some areas were 150km away from business services.

If they knew of the services available, they had no access to them. Considering that the average Indigenous woman entrepreneur uses her own funds to start up her business, the amount of stress levels would lower considerably should she be aware of the services AND able to attend the office.

The feedback regarding the business services in the communities were not favorable, excluding the testimonial received regarding the Northeast Aboriginal Business Centre.

Some of the participants stated that they were underserved, disrespected and just not taken seriously.

“I finally get childcare and set up transportation to my appointment only to...be told that there are a few other nail techs and today in Prince Rupert, people can’t afford nails. So I will fail.” – Research participant

More comments like: the business officers were unknowledgeable, lacked empathy, and lacked presence, means that even when they are aware of services available them, they were still hitting roadblocks.

Recommendations:

One of the bigger barriers to Indigenous women starting businesses is that they are not aware of the services available to them. Awareness of what services and where is key.

An information meeting held every few months in on-reserve communities is highly recommended. This way women can have a question and answer session regarding what is offered and where.

Brochures must also be at every band office, for the closest business development office in their region.



Transportation is another issue that women are facing, with offices being located 150km away, it is hard for women to attend meetings at the local office. Having a pick up and drop off person to help women attend the meetings and workshops, would make it easier on them. Another idea is to have a day that the business officers can go to them, preferably in a group setting so that way it is time and cost effective for all involved.

Long distance cards to attend phone meetings, or even just to check in, is something that the women would benefit from. The price to call into an office can be larger than their budget allows for at the time, leading to missed meetings.

It's important that women work with women, so making sure the development officer is female would help to make the participants feel more comfortable when bringing their concerns and questions up. Women brainstorm best when working in groups, so having collaborations when thinking of solutions to marketing, advertising or just plain networking is also an option.

Business development offices are in the business of helping potential entrepreneurs getting off the ground and owning successful businesses, however their job is not easy. They must deal with road blocks that the participants have, either in the home, in society, or in their own offices.

They are the back bone of Indigenous women in business, but more support is needed from them to create and sustain self-employment rates. We cannot forget that Indigenous women in business make up almost half of all Indigenous owned businesses. Supports must be created, governments must be worked with, if Indigenous women entrepreneurs are going to continue to dominate a place that has been primarily a "man's world".

Best Practice:

- Gender sensitivity training is a must for all of the business service offices. Have equal genders represented in the office is also suggested. This will ensure the loans committees are diverse in their gender representation.
- Child minding in office so that she can feel less stress regarding her children.
- Brochures must also be at every band office, for the closest business development office in their region.
- Female business development officers and female business coaches to be on hand to work with the women.
- Officers that will go to them when transportation is an issue.
- Long distance phone cards for when travelling isn't an option for either the business officer or the participant.
- Workshops that go into extreme detail on how to start a business. From market research to getting proper permits and branding. Informing prospective entrepreneurs in what it takes to start a business, and how to actually write a business plan is very much needed.



Financial LITERACY

One service that is offered by most business development offices is funding. The average woman entrepreneur struggles to get funding, for various reasons and the Indigenous woman in business is not different.

The majority of female entrepreneurs fund their small business through personal credit cards, or lines of credit. This creates even more stress, and her focus now switches to balancing the books, versus focusing on her business growth, customer acquisition and retention and services provided. Based on the research the majority of Indigenous women entrepreneurs are in the service industry, and if they cannot maintain that level of service due to stress over finances, she runs the risk of losing clients.

More information is needed as to why traditional lenders do not give as much financing to females vs. males, however we can see that it definitely does follow the gender role.

Financial literacy is a major role to running a successful business, if she doesn't know where she's spending her money, how to balance a budget and how to predict sales trends, she isn't going to survive in the business world.

Recommendation:

Workshops will help with this matter. Most women use their own funds to start their business, however, wouldn't it be great if she didn't have to worry about using money that would benefit her household?

Workshops that discuss the way to calculate the cost of goods – raw and sold, how much to markup products and services, what is the “wage” they want to earn and so forth will help them figure out if their business is financially healthy. Financial health is a major part of business, and balancing income and expenses are a must. These workshops should be offered at every business development office.

Another part of financial literacy is the awareness of loans, lines of credit and grants that are available to them. This information must also be included at every office and be up to date.

Best Practice:

- Workshops that go into extreme detail on things like how to save, manage money, calculate the cost of goods – raw and manufactured as well as how to build and repair credit.
- Teaching the future generations how to manage money, stick to a budget, and balance their bank account will allow them to be financially savvy and have a good sense of financial health.

Infrastructure



We've spoken about the business services, financial literacy, and even how gender roles and racism affect the Indigenous woman in business. If all of those things were in place, there is still the struggle of lacking infrastructure, or subpar at best.

In this day and age, everyone is entitled to operate their business how they see fit, however, not having internet access seriously impedes the small business owner. For those that cannot make it into a business service office, they would be able to attend a meeting by zoom, or do their research over the internet. If these women are lacking transportation, the chances of them getting to an office are extremely low. With the pandemic still in swing today, most offices are not even open to offer in person workshops, therefore she has to pause her endeavors, unless she is able to find an out of the box solution. If she is in business already, how is she serving her clients and customers without the internet?

Infrastructure doesn't stop at internet or cell phone access either, many Indigenous communities are without affordable housing, education and clean water and is a big topic with a lot of hands that have to be in the pot, however, in 2021 this should not be an issue anymore. At the time of writing this, there are no listed planned or completed infrastructure projects for the Northern part of BC, where our participants live and do business.¹³

Recommendation:

As previously stated, there must be ways for people to communicate from home, attend zoom meetings, hold conference calls and be accessible to clients and business officers.

Lack of infrastructure is a huge issue, and the solution is collaboration. Collaboration with the provincial government, band offices, roads and highways, cell/landline and internet companies are needed to make sure that the basic human needs are being met.

Lack of clean water and safe housing is abhorrent in 2021 as is the lack of internet service. Just one of the "hands" listed above will do nothing. Round table discussions are needed to make sure each community has access, and updated access to these services. Indigenous women who want to start a business, are at a very real disadvantage when it comes internet service, roads, highways and transportation to and from their meetings, as well as cell service.

The women who participated in the survey offer services and/or products, and it requires the ability to order supplies and have a way to market their products and services. Marketing is done through word of mouth, but if the client wants to grow, they must be able to market outside their community. Petitions must be made to the government and corporations like Telus, Shaw, Bell as well as the Transportation industries to ensure the success of not only the woman in business but also for all the communities as a whole.

Best Practice:

- Round table discussions with Province, internet providers, transportation departments
- Offices set to allow people to come and work on their business plans
- Clean running water for hygiene, drinking and doing laundry





Support

Support in the home is lacking for Indigenous women entrepreneurs. Balancing workloads between family and business is a prominent challenge for Indigenous women. Women continue to perform a disproportionate share of housework and caregiving. Men have not increased their participation.¹⁴

Women are also the first one called when a child is sick or hurt, which means they either have to miss a much needed workshop or have to close their business. Any unscheduled closures of a business can detrimentally affect it.

Combine this with the lack of affordable and accessible childcare as well as family support for childcare, this negatively impacts Indigenous women who are trying to open business.

Family support also includes mental, physical and spiritual health. Many families in the communities struggle with dependency on drugs or alcohol, or are in recovery from their addiction. The trauma that has led them to these coping mechanisms needs to be healed as well, and without a healthy balance of the physical, mental, emotional and spiritual aspects, the Indigenous woman will struggle when her business hits a snag or a slow period.

The mind is a very powerful thing, and all support must be given to her in the form of encouragement, no matter how the business is performing. When “mind drama” comes up, she must have the support in place to help her work through it. When someone tells her that she won’t be able to succeed, she will internalize it, and might not go as far as she would like in her business.

Men are more apt to brush off any criticism and keep going, but women need a more gentle approach. They need a support system set up in the home and in her community, that includes her business development officer.

A business development officer should be her cheerleader, and have unwavering belief in her vision, for when the mind drama comes out to play.

Women need a more in depth, thorough and gentle approach to learning the basics. Once again, the mind will play games, and she will question every move she makes in her planning as she has never done this before. Her confidence and self-esteem will increase as she goes through the basics, however in the learning process it is quite shaky.

Confidence, self-esteem and empowerment are things that women in business struggle with consistently. Some days it’s amazing and other days they question what is happening. The emotional rollercoaster of entrepreneurship is exactly what the term implies. The importance of having social, familial, and community support is highly important.

Some of the participants have stated that their business officers seemed to be learning along with them. Unfortunately, despite good intentions, this can lead the participant to feel frustrated and unsure of how to proceed and unsure of how to move forward with their ideas, not receiving confirmation of their efforts. This can cause a rather large barrier to their progress, just like learning anything else, they need to learn how to operate their business, and when their business officers are confused, they also become confused and might not be able to bi-pass that hurdle.



Recommendation:

One way to support the Indigenous woman in business, is to have workshops with her partner in attendance. This will allow them to get a real picture of what she will be getting herself into, and how they can best support her. This means some sensitivity training, as societal norms are programmed into their core belief systems. Perhaps even having a councilor in attendance would help as well, as certain ridged thinking patterns must be worked through.

Trauma and addictions counselling must also be available, in the event that she needs that support. Knowing that there is a way out of those issues can help the whole family.

More support must be given to the Indigenous woman in business when it comes to their ideas. Being told that her business will fail isn't the support she is looking for. She is looking for the space to list her ideas and work through the reasons why it might fail, a contingency plan if you will. All business run the risk of failure, but it should not be the first thing out of someone's mouth.

To reduce gender discrimination within the business development offices means more female business development officers. This will ensure that the Indigenous woman who wants to start a business is paired with someone who knows what she needs, can support her in those ways and allows her to find contingency plans to have in place.

It is also recommended that offices have a female business coach on staff, be it a business development officer or not. She will have emotional ups and downs, mind drama and other triggers that come up. Having a coach will help her work through her problems, the triggers, the mind drama and the emotional rollercoaster of entrepreneurship.

These offices also needs to have some sort of child care available while attending a meeting. Knowing that the Indigenous woman entrepreneur may have children at home, it is only normal to assume that she would need support in this area.

Having things like TV and play areas set up can help her while in attendance. There has been one office to adopt that idea, and the results were favorable. Most women would agree that children are a huge motivator in wanting to start a business, and their WHY is to make a better life for them.

Including them in the process can help her at home as well. As children are more perceptive and observant than given credit for, they can be very helpful when they are included. Things like just cleaning up after themselves can help that woman more than anything on a long and tiring day of learning.

Best Practice:

- Sensitivity workshops for partners of the Indigenous women in business.
- Female business development officers and/or female business coach to assist the women in navigating the emotional rollercoaster of entrepreneurship.
- Business development offices to create "children's area" for those women who have to bring their children to meetings.
- Brochures, pamphlets or information leaflets offering counselling services.



Opportunities

The **opportunities are endless** when it comes to assisting Indigenous women in business. The participants in this survey have specifically told us how to help them. Opportunities for the economic stability comes from women in business. Most businesses means more employment, not to mention the money that they will spend supporting her local economy.

Opportunities arise for their communities to become more self-sufficient and less reliant on government funding. They become ambassadors for their communities, inviting change while still practicing the culture.

There are also opportunities for business development offices to be more understanding, less biased, more compassionate and less rigid. This will only benefit each community that participated and as well as other communities around the province.

The Indigenous women in business have a chance to change the future for their daughters and the daughters that come after, but hosting workshops on gender equality, including in the house, means that these daughters have a better understanding of true equality, as well as their future partners. Empowering our daughters is never a waste of time. Healing comes from reclaiming power, standing up for equal rights and it starts with us.



Conclusion

Women have come a long way in society as being treated as an equal, however, mind sets and sexism still prevail today. We are expected to work outside of the home, but still have babies and raise a family, and be the housewife in all that entails.

It leads to stress and overwhelm, it leads to feelings of guilt that we are not focusing enough on one area of our lives, or that we are focusing too much on the other. Rarely does the woman entrepreneur have the time to balance her body, mind, emotions and spirit, but that is exactly what needs to be done in order to run a successful business. Confidence levels get beat up, as does our self-esteem and self-sabotage starts to set in. The above mentioned recommendations won't fix those things, as that is on her to discover and heal, however, what those recommendations can do is create a support system and a network of people she can go to when things seem to be unmanageable.

Workshops to go over the balancing act of household responsibilities and business responsibilities, financial literacy and just the basics on how to write a business plan ensures that she has the tools to go forward with her idea, instead of stalling her before she even gets the chance.

Business development officers must have proper training before assisting any clients, but even more, women clients. If they don't have the confidence in their abilities, she won't have confidence in her idea. Having female business development officers or a female business coach will help women feel more comfortable in bringing her questions up. With women business officers, there will not be a need to make sure they are trained in empathy. It's a natural response for women to empathize with another woman.

Creating and maintaining businesses in the Northern British Columbia area will increase the economy in rural areas. It will allow communities that were once dependent on other parts of the province, to become self-sustaining.

This is also a huge key for keeping traditions relevant, and keeping the culture of their communities. Women are the back bone to any society, and as business owners this is just one more way that we can lift and heal a community.





Key POINTS

40% of indigenous businesses are owned by women, and they are bringing revitalization to their communities by owning and operating a business.

We can support them in helping in the following ways:

1. Creating equal balance of household responsibilities
2. Creating step by step guides on how to run their business
3. Create a network of women in business, starting with their business development officer
4. Have child minding at business development office
5. Ensuring officers are empathetic, understanding and non-judgmental
6. Give participants other options of attending the meetings either through zoom, calling cards or providing transportation





Resources

Below is a list of resources to help the entrepreneur build, expand, and obtain funding for businesses.

<https://www.canada.ca/en/indigenous-services-canada.html>

Indigenous Services of Canada website

<https://www.womensenterprise.ca/>

Women's Enterprise Centre is a non-profit organization devoted to helping BC women start, lead and grow their own business.

<https://www.antco.ca/>

All Nations Trust Company is Indigenous owned. Shareholders are comprised of Bands, Tribal Councils, Indigenous Organizations, Métis Associations, Status, Non-Status and Métis individuals.

ANTCO is a provincially regulated financial institution with the fiduciary capacity to provide Trust; Agent; and Administrative services.

<https://nacca.ca/>

NACCA, the National Aboriginal Capital Corporations Association, is a network of over 50 Aboriginal Financial Institutions (AFIs) dedicated to stimulating economic growth for all Indigenous people in Canada

<https://www.edo.ca/>

Cando is a national Indigenous organization involved in community economic development. We build capacity which strengthens Indigenous economies by providing programs and services to Economic Development Officers.

<https://www.bcibic.ca/>

The Indigenous Business and Investment Council is focused on increasing Indigenous participation in the economy, promoting Indigenous businesses and entrepreneurs, and industry partnerships

<https://www.bcbid.gov.bc.ca/open.dll/welcome?language=En>

a marketplace where public sector organizations (including cities, school districts, health authorities, Crown corporations and the B.C. government) advertise opportunities for contracts for a wide range of goods and services.

<https://cfdc.bc.ca/>

Community Futures is a community-based economic renewal initiative, established by the Federal Government in 1985. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies



<https://www.rupertcf.com/>

Community Futures is part of a national economic development program that has supported small business and community economic development since 1986. We're a bank for entrepreneurs. Our entire mission is based on making business owners successful.

<https://1637.ca/>

Community Futures 16/37's Mission is to "Promote and support the development of a healthy and diversified community-based, regional economy."

<http://www.tricorp.ca/>

The Tribal Resources Investment Corporation (TRICORP) provides a wide range of financial services to First Nations entrepreneurs in Northwestern British Columbia.

Nesika Management Ltd., a Tricorp subsidiary, is a management and Consulting business which works closely with TRICORP to provide financial and business management services to the firms clientele, as well as public and private individuals and organizations.

<https://gitxsanbusiness.com/pages/history>

The Gitksan Development Corporation is unique, melding the traditional governance of the Gitksan with the contemporary needs of business, yet remaining faithful to the principles of the Gitksan Ayookw (laws). Every Gitksan person, who is a member of a wilp (house group), has a stake in GDC.

<https://newhazleton.ecdev.org/>

Find local information to help your business make smarter, faster, better decisions.

<https://www.northerndevelopment.bc.ca/>

Northern Development's region covers approximately 70 per cent of the province of British Columbia, Canada. The region encompasses 39 municipalities, nine regional districts, one regional municipality and 88 First Nations communities.

<https://www.cfnadina.ca/>

Community Futures Nadina will provide programs and services to the people of the Bulkley Valley and Lakes District. We will actively seek opportunities to develop and sustain cooperative community economic ventures and initiatives.

<https://www.lakebabine.com/programs-services/economic-development/>

<https://www.neabc.ca/>

The Northeast Aboriginal Business Centre Society (NEABC) was founded in 2002, when Treaty 8 Chiefs and Industry Leaders saw a need for business advisory services in the North Peace area.



Sources

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4. <https://1637.ca/>
5. <https://gitxsanbusiness.com/pages/history>
6. <https://newhazleton.ecdev.org/>
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11. <https://www.ccab.com/covid-19-resources/ccab-research-covid-19-aboriginal-business/>
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