

**Indigenous Entrepreneurship: An Examination of Economic Development Policies to Inform  
Community Futures Peterborough**

Final Report by:

**Kaitlyn Hemstreet, Rachel Smylie & Sidney Weeks**

Host Organization: Community Futures Peterborough

Faculty Supervisor: Derya Tarhan

Trent Community Research Centre Project Coordinator: Ryan Sisson

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**Researchers:** Kaitlyn Hemstreet, Rachel Smylie & Sidney Weeks

**Trent University Faculty Supervisor:** Derya Tarhan

**Department:** International Development Studies

**Trent Community Research Centre (TCRC) Supervisor:** Ryan Sisson

**Host Organization:** Community Futures Peterborough

**Host Organization's Supervisors:** Gail Moorhouse

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*We respectfully acknowledge that we are on the treaty and traditional territory of the Michi Saagiig Anishinaabeg. We offer our gratitude to the First Peoples for their care for, and teachings about, our earth and our relations. May we honour those teachings.*

## **Executive Summary**

This research project explores the ways for Community Futures Peterborough (CFP), a not-for-profit economic development organization, to conduct more effective outreach and support for Indigenous entrepreneurs in culturally appropriate ways. The project utilizes scholarly and non-scholarly research and semi-structured interviews with key informants in order to provide recommendations to CFP. The research highlights the importance of creating flexible financing opportunities, which is predicated on trustworthy relationships between all parties. Further, various non-financial support programs are recommended as an important aspect of entrepreneurial learning. Moreover, the research project exemplifies the need for the business sector to consider the colonial legacy in Canada and how this may continue to negatively impact Indigenous entrepreneurs' access to vital services. Research findings indicate the importance of organizations being culturally aware as well as the need to incorporate collaborative practices that include Indigenous entrepreneurs at the decision making table.

The research demonstrates the following recommendations for CFP:

1. CFP should strive to form deep and trustworthy relationships with Indigenous communities in the Peterborough/Nogojiwanong area.
2. CFP should allow for Indigenous entrepreneurs to assert their needs and wants in a business relationship without forming any prior assumptions. This involves working collaboratively with Indigenous entrepreneurs and undergoing ongoing cultural sensitivity training.
3. CFP should work to adopt the outlined goals of the Truth and Reconciliation Commission of Canada Calls to Action (TRC) and the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) into their policies and practices. CFP is urged to note, among all others, declaration number 92 from the TRC Calls to Action. Declaration number 92 calls for the Canadian corporate sector to integrate UNDRIP into policies and corporate operations.
  - a. In conjunction with this, CFP should call upon fellow Community Futures organizations to strive to have their policies and practices do the same.
4. CFP should work to connect with the greater Peterborough/Nogojiwanong community and educational institutions to involve youth in their programming by creating scholarships, internships, co-op programs, and other opportunities for experiential learning.

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**Glossary****Abbreviations**

ACC	Aboriginal Capital Corporation
CCAB	Canadian Council for Aboriginal Business
CF	Community Futures
CFNC	Community Futures Network of Canada
CFO	Community Futures Ontario
CFP	Community Futures Peterborough
Haida Gwaii CF	Haida Gwaii Community Futures
NACCA	National Aboriginal Capital Corporations Association
NADF	Nishnawbe Aski Development Fund
NEDC	Nuu-chah-nulth Economic Development Corporation
TCDC	Tecumseh Community Development Corporation
TCRC	Trent Community Research Centre
TRC	Truth and Reconciliation Commission
UNDRIP	United Nations Declaration on the Rights of Indigenous Peoples
WCFDF	Wakenagun Community Futures Development Fund

## Definitions & Key Terms

Aboriginal Capital Corporation	“A network of Aboriginal Financial Institutions, or AFIs. NACCA supports the AFI network, which offers financing to First Nations, Métis, and Inuit businesses and communities.” <sup>1</sup>
Anishinaabeg	"Anishinaabe can describe various Indigenous peoples in North America... the language group shared by the Ojibwe, Odawa, Potawatomi peoples.” <sup>2</sup>
Band Council	“The administrative/political organization of a First Nations community overseen by Crown Indigenous Relations and Northern Affairs Canada (CIRNAC).” <sup>3</sup>
Collaborative Protocols	The best practices, customs, and conduct that economic development agencies should use in order to collaborate with Indigenous and non-Indigenous entrepreneurs.
Collective Entrepreneurship	A business with multiple stakeholders who work together to ensure the success of the business.
Colonialism	The process by which oppressive ideas from the era of colonization continue to influence scholarship and society.
Colonization	The process by which a group of people settle among and establish control over another group of people.
Community Futures	A network of nonprofit economic development corporations that work to assist entrepreneurs and businesses in over 267 communities in Canada <sup>4</sup> .
Convenience Sampling	Selecting research participants on accessible grounds based on their involvement in the topic of the research.

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<sup>1</sup>National Aboriginal Capital Corporation Association, “Home,” NACCA National Aboriginal Capital Corporations Association, accessed March 22, 2020, <https://nacca.ca/>.

<sup>2</sup>The Canadian Encyclopedia, “Anishinaabemowin: Ojibwe Language,” The Canadian Encyclopedia, December 18, 2017, <https://www.thecanadianencyclopedia.ca/en/article/anishinaabemowin-ojibwe-language>.

<sup>3</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>4</sup>Community Futures Canada, “Community Futures Network of Canada,” accessed 22 March, 2020. <https://communityfuturescanada.ca/>.

Equity	“Freedom from bias or favouritism; something that is equitable.” <sup>5</sup>
FedNor	The Government of Canada's Economic Development Organization for Northern Ontario.
First Nations	“First Nation people have inhabited the lands of Canada for thousands of years and were the first Indigenous identity group to be recognized under the Indian Act. Today, there are more than 634 First Nations communities made up of roughly 50 broader nations.” <sup>6</sup>
Globalization	“Globalization is the process of integration and interdependence of people and countries around the world.” <sup>7</sup>
Haudenosaunee	“The Haudenosaunee, or “people of the longhouse,” commonly referred to as Iroquois or Six Nations, are members of a confederacy of Aboriginal nations known as the Haudenosaunee Confederacy.” <sup>8</sup>
Indian Act	Federal legislation first developed in 1876 which centres on Indigenous status, bands, and reserves <sup>9</sup> .
Indigenous Peoples	An umbrella term that relates to First Nations, Metis, and Inuit communities in Canada.
Intersectionality	“Acknowledges the ways in which people’s lives are shaped by their multiple and overlapping identities and social locations, which, together, can produce a unique and distinct experience for that individual or group, for example, creating additional barriers or opportunities. In the context of race, this means recognizing the ways in which peoples experiences of racism or privilege, including within any one racialized group, may differ and vary depending on the individual’s or group’s

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<sup>5</sup>Merriam Webster, “Equity,” accessed 23 March 2020, <https://www.merriam-webster.com/dictionary/equity>.

<sup>6</sup>Canadian Council for Aboriginal Business. “Business Reconciliation in Canada Guidebook,” 2019.

<sup>7</sup>Azzi, Stephen, “Globalization,” Globalization, The Canadian Encyclopedia, November 1, 2009, <https://www.thecanadianencyclopedia.ca/en/article/globalization>.

<sup>8</sup>Ramsden, Peter, “Haudenosaunee (Iroquois),” The Canadian Encyclopedia, August 25, 2015, <https://www.thecanadianencyclopedia.ca/en/article/iroquois>.

<sup>9</sup>Indigenous Foundations UBC, “The Indian Act,” accessed 23 March 2020, [https://indigenousfoundations.arts.ubc.ca/the\\_indian\\_act/](https://indigenousfoundations.arts.ubc.ca/the_indian_act/).



additional overlapping (or “intersecting”) social identities, such as ethnicity, Indigenous identification, experiences with colonialism, religion, gender, citizenship, socio-economic status or sexual orientation.”<sup>10</sup>

Inuit	“The Inuit are Indigenous Peoples of Arctic Canada. Inuit communities are located in regions based on modern land claims known as the Inuvialuit Settlement Region (the Northwest Territories), Nunavut, the Northern Québec region of Nunavik, and the Northern Labrador region of Nunatsiavut. The diverse groupings of Inuit people have a wide range of similarities—and important differences—based on language, environments, political structures and colonial histories.” <sup>11</sup>
Lending Circles	Process in which an organization or agency offers financial assistance to a group of entrepreneurs, in which all parties are accountable to each other and collectively accountable to the agency or organization <sup>12</sup> .
Métis	“Métis are the descendants of European settlers and the First Nations people of Canada, particularly the Cree and Anishinaabe. These unions resulted in a distinct collective culture and nationhood along the central and prairie regions of Canada.” <sup>13</sup>
Market Integration	The ability to participate within the local and/or global economy.
Mixed method sampling	A research method that includes multiple research methods such as snowball sampling and secondary analysis.
Nogojwanong	Ojibwe for “place at the end of rapids” and now as “Peterborough” <sup>14</sup> .

<sup>10</sup>Government of Ontario, “Ontario’s Anti-Racism Strategic Plan: Terminology,” ontario.ca, accessed March 23, 2020, <https://www.ontario.ca/page/ontarios-anti-racism-strategic-plan#section-8>.

<sup>11</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>12</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>13</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>14</sup>Trent University, “Nogojwanong: Traditional Area,” Nogojwanong: Traditional Area - Chanie Wenjack School for Indigenous Studies, Accessed March 23, 2020, <https://www.trentu.ca/indigenous/experience/cultural/nogojwanong-traditional-area>.

Ojibwa	“The Ojibwe (also Ojibwa, Ojibway and Chippewa) are an Indigenous people in Canada and the United States who are part of a larger cultural group known as the Anishinaabeg.” <sup>15</sup>
Privatization	The process of social, political, and economic institutions being made private.
Qualitative Research	Relates to the collection of data that is focused on the quality of findings over numeric data.
Royal Proclamation of 1763	Stated that there is distinct territory for Indigenous peoples meant to exist, and no colonial government were to make any land claims from Indigenous peoples. This pivotal legislation was meant to ensure Indigenous peoples were protected from settler colonial governments and people <sup>16</sup> .
Reconciliation	“Maintaining a mutually respectful relationship between Aboriginal and non-Aboriginal peoples in this country. In order for that to happen, there has to be awareness of the past, an acknowledgement of the harm that has been inflicted, atonement for the causes, and action to change behaviour.” <sup>17</sup>
Systemic Oppression	The unfair treatment towards marginalized individuals based on their identity that is perpetuated in organizations in the form of policies and practices that favour some groups over others.
Settler	Refers to someone of non-Indigenous descent in relationship to a certain territory.
Secondary Analysis	When an individual other than the original researcher analyzes data.
Semi-Structured Interviews	A meeting between the researcher(s) and participant to collect qualitative data using open-ended questions to structure the conversation.

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<sup>15</sup>Bishop, Charles A, “Ojibwe,” The Canadian Encyclopedia, September 26, 2019, <https://www.thecanadianencyclopedia.ca/en/article/ojibwa>.

<sup>16</sup>Indigenous Foundations UBC, “Royal Proclamation, 1763,” accessed 23 March 2020, [https://indigenousfoundations.arts.ubc.ca/royal\\_proclamation\\_1763/](https://indigenousfoundations.arts.ubc.ca/royal_proclamation_1763/).

<sup>17</sup>Indigenous Corporate Training Inc, “What reconciliation is and what it is not,” accessed 23 March 2020, <https://www.ictinc.ca/blog/what-reconciliation-is-and-what-it-is-not>.

Snowball sampling	Using key informants/stakeholders to connect researchers with possible participants
The Crown / The British Crown	The representation of the power of the British monarchy.
Two-Eyed Method	A research method that uses a metaphor in order to explain that research must be done from two different perspectives: an academic research perspective and an Indigenous perspective <sup>18</sup> .
Treaty of Niagara (Treaty of Peace)	Worked to integrate the Wampum Belt into the relationship between the state, settlers, and Indigenous peoples.
Two-Row Wampum Belt	Which signifies peace, respect and friendship between the Haudenosaunee and the Dutch.
Truth and Reconciliation Commission	An established governmental group that looked into the harm and cultural genocides committed against Indigenous peoples as a result of the Residential School System in Canada. <sup>19</sup>
United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP)	An international, non-binding agreement created to serve and protect the rights of Indigenous peoples everywhere.
Youth	Defined by Community Futures Peterborough as individuals under the age of 30.

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<sup>18</sup>A, Dawson, A, Mushquash & C. Mushquash, "First National Community Well-Being Research and Large Data Sets: A Respectful Caution," *International Journal of Indigenous Health* 12, no. 2 (2017): 15-24.

<sup>19</sup>Truth and Reconciliation Commission of Canada, "Our Mandate," Truth and Reconciliation Commission of Canada (TRC), accessed March 23, 2020, <http://www.trc.ca/about-us/our-mandate.html>.

## **Introduction to the Report**

### **Purpose of the Study**

This report aims to offer feedback to Community Futures Peterborough (CFP) about similar economic development organizations in Canada, and their practices in offering financial support and tools to *Indigenous* entrepreneurs. For the purposes of this project, CFP is interested in examining financial opportunities that are tailored to Indigenous entrepreneurs and how they can be applied in the context of Peterborough/Nogojwanong. CFP is a not-for-profit organization primarily funded by the federal government. CFP aims to expand businesses in the Peterborough/Nogojwanong region by offering flexible financial opportunities for various entrepreneurs. CFP hopes to foster vibrant community engagement with resources and opportunities, as noted in their mandate that seeks to create sustainable, well-informed, and well-supported relationships with their clients<sup>20</sup>. Further, CFP is particularly interested in examining how they can better support Indigenous youth and women in their entrepreneurial paths specifically.

This project is necessary as it enables CFP to better understand the gaps in their clientele base, what they can actively do to better support Indigenous entrepreneurs, and to create better relationships with Indigenous communities in the Peterborough/Nogojwanong area.

### **Research Questions**

The questions that guide our research include:

1. How should CFP conduct relationships with Indigenous entrepreneurs that remain respectful to Indigenous culture and practices?
2. How should CFP offer culturally-informed loan opportunities to Indigenous entrepreneurs and businesses?
3. How can CFP offer non-financial supports (i.e. mentoring, training) to Indigenous entrepreneurs and businesses?
4. In what ways can CFP cater their financial and non-financial programs to Indigenous youth and women?

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<sup>20</sup>Community Futures Peterborough, "About Us," Community Futures Peterborough, accessed March 23, 2020, <https://communityfuturespeterborough.ca/about-peterborough-cfdc/#strategic>.

## The Context of Indigenous-Settler Relationships

### ***Federal Legislation Surrounding Indigenous Peoples in Canada***

The history of treaties and legislation in Canada between the federal government and Indigenous communities is influential to the current relationship between the state and Indigenous peoples. Firstly, the term “Indigenous peoples” refers to the first peoples inhabiting the national territory we now call Canada. The term Indigenous peoples is an umbrella word that collectively relates to the three distinct groups of *Aboriginal* peoples, being *First Nations*, *Inuit* and *Metis*<sup>21</sup>. These three groups have differing histories, languages, territories, lineages and beliefs, making it important to differentiate between groups when discussing Indigenous peoples in specific contexts<sup>22</sup>. Previous to contact with Europeans, Indigenous peoples had dynamic and flourishing traditional businesses, knowledges, settlements, histories, languages, and skills. Indigenous groups and lifestyles changed with the onset of contact with settlers, which first happened in the 11th century<sup>23</sup>, whereby Europeans expanded already-existing Indigenous businesses and trading routes; shared knowledges between the groups; and established more settlements in varying locations. However, with Europeans came the *colonization* of Indigenous peoples which has left a legacy of oppressive practice originally conducted by *The Crown*, that has subsequently been systemically continued by the Government of Canada<sup>24</sup>.

From this history stems the various treaties and legislation between settler governments and Indigenous peoples. *The Royal Proclamation of 1763* explained that distinct territory for Indigenous peoples was meant to exist and be maintained, and no colonial government were to make any land claims from Indigenous peoples. This pivotal legislation was meant to ensure Indigenous peoples were protected from settler colonial governments and people, but from this point on, exploitation by settlers became common practice. From the Royal Proclamation came a history of treaties between Indigenous peoples and the Canadian state. These include the *Two-Row Wampum Belt* (which signifies peace, respect and friendship between the *Haudenosaunee* and the Dutch)<sup>25</sup>, the *Treaty of Niagara* (also known as the *Treaty of Peace* which worked to integrate the Wampum Belt into the relationship between the state, settlers, and Indigenous peoples), and the *Indian Act* (1876). Established in 1876, the Indian Act outlines the restrictions and laws affecting Indigenous peoples including, but not limited to:

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<sup>21</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>22</sup>Indigenous and Northern Affairs Canada, “Indigenous Peoples and Communities,” Government of Canada; Indigenous and Northern Affairs Canada; Communications Branch, December 4, 2017, <https://www.rcaanc-cirnac.gc.ca/eng/1100100013785/1529102490303>.

<sup>23</sup>Indigenous and Northern Affairs Canada, “Indigenous Peoples and Communities,” Government of Canada; Indigenous and Northern Affairs Canada; Communications Branch, December 4, 2017, <https://www.rcaanc-cirnac.gc.ca/eng/1100100013785/1529102490303>.

<sup>24</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>25</sup>Jessica Hallenbeck, “Returning to the water to enact a treaty relationship: the Two Row Wampum Renewal Campaign,” *Settler Colonial Studies*, vol. 5(4), (2015): 350-362, <http://dx.doi.org/10.1080/2201473X.2014.1000909>.

stripping them of their rights to land; rights to traditions, culture and beliefs; ease of access to central resources by relocating Indigenous peoples; and the implementation of patriarchal practices<sup>26</sup>. Notably, the Indian Act still influences Indigenous peoples to the current day, with various revisions in the past century, as this and other colonial legislation dictates Indigenous circumstances in Canada.

Due to the history of colonial violence in Canada, various organizations have called on the federal government for decades to commit to reconciliation with Indigenous peoples. Specifically, the *Truth and Reconciliation Commission of Canada (TRC)* works to ensure that the history of residential schools and reconciliation are acknowledged, and acted upon. TRC emphasizes various recommendations to the federal, provincial, and municipal government through their Calls to Action, which also encourages the adaptation of the *United Nations' Declaration on the Rights of Indigenous Peoples (UNDRIP)*. It is integral for not only governments at all levels, but for corporations and organizations to also work to engage these Calls to Action, and the UNDRIP. Through doing so, these parties can contribute to reconciliation with Indigenous peoples.

Recognizing the history of colonialism in Canada is an essential step for all governments and organizations that strive to contribute to the process of reconciliation. These efforts cannot merely be apologies by governmental leaders behind podiums, but must mean integrating Indigenous knowledge and rights into everyday practices and institutionalizing decision-making processes.

### ***Community Futures Network of Canada***

*Community Futures Network of Canada (CFNC)* is the spearhead organization for all 267 Community Futures across Canada. CFNC works to service businesses and entrepreneurs most prominently in rural communities, offering assistance to start, expand, franchise or sell a business in the form of loans, tools, training and events. CFNC states that they work with national decision makers to ensure the continuity of Community Futures across the country, therefore working to support entrepreneurs and businesses throughout their business journeys<sup>27</sup>.

### ***Community Futures Peterborough (CFP)***

CFP has been a resource to the Peterborough/Nogojiwanong community since 1985. CFP works to support entrepreneurs in the area through small business and micro loans, grants, training, and mentoring, in flexible ways that best suit the entrepreneur. CFP works with various organizations to offer these resources to those hoping to start a business, or those who already own a business. In upcoming years, CFP hopes to further engage with youth, women,

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<sup>26</sup>Canadian Council for Aboriginal Business, "Business Reconciliation in Canada Guidebook," 2019.

<sup>27</sup>Community Futures Canada, "Community Futures Network of Canada," accessed 22 March 2020, <https://communityfuturescanada.ca/>.

and Indigenous peoples in their efforts to expand business opportunities and support in the area<sup>28</sup>.

CFP has the goal of offering various supports (such as loans, grants, and skill-building) to Indigenous entrepreneurs<sup>29</sup>. Oppressive ideals continue to block Indigenous peoples' access to financial resources for entrepreneurship, and CFP aims to mitigate these barriers through financial programming. As a community organization with the ability to offer fiscal and entrepreneurial resources, they may provide a strong foundation for Indigenous individuals hoping to begin their business journeys. International development emphasizes the study of equitable opportunities and access for all people to fiscal and social resources to enhance their livelihoods. This is a concept that is translated into the foundation of the project, focusing on Indigenous communities in particular.

### ***Peterborough / Nogojiwanong: The History of the Area and Peoples***

Peterborough/Nogojiwanong's history is built upon its Indigenous heritage, and all organizations in the region must work to ensure this heritage is not forgotten. Peterborough is the Indigenous *Anishinaabeg* territory, but before being known as Peterborough, the region was called *Nogojiwanong*, which is *Ojibwa* for the "place at the end of rapids"<sup>30</sup>. Flowing through the city is what is now known as the Otonabee River, but distinguished in *Anishinaabemowin* as "river that beats like a heart"<sup>31</sup>. Within this region resides Curve Lake First Nation, Hiawatha First Nation, Alderville First Nation, and the Mississaugas of Scugog First Nation. These nations combined are referred to as Mississaugas. With these nations so close to the City of Peterborough, it is integral for community organizations to involve Indigenous peoples in all decision-making processes, and work towards their own relationships of reconciliation.

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<sup>28</sup>Community Futures Peterborough, "Home," Community Futures Peterborough, accessed March 23, 2020, <https://communityfuturespeterborough.ca/>.

<sup>29</sup>Community Futures Peterborough, "Home," Community Futures Peterborough, accessed March 23, 2020, <https://communityfuturespeterborough.ca/>.

<sup>30</sup>Trent University, "Nogojiwanong: Traditional Area," Chanie Wenjack School of Indigenous Studies, accessed 23 March 2020, <https://www.trentu.ca/indigenous/experience/cultural/nogojiwanong-traditional-area>.

<sup>31</sup>Trent University, "Nogojiwanong: Traditional Area," Chanie Wenjack School of Indigenous Studies, accessed 23 March 2020, <https://www.trentu.ca/indigenous/experience/cultural/nogojiwanong-traditional-area>.

## **Methodology**

### ***Perspective of the Research***

For this research, a *critical perspective* was taken up to guide the project. This lens suggests that historic, economic, social and political aspects have the ability to shape reality. Therefore, different *intersectional* aspects including, but not limited to, gender, age, ability, location and past experiences are drawn upon in order to inform the interpretation of data. By adopting a critical perspective, this research will be collected and analyzed using a *two-eyed method*<sup>32</sup>, in order to understand data from both a research perspective and from an Indigenous perspective. These methods will therefore inform the research and how it is understood.

The research was conducted via *semi-structured interviews* over the phone with organizations in Canada. These organizations offer financial and non-financial support to entrepreneurs in their respective regions with an emphasis on offering flexible opportunities to Indigenous entrepreneurs. The findings of these interviews will be discussed in the Research Findings section of the report.

### ***Conceptualization of Data Collection***

Throughout the project, researchers kept in mind that the experiences of Indigenous entrepreneurs are unique, and therefore the research works to provide a platform for Indigenous needs to be conveyed, considered, and met. Although it is impossible to mitigate all researcher bias, the research aims to be as objective as possible. The research was conducted from a perspective that is constantly learning, and working to understand the colonial history that continues to influence Indigenous peoples' access to entrepreneurial support. The conclusions gathered are coming from a point of view that they can be enacted if and when there is a demand that is voiced by Indigenous entrepreneurs. Hence, best practices of select organizations and available structures for programming will be discussed, but it is the discretion of the organization in collaboration with their respective community to adopt these.

### ***Preliminary Literature Review***

Prior to the start of data collection, the researchers conducted a literature review in order to understand best practices and important actions that must be carried out when working with Indigenous peoples. Preliminary research of scholarly journals, government websites, and online resources from organizations were examined in order to provide the background and understanding of each of the research questions. The findings of this preliminary research can be found in Appendix 1.

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<sup>32</sup> A, Dawson, A, Mushquash & C. Mushquash, "First National Community Well-Being Research and Large Data Sets: A Respectful Caution," *International Journal of Indigenous Health* 12, no. 2 (2017): 15-24.



### ***Semi-Structured Interviews***

In order to recruit primary informants for semi-structured interviews, a scan of many organizations that provide financial and non-financial support for Indigenous entrepreneurs in Canada was conducted. For organizations to suit the criteria for the project, they had to offer some form of financial assistance to entrepreneurs, either specifically for Indigenous entrepreneurs or all people operating their own business. The researchers did primarily seek out businesses that worked mainly with Indigenous entrepreneurs. In-depth research about each of these organizations was undertaken by examining each organization's respective website and applicable documents. Following this, select organizations were contacted via email or phone call in which a brief explanation of our research was provided. From this outreach, four organizations took part in thirty-minute to forty-five minute interviews over the phone. These organizations serve areas in Ontario and British Columbia. Furthermore, all four organizations primarily catered their services to Indigenous entrepreneurs. This allowed for the research to provide examples and understand how policies are practiced within the real world. Questions asked in the interview were open ended and allowed for the interviewee to lead the discussion (see Appendix 3). Through these interviews, researchers identified many insightful practices and programs that are applicable for CFP. In addition, many recommendations of certain policies and programs CFP could enact were brought to the forefront, providing many findings that answer the research questions.

### ***Introduction to Interviewed Organizations***

The organizations interviewed include: Laidlaw Foundation; Haida Gwaii Community Futures (*Haida Gwaii CF*); Nishnawbe Aski Development Fund (*NADF*), and Nuu-chah-nulth Economic Development Corporation (*NEDC*).

- Laidlaw Foundation, established in 1949, is a granting agency which assists young people in developing their ideas who may have faced adversity in regards to the education, child-welfare, and justice system<sup>33</sup>.
- Haida Gwaii CF works to serve the Haida Gwaii community through partnerships, funding, and non-funding support for entrepreneurs.
- NADF was officially incorporated in 1984, and now services 89 communities including reserves<sup>34</sup>. With a main focus on Indigenous prosperity, NADF is a not-for-profit organization which offers financial assistance as well as professional advice<sup>35</sup>, therefore providing support to Indigenous entrepreneurs and businesses through various avenues.
- Lastly, NEDC works to foster the success of Indigenous entrepreneurs through commercial financing assistance and business planning.

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<sup>33</sup>Laidlaw Foundation, "Mission, Vision, and Values," accessed 23 March 2020, <https://laidlawfdn.org/about-us/mission-vision-values/>.

<sup>34</sup>Nishnawbe Aski Development Fund, "History," accessed 23 March 2020, <http://www.nadf.org/history>.

<sup>35</sup>Nishnawbe Aski Development Fund, "About," accessed 23 March 2020, <http://www.nadf.org/about>.

These brief introductions are integral to the context of the research that will be discussed in order to familiarize the reader with each interviewed organization.

### ***Scholarly and Grey Literature Research***

In order to expand on what was learned in the preliminary literature review, further research was conducted of both scholarly and non-scholarly sources. This online research was able to complement the findings from the interviews in order to fully address all of the research questions. Some of the documents analyzed include the Truth and Reconciliation Commission of Canada's findings, the legislative document of the Indian Act, and academic and grey literature that delve into colonial practices that exclude many Indigenous entrepreneurs from mainstream banking. This research is integral to contextualize and contribute to information gathered from interviews.

## **Research Findings**

Various topics and themes have emerged as being integral to the work of economic development organizations working with Indigenous entrepreneurs in Canada, as found in the data collected in this research project. The report will continue by identifying the key areas of research and detailing what the research found. More specifically, this will look at the results found in desk research and interviews that have been translated into five main areas of interest: funding support; non-financial support; cultural awareness and collaborative protocols; women; and youth. The remainder of the report will discuss the findings of the research, emphasising what areas of research were missing from the study, what should be researched more moving forward, and overall recommendations for CFP.

## **Funding Support**

As found in the literature review, there now is a need to alter financial supports in order to authentically include and value Indigenous entrepreneurs and Indigenous knowledge<sup>36</sup>. All of the interviews emphasized the importance of catering loans to the needs of the Indigenous entrepreneur. For example, NEDC offers smaller loan amounts (for example, below \$500) to entrepreneurs to suit their specific business needs. This demonstrates the importance of acknowledging Indigenous entrepreneurs' *sovereignty* in relationships, including business partnerships.

Flexible financing is one of the main aspects that must be considered when providing loans to Indigenous entrepreneurs. This may include the creation of *lending circles*<sup>37</sup>, in which a specific group of people are allocated a pool of money to share, and pay the amount back collectively. This entails that all entrepreneurs involved take on responsibility for the loan amount, and it also helps reduce overhead administrative costs. This is a practice that Haida Gwaii CF made clear in the interview that they are working to adopt.

Additionally, creating flexible payments can also be beneficial for Indigenous entrepreneurs. This procedure, as explained by NEDC, allows for entrepreneurs to only pay interest back on the loans they take on in months which may be slower financially. For example, Indigenous entrepreneurs whose businesses rely on seasonal or weather-dependent activity, such as a fishing business, slow down in the winter months. Therefore, flexible financing allows them to pay only interest amounts in the winter, and larger sums of repayment in the spring and summer months when they have more cash flow<sup>38</sup>. This flexibility allows entrepreneurs to plan ahead and gives them the opportunity to grow their businesses. This need for flexible options to be offered accentuates the importance of developing trustworthy business

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<sup>36</sup>J. Cafley & J. McLean, "Improving Access to Capital for Canada's First Nation Communities," Canada's Public Policy, (2016): 1-27.

<sup>37</sup> Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>38</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

relationships<sup>39</sup>. If both parties feel respected and trusted, they are more likely to agree on flexible payment options such as these. It also provides Indigenous entrepreneurs more options as these practices are not considered in mainstream banking loan schemes<sup>40</sup>.

Barriers to financial support was another major aspect that was brought to attention throughout both the research and interview processes. Many Indigenous entrepreneurs face difficulties when it comes to accessing equity for multiple reasons. Often cited in literature, Canadian legislation can restrict Indigenous peoples on reserve territory from owning land, and this creates difficulty when trying to access mainstream banking<sup>41</sup>. This is outlined in the Indian Act which is described above in the background section of the report. For these reasons, Indigenous entrepreneurs often have a hard time obtaining loans because they have no collateral to initiate the loan. When interviewing various organizations across Canada, there were a few who offered low to no equity loans<sup>42</sup>. Zero to low equity loans are offered to those who have exceptional entrepreneurial drive and plans, but do not possess the equity. This was largely discussed by NEDC and NADF. These loans are offered selectively due to the high-risk nature to economic organizations which offer them<sup>43</sup>. This flexibility provides more opportunities to Indigenous entrepreneurs who are often excluded from mainstream financial assistance mechanisms.

Throughout the research, it became evident that the experiences of Indigenous entrepreneurs should not be generalized<sup>44</sup>. While some may have difficulty accessing equity, for others this is not an issue. Certain Indigenous entrepreneurs may need a lot of help and want additional support, such as creating a business plan and so forth, while others prefer a more contractual relationship. Setting out expectations in the beginning will help with understanding the specific relationship and what is expected. Some Indigenous entrepreneurs may arrive with a thorough business plan, and may just need some help with the initial cash flow, for example, to get their business off the ground. Interviews highlighted how many Indigenous entrepreneurs come to funding organizations with a great idea or a product, but are not quite

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<sup>39</sup>U. Sengupta, J. McMurtry & M. Vieta, "Indigenous Communities and Social Enterprise in Canada," *Canadian Journal of Nonprofit and Social Economy Research* 6, no.1 (2015): 104-123.

<sup>40</sup>J. Buckland, D. McKay & N. Reimer, "Financial Inclusion and Manitoba Indigenous Peoples," Canadian Centre for Policy Alternatives Manitoba, (2016): 1-53; R. Quiggin. The Royal Commission Revealed Financial Services Woes for many Indigenous Customers. Here's What can be Done" *The Conversation*. 6 July 2018, <https://theconversation.com/the-royal-commission-revealed-financial-services-woes-for-many-indigenous-customers-heres-what-can-be-done-99374>.

<sup>41</sup>Indigenous Corporate Training INC., "11 Challenges for Indigenous Businesses" Working Effectively with Indigenous Peoples (blog), 15 May 2017, <https://www.ictinc.ca/blog/11-challenges-for-indigenous-businesses>.

<sup>42</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.; Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>43</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet phone interview, Peterborough, 18 February 2020.; Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>44</sup>J. Buckland, D. McKay & N. Reimer. "Financial Inclusion and Manitoba Indigenous Peoples" Canadian Centre for Policy Alternatives Manitoba, (2016): 1- 53.

sure how or what they need to initiate their business<sup>45</sup>. Therefore, it is important that all funding supports are flexible so they can be properly applied to each unique situation.

Additionally, the importance of creating set policies that apply to all clients is something funding organizations can offer to more effectively assist entrepreneurs<sup>46</sup>. All individuals who are seeking support should be treated with the same amount of respect regardless of their backgrounds, whether they qualify for a loan or not<sup>47</sup>. These policies should promote professionalism, respect and trustworthiness. They may also eliminate the uncertainty of loans and promote transparency. Thereby, financial services can be applied fairly<sup>48</sup>. These basic principles do not restrict the opportunity for flexibility, but rather provide guidelines to make sure all individuals and their businesses are treated equitably. Furthermore, within financial support the research illustrated the importance of promoting *self-determination*. This provides accountability of the organization and entrepreneur, as well as fosters pride in projects.

### **Non-Financial Support Programs**

The research also indicates that all organizations offer various forms of non-financial support to Indigenous entrepreneurs and businesses. One of the most integral aspects of each organization that works to help their clientele, first and foremost, is resources on their respective websites. Each organization offers various resources online in order to better assist entrepreneurs starting or maintaining their business. For instance, NADF has a multitude of resources on their website which link other agencies that can assist Indigenous entrepreneurs, various guides for permits and funding, and training<sup>49</sup>. Additionally, one of the organizations that were researched, Business Link Alberta, also has many online resources such as workbooks and guides<sup>50</sup>. Resources that entrepreneurs can access before and during their business journey, regardless of the delivery method, is essential to their entrepreneurial journey.

Another common form of non-financial support is mentoring and coaching programs. For example, Haida Gwaii CF emphasizes this as being key to the success of the entrepreneur, as working with them directly can help entrepreneurs develop plans for their business. Laidlaw Foundation also offers mentorship programming, some of this run by Indigenous youth and Elders<sup>51</sup>. Laidlaw Foundation stated in the interview that they have “seen a lot more

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<sup>45</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>46</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>47</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>48</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>49</sup>Nishnawbe Aski Development Fund, “Tools and Resources,” accessed 23 March 2020, <http://www.nadf.org/article/tools-and-resources-248.asp>.

<sup>50</sup>Business Link Alberta, “Indigenous Services,” accessed 23 March 2020, <https://businesslink.ca/starting-a-business/indigenous-services/>.

<sup>51</sup>Laidlaw Foundation, Interviewed by Sidney Weeks, Phone Interview, Peterborough, 4 February 2020.

involvement of adults and elders” in the delivery of their programming”<sup>52</sup>. Programming such as this is vital to the field of entrepreneurship, as it develops the opportunity to bring this field of work into the public eye, clarifying entrepreneurship as a viable career path<sup>53</sup>.

Additionally, various organizations offer training and programming to provide entrepreneurs and the community with learning opportunities. For instance, as indicated in the interviews, NEDC runs approximately 40 to 50 workshops a year with some in-person training as well as online training. In-person sessions typically run for a few hours and online sessions for a few weeks. These usually involve a guest speaker who can offer business-related advice and experience. Directly in their operating plan for the year, NEDC discusses specific areas that they would like to target for entrepreneurial training. They look for sectors that may be on the rise, such as tourism, but also focus on general business training. Similarly, Laidlaw Foundation works primarily with Indigenous youth, and offers one-on-one mentorship programs to ensure the success of their clientele<sup>54</sup>. Haida Gwaii CF also runs approximately eight workshops a year to work towards fostering a vibrant business environment in their community<sup>55</sup>. Lastly, NADF’s dedication to training and workshops is seen through their commitment to gathering feedback from those who attend their trainings<sup>56</sup>. NADF distributes surveys to those who attend their programming to ensure that their administered training is applicable to Indigenous entrepreneurs<sup>57</sup>. Correspondingly, NADF places an emphasis on financial literacy training for Indigenous entrepreneurs, therefore enhancing their business-related experience and knowledge<sup>58</sup>. The emphasis on training and engagement programs allow for these organizations and resources to better relationships to the community, and individual entrepreneurs and businesses.

Another common theme found throughout the research is an emphasis by various organizations on community engagement and capacity building. This has been clarified through the many mentoring and training programs discussed above. Notably, NADF places an emphasis on the community, giving various options for entrepreneurs to ensure their programming suits the needs of the region. Some organizations even offer comprehensive community planning, including NADF, which houses a department dedicated to this. Another aspect of community involvement is also hosting events open to the public to better expand and promote the

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<sup>52</sup>Laidlaw Foundation, Interviewed by Sidney Weeks, Phone Interview, Peterborough, 4 February 2020.

<sup>53</sup>Canada’s Public Policy Forum, “Improving Access to Capital for Canada’s First Nations Communities,” accessed 23 March 2020, [https://ppforum.ca/wp-content/uploads/2018/03/First-Nation\\_March-8.pdf](https://ppforum.ca/wp-content/uploads/2018/03/First-Nation_March-8.pdf).

<sup>54</sup>Laidlaw Foundation, Interviewed by Sidney Weeks, Phone Interview, Peterborough, 4 February 2020.

<sup>55</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>56</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

<sup>57</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

<sup>58</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

organization's services. This is common practice for Haida Gwaii CF, who often hosts events which have current and past clientele attend, and offer their business services where applicable<sup>59</sup>. This is also common for Ulnooweg, which hosts a biennial award show for the various entrepreneurs they assist, showcasing their achievements to the broader community and business partners<sup>60</sup>.

These non-financial support programs for Indigenous entrepreneurs demonstrate the commitment organizations must have not only to the fiscal success of businesses, but also to its social and political success. In order to build and maintain trustworthy relationships with entrepreneurs, an emphasis must be placed on the learning that informs entrepreneurs, the training which prepares them, and the connections which build their community base.

## **Cultural Awareness & Collaborative Protocols**

### ***What is Cultural Awareness and Why is it Important?***

Cultural awareness refers to the knowledge of a certain group's history, language, values, customs, traditions, arts, and common behaviours<sup>61</sup>. In an era of *globalization* where advanced technology and transportation methods have made it easier to connect with more people, cultural awareness and respect for differing cultures has become central to effective collaboration and positive relationships between varying groups of people. Within the context of Canada, Indigenous peoples have been, and continue to be, a large and diverse population that non-Indigenous Canadians must continue to learn about (i.e. their histories, knowledge systems, cultures, etc.) in order to work towards reconciliation. In recent years, policies and declarations, such as the United Nations Declaration on the Rights of Indigenous peoples (UNDRIP), and the Truth and Reconciliation Commission of Canada (TRC), have become key resources in amplifying the stories and experiences of Indigenous peoples.

### ***The Significance of Reconciliation in the Canadian Business Sector***

Reconciliation is multi-dimensional and can be applied to all sectors of society. In the context of business and reconciliation, the TRC has outlined what needs to be changed in the Canadian business sector to foster reconciliation, specifically in the TRC's Call to Action 92 which states:

*"We call upon the corporate sector in Canada to adopt the United Nations Declaration on the Rights of Indigenous Peoples as a reconciliation framework and to apply its principles, norms, and standards to corporate policy and core operational activities*

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<sup>59</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>60</sup>Ulnooweg, "Aboriginal Entrepreneur Award Show," accessed on 23 March 2020, <http://www.ulnooweg.ca/aboriginal-entrepreneur-award-show/>.

<sup>61</sup>United Nations, "United Nations Declaration on the Rights of Indigenous Peoples," 2007.

*involving Indigenous Peoples and their lands and resources. This would include, but not be limited to, the following:*

*i. Commit to meaningful consultation, building respectful relationships, and obtaining the free, prior, and informed consent of Indigenous Peoples before proceeding with economic development projects.*

*ii. Ensure that Aboriginal peoples have equitable access to jobs, training, and education opportunities in the corporate sector, and that Aboriginal communities gain long-term sustainable benefits from economic development projects.*

*iii. Provide education for management and staff on the history of Aboriginal peoples, including the history and legacy of residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal–Crown relations. This will require skills based training in intercultural competency, conflict resolution, human rights, and anti-racism”<sup>62</sup>.*

In recognizing the contemporary needs of Indigenous peoples and ensuring that mutual respect is ongoing, greater reconciliation can be achieved. It should also be noted that an estimated \$30 billion per year is generated out of the Indigenous economy which is sure to grow as more Indigenous peoples continue to gain access to their heritage, cultures, and quality education<sup>63</sup>, meaning that investing in such relationships with Indigenous entrepreneurs is investing in the Canadian economy as a whole.

### ***Cultural Awareness and the Need for Reconciliation***

The findings demonstrate that the more direct actions an economic development organization takes to invest in Indigenous entrepreneurs the greater efforts made to meet reconciliation recommendations become<sup>64</sup>. This assists in addressing economic disparities between Indigenous and non-Indigenous entrepreneurs and peoples. For example, the Laidlaw Foundation has implemented an Indigenous Strategy<sup>65</sup> that seeks to directly highlight how their work is in line with the TRC. They clearly state their aim to gain continuous understand about how settler-Indigenous relationships continue to be influenced by racism and colonialism; are guided and informed by Indigenous communities; incorporate Indigenous representation in their organization and projects; have direct funding for Indigenous peoples; and are committed to have their work consulted and reviewed by an Indigenous Advisory Committee<sup>66</sup>. By taking on such actions and publicly promoting such strategies, the Laidlaw Foundation not only has

<sup>62</sup>Truth and Reconciliation Commission of Canada, “Truth and Reconciliation Commission of Canada: Calls to Action,” Winnipeg, 2015.

<sup>63</sup>Canadian Council for Aboriginal Business, “Business Reconciliation in Canada Guidebook,” 2019.

<sup>64</sup>Truth and Reconciliation Commission of Canada, “Truth and Reconciliation Commission of Canada: Calls to Action,” Winnipeg, 2015.

<sup>65</sup>Laidlaw Foundation, “Indigenous Strategy,” Laidlaw Foundation, accessed March 23, 2020, <https://laidlawfdn.org/funding-opportunities/indigenous-strategy/>.

<sup>66</sup>Laidlaw Foundation, “Indigenous Strategy,” Laidlaw Foundation, accessed March 23, 2020, <https://laidlawfdn.org/funding-opportunities/indigenous-strategy/>.



upheld and advocated for work towards Indigenous reconciliation in business, but also has provided a platform for their commitments to be held accountable to.

Additionally, the data collected found that in order to create lasting relationships that are well maintained and respected, knowledge of specific Indigenous communities' history, cultural practices, and personal relationships with community leaders are vital<sup>67</sup>. For instance, Haida Gwaii CF found that Indigenous entrepreneurs wanted more in-person support with their endeavours due to the oral culture of their communities<sup>68</sup>. They also found that in building personal (as well as, of course, professional) relationships with the *Band Councils* enables further trust and understanding to be created between stakeholders<sup>69</sup>. Other research has also suggested the need for economic development agencies to attend public events hosted by Indigenous communities in order to further the relationship between Indigenous communities and economic development agencies<sup>70</sup>. The Laidlaw Foundation's use of the Indigenous Advisory Committee also worked to include Indigenous stakeholders voices' at the decision-making table, thus making sure Indigenous knowledge and advice is constantly present.

Research findings also reveal that although Indigenous entrepreneurship has been around for centuries, embedded colonialism has created many barriers for Indigenous entrepreneurs to be well integrated and equally-educated in settler-Canadian financial literacy and other business-related resources. For instance, NEDC and NADF found that although there are many Indigenous entrepreneurs interested in creating their businesses, many of the people who came to their organizations had low levels of financial literacy<sup>71</sup>. All of the organizations interviewed and reviewed offered some sort of mentorship programming or online resources to help support such entrepreneurs develop their understanding of foundational business documents and processes. Further, the research found that many Indigenous entrepreneurs also do not always have access to resources that other non-Indigenous entrepreneurs have, such as collateral for loans, due to Indigenous land ownership issues that are rooted in colonialism. Economic development agencies have noted that as a result of this, they have established and have been able to provide micro-loans and loans of less than \$500 to

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<sup>67</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>68</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.

<sup>69</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>70</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>71</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet phone interview, Peterborough, 18 February 2020.; Nuuchah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

Indigenous entrepreneurs in the past<sup>72</sup>.

### ***Collaborative Protocols***

In our understand and use of the phrase, *collaborative protocols* refer to the best practices, customs, and conduct that economic development agencies should use in order to collaborate with Indigenous and non-Indigenous entrepreneurs<sup>73</sup>. Collaborative protocols look at practices of differing groups of people to make spaces that are inclusive, diverse, and focused on mutual respect. Therefore all outreach and support activities must be conducted on a subjective basis as every entrepreneurial path is different and in constant flux<sup>74</sup>. In the context of supporting Indigenous entrepreneurship in non-Indigenous economic development agencies, there is a need to find a balance between Indigenous and non-Indigenous knowledges, values and languages. For instance, some organizations provide many resources and services online, however in-person relationships with communities and entrepreneurs are important to many Indigenous cultures. Thus, economic development agencies should try to work towards more in-person collaboration as stressed by much of the data collected, however online resources can supplement the success of the entrepreneur. Organizations having detailed resources readily available on their website and social media platforms can make it easier for Indigenous entrepreneurs to access guidance for their business endeavours when they cannot meet with the agency assisting them. Such resources also allow Indigenous entrepreneurs to stay in their communities while also working to advance their businesses.

Further, it is integral for organizations to offer flexible, innovative, non-traditional business tools for entrepreneurs to use in order to bridge the gap of understanding and make these processes more accessible to all entrepreneurs. For instance, Haida Gwaii CF advocates for placing the entrepreneur's understanding of business planning at the forefront. This occurred in a specific instance of when one of their clients created a mind map of a cash flow, as they better understood this process through artistic terms. In the interview, the representative of the organization voiced: "[They] broke the whole piece of paper down and created what I call an artist cash flow. I totally utilized that just to be flexible and say you know what, [they] put the time in. A traditional cash flow just wasn't [their] thing"<sup>75</sup>. This example demonstrates Haida Gwaii CF's efforts to involve the entrepreneur throughout the development of the entrepreneur's business, and to prioritize each individual's system of understanding. Research highlighted the need for organizations to make their spaces inclusive, accessible, and approachable for Indigenous entrepreneurs, and part of this process is ensuring the entrepreneur is in control of their business plan.

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<sup>72</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone Interview, Peterborough, 24 February 2020.

<sup>73</sup>Canadian Council for Aboriginal Business, "Business Reconciliation in Canada Guidebook," 2019.

<sup>74</sup>Canadian Council for Aboriginal Business, "Business Reconciliation in Canada Guidebook," 2019.

<sup>75</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

In addition, economic development agencies' access to capital and understanding of Indigenous entrepreneurs' barriers to capital (as a result of embedded colonialism and racism) offers an opportunity for these agencies to bridge the gap of inequality by offering loans and grants tailored to individual entrepreneurs. For instance, NEDC provides flexible loans dependent on the needs of the individual, with some clients even having zero equity or requesting loans of less than \$500. This demonstrates their commitment to the entrepreneur and relationship to them as they would have to work closely with them and have a trustworthy relationship to provide this. Furthermore, many organizations provide scholarships, internships, co-ops, and grants, specifically for Indigenous peoples, assisting the personal business development knowledge of Indigenous entrepreneurs which positively affects their communities as a whole. This provides communities overall with further economic development opportunities.

### **Women and Indigenous Entrepreneurship**

CFP indicated early on in the research process that one of their key target populations is women for the upcoming years, as CFP hopes to fuel entrepreneurship and business run by this demographic. The conducted research clarifies that there is still room for improvement by agencies in this regard. It has been emphasized through the interview process that various systems remain in place which involves women entrepreneurs needing a man to co-sign agreements with them for financial assistance<sup>76</sup>. The interviewee from Haida Gwaii CF states: "there's lots of reports too of women not being able to go to the banks as well, and just needing a man still there as a cosigner, it's from back a whole bunch of years"<sup>77</sup>. This system appears to persist within bank structures as well<sup>78</sup>. With women being a large demographic that many organizations serve, it is integral to work to understand various societal structures determining women's access to financial and non-financial assistance for their businesses<sup>79</sup>.

Many organizations researched do work to offer specific funding directly for women entrepreneurs to better ensure that this demographic is supported. For example, NADF has offered programs specific to women in the past, and many of these have been facilitated by women<sup>80</sup>. In fact, one of NADF's loan policies states that at least 40 percent of loan clients

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<sup>76</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>77</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>78</sup>Haida Gwaii Community Futures, interviewed by Rachel Smylie, phone interview, Peterborough, 20 February 2020.

<sup>79</sup>Nicole Robertson, "The Barriers for Indigenous Women in Entrepreneurship," MacLean's Magazine, 22 June 2017, <https://www.macleans.ca/opinion/the-barriers-for-indigenous-women-in-entrepreneurship/>.

<sup>80</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

should be women<sup>81</sup>. For some organizations, offering funding to women is part of their operation. This is true for the Indian Business Corporation (*IBC*), which houses a \$5 million fund for women who may face barriers to the business world<sup>82</sup>. Further, the Wakenagun Community Futures Development Fund (*WCFDF*) provides a specific loan for women entrepreneurs which aims to be as flexible as possible to suit the needs of each entrepreneur<sup>83</sup>.

Additionally, various organizations provide training specifically to women. NEDC, offers specific training and workshops in collaboration with community partners and women entrepreneurs to ensure diverse voices are heard<sup>84</sup>. These collaborative efforts, therefore, not only build community connections, but allow for women entrepreneurs to learn from other women who may have similar experiences.

### **Youth and Indigenous Entrepreneurship**

A secondary demographic that CFP hopes to work with in coming years is youth. As defined by CFP, youth includes people under the age of 30. Interviews clarify that a common practice applied by organizations is to have specific funding lines and mentorship programs for youth. In regards to funding for youth, Laidlaw Foundation provides grants to youth-led initiatives and community organizations that support youth-led programming<sup>85</sup>. Laidlaw Foundation works to acknowledge the various disparities that exist between identities of young people within institutions in society such as education, justice, and child welfare<sup>86</sup>. Similarly, WCFDF offers a Youth in Business Loan which is allocated to people 18-35 years of age who hope to work towards business ownership, with a maximum loan amount of \$20,000<sup>87</sup>. Although offering a different age range than CFP, this is integral information as it demonstrates the reality that each organization defines youth differently. Additionally, as clarified on NEDC's website, NEDC has also offers specific programming for youth-led initiatives in the organization's service area<sup>88</sup>.

Moreover, mentoring programs have been seen to provide Indigenous youth entrepreneurs with unparalleled advice and experience. Indigenous advisors at Laidlaw

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<sup>81</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

<sup>82</sup>Nicole Robertson, "The Barriers for Indigenous Women in Entrepreneurship," MacLean's Magazine, 22 June 2017, <https://www.macleans.ca/opinion/the-barriers-for-indigenous-women-in-entrepreneurship/>.

<sup>83</sup>Wakenagun Community Futures Development Fund, "Home," Wakenagun Community Futures Development Fund, accessed 23 March 2020, <http://wakenagun.ca/>.

<sup>84</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

<sup>85</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.

<sup>86</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.

<sup>87</sup>Wakenagun Community Futures Development Fund, "Home," Wakenagun Community Futures Development Fund, accessed 23 March 2020, <http://wakenagun.ca/>.

<sup>88</sup>Wakenagun Community Futures Development Fund, "Home," NEDC, accessed 23 March 2020, <https://www.nedc.info/>.

Foundation are sometimes young people themselves, usually between the ages of 14 and 29<sup>89</sup>. Correspondingly, Indigenous Elders commonly work with Laidlaw Foundation to mentor Indigenous youth, and sometimes inform youth about Indigenous culture and history<sup>90</sup>. This connection between youth and Elders can assist in enhancing community development and decision-making practices<sup>91</sup>. This emphasizes that Laidlaw Foundation's commitment to Indigenous youth, as well as connecting these youth to Indigenous Elders, is ultimately contributing to the success of youth and the longevity of their cultures and histories. In turn, the emphasis of organizations on youth can work to build the capacity of the Indigenous entrepreneurs of the future.

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<sup>89</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.

<sup>90</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.

<sup>91</sup>Prosper Canada Centre for Financial Literacy, "Financial Literacy and Aboriginal Peoples," accessed 23 March 2020,

<http://prospercanada.org/getattachment/f988e655-6033-40b1-8445-cd539bfdcf09/Financial-Literacy-and-Aboriginal-Peoples.aspx>.

## **Discussion and Analysis**

The research findings indicate that there are three key areas in the field of Indigenous entrepreneurship which could be further examined: youth, non-equity loans, and federal policy and transparency. Through the course of the conducted research, these three areas were either found to be lacking, or needing more explanation. In regards to the upcoming discussion, youth is a field needing more support. Additionally, non-equity loans can be offered as a more flexible finance opportunity for Indigenous entrepreneurs. Lastly, federal policy and transparency will be discussed to explain that governments must work to ensure their information surrounding Indigenous entrepreneurship is clear, accessible, and updated regularly.

## **Gaps in Research Findings**

### ***Youth***

Throughout the project, it became clear that various gaps exist in regards to our findings. It must be stated that although some information has been gathered surrounding these topics, there is a lack of availability of concrete support and resources for Indigenous entrepreneurs. Moreover, there is a lack of discussion in governmental legislation and documents about assistance for Indigenous entrepreneurs. A key example of one of these gaps is Indigenous entrepreneurship loans for youth. Although some of the data does address youth, as previously discussed, there is a lack of information, and more concrete programming was hoped for by the researchers for the final outcome of this report. One large problem with youth specific loans is that each organization defines youth in different terms, as seen in the previous discussion of youth in the section above. The definition of youth can range from 15 years old up to 39 years of age depending on the organization in question. Due to this inconsistency, it is difficult to find specific financial and non-financial support for youth because many adults are viewed as a youth in the business world. This clarifies the difficulty of each organization having a different conceptualization of youth. As one of the interviewees stated, “you go from a youth to an Elder when it comes to business”<sup>92</sup>. Hence, even though a youth-specific organization was interviewed (Laidlaw Foundation), it is difficult to pinpoint specifics due to the inconsistency in defining youth. Moreover, there is little scholarly or online information in regards to how financial and non-financial support can be more effectively offered for young entrepreneurs. As noted in the above findings sections, there was some information that was gained throughout the process, however there exists a lack of understanding of what constitutes being a youth entrepreneur due to organizations offering varying definitions of what it means to be “youth.”

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<sup>92</sup>Nuu-chah-nulth Economic Development Corporation, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 24 February 2020.

***Non Equity Loans***

As made clear throughout the Findings section of the research, there is a recognition that equity is a large barrier for Indigenous entrepreneurs accessing financial support. Through extensive research online, there seems to be little explicit mention of how organizations overcome this issue. Throughout the interviews, the research delved into issues of accessing equity, and obtained more concrete measures that could be enacted to overcome the lack of equity. Yet, there should be a greater emphasis on the issue of equity and how organizations should alter financial support to accommodate this in order to increase accessibility. Despite the fact that some information is available, the research had hoped that more would be provided in regards to zero to low equity loans.

***Federal Policy and Transparency***

Moreover, the conducted research revealed that federal government websites lack information on Indigenous entrepreneurship. Although there are websites which are accessible with a simple search on the internet, there is a lack of substantial content. The Canadian government's website often redirects the viewer to other organizations. This tactic creates a lack of clarity for Indigenous entrepreneurs who are wanting to access financial support as there is no clear answer or outline for them. Thereby, relevant policies and options for Indigenous entrepreneurs are made inaccessible and untransparent. This makes it difficult to understand what support exists for Indigenous entrepreneurs, and how this can be accessed.

### **Recommendations for Community Futures Peterborough**

This study identified a variety of results in response to the needs of Indigenous entrepreneurs when accessing economic development resources. Whether it was looking at how to offer better loan opportunities, or how to support Indigenous women and youth, the underlying message is that there is a need to form respectful and well-informed relationships with Indigenous entrepreneurs.

In many cases, Indigenous communities already have their own economic development agencies<sup>93</sup> that provide locally-relevant workshops and resources for their clients. In line with the TRC and UNDRIP:

- Consultation with these agencies is needed and thus should be taken up by connecting with Band Councils and communities' economic development agencies (when available) to offer additional resources. In doing this, resources can be provided in a respectful and professional manner.
- CFP is recommended to ensure Indigenous entrepreneurs have the space to assert their wants and needs in a business relationship, without forming any prior assumptions of what the needs of Indigenous entrepreneurs and communities may be. This involves working collaboratively and the organization engaging in ongoing cultural awareness training.
- Data collected indicates the need for organizations to be more culturally aware of Indigenous populations' knowledge systems, practices, and resources. The three most common methods used to enhance cultural awareness involves: (1) educating the organization on Indigenous history in Canada; (2) providing cultural awareness training about Indigenous populations specific to the organization's region; and (3) creating accountability mechanisms such as an Indigenous Inclusion Strategy<sup>94</sup>. For instance, an Indigenous Inclusion Strategy assists in outlining what organizations will specifically do to support Indigenous clients, decolonization, and anti-racism work. This can better hold organizations accountable to the public in working towards reconciliation, and in better supporting different populations.
- These recommendations also are in line with the TRC Calls to Action and UNDRIP, both of which are recommended to be adopted into CFP's policies and practices. These actions would help CFP to better understand barriers that Indigenous peoples face (i.e. access to quality education; financial literacy; loans; limits to transportation).
- Additionally, CFP is recommended to work to create alternative resources for Indigenous entrepreneurs who live on reserves that can be accessed without Indigenous clients having to travel long distances away from their communities. Such resources

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<sup>93</sup>Canadian Council for Aboriginal Business, "Business Reconciliation in Canada Guidebook," 2019.

<sup>94</sup>Laidlaw Foundation, interviewed by Sidney Weeks, phone interview, Peterborough, 4 February 2020.



could include, but are not limited to: providing more online tools via CFP's website (including free training videos, templates of business plans, etc); improving the accessibility of CFP's website to include more detailed information about their organization; providing webinars via CFP's social media; and optimize accessibility through print resources.

- CFP is recommended to work to mitigate travel barriers of Indigenous clientele by making an effort to host free workshops in target communities. The data collected suggests that hosting such workshops at off times (evenings and weekends), as well as providing handouts to entrepreneurs, can be beneficial in getting greater attendance and interest in such sessions.
- Moreover, CFP is recommended to have more Indigenous representation and collaboration throughout their organization as a means to bring Indigenous knowledges, priorities and peoples to decision making tables.

Such opportunities for Indigenous community members could include, but are not limited to: the opportunity to be on staff; a part of the board of directors; and/or, on a separate committee specifically for local Indigenous advisors. Space should also be made for Elders and Band Council members to be part of decision making processes to build better, deeper and more trustworthy relationships. All opportunities should be met with consistent and constant communication to further develop the confidence of all stakeholders in these relationships.

Access to monetary support is disproportionately limited when it comes to Indigenous entrepreneurs, although this situation is changing as the Indigenous population continues to grow in Canada (i.e. due to reclaiming their historically stolen Indigenous status).

- CFP should work to provide Indigenous youth with greater opportunities to learn about the business sector in order to develop their personal business skills, which has proven to benefit their overall communities in the long term<sup>95</sup>. In order to mitigate such systemic challenges around Indigenous entrepreneurial support, CFP is recommended to work to offer scholarships, co-op placements, paid internships, grants, collaborative youth programs (i.e. in partnership with Indigenous economic development agencies) and more events focused on supporting Indigenous entrepreneurial endeavours.

It could be beneficial for organizations to place a greater emphasis on youth-led entrepreneurship in order for new businesses and innovative ideas to emerge. The data suggests that by engaging Elders and experienced Indigenous business peoples as Indigenous mentors would be beneficial for Indigenous youth interested in business and entrepreneurship.

Finally, CFP must work to obtain constant feedback from Indigenous entrepreneurs to be able to re-evaluate their work, and alter it in the interests of their clients. The research has noted that effective locations for feedback include providing evaluation forms at the end of training, during events, and making them available online via their website.

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<sup>95</sup>Nishnawbe Aski Development Fund, interviewed by Kaitlyn Hemstreet, phone interview, Peterborough, 18 February 2020.

**Concluding Remarks**

The research project demonstrates further work that can be taken up by CFP when working with Indigenous entrepreneurs. This work involves how relationships can be conducted in a culturally-aware manner, including how financial and non-financial support is offered, and how these programs and policies can be flexibly available to women and youth Indigenous entrepreneurs. The recommendations clarify how these aspects and others can be taken up by CFP to expand their outreach to Indigenous entrepreneurs, and ensure their relationships with Indigenous entrepreneurs are trustworthy and flexible. There is room for expansion on research in areas outlined to be lacking. Continuing to connect with governmental agencies and programs would be beneficial for CFP to learn and understand how support by the Canadian government is offered to Indigenous entrepreneurs. Moreover, further research could be done in regards to specific needs of Indigenous entrepreneurs in the Peterborough/Nogojiwanong area which may exist. With these aspects in consideration, this report has provided background information, scholarly and non-scholarly research, and interview data in order to seek to answer research questions proposed. It is recommended that CFP work to further the research and recommendations provided in this report. It is clear that there is work to continue to be done in regards to how organizations conduct opportunities for Indigenous entrepreneurs, and all organizations including CFP must hold reconciliation at the forefront of their policies, programming, and decision-making.

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## **Appendix 1: Preliminary Literature Review**

### **Scholarly Sources**

Adu-Febiri, F., and Quinless, J. M. (2019). Decolonizing microfinance: An Indigenous feminist approach to transform macro-debit into micro-credit. *International Sociology*. Retrieved from <https://journals-sagepub-com.proxy1.lib.trentu.ca/doi/10.1177/0268580919865103>

Adu-Febiri and Quinless emphasize throughout their piece that gendered aspects of colonialism show that poverty is reproduced in multiple ways among Indigenous women. The work also aims to examine how the contemporary globalized world has dominated the market. One of the main focuses of the piece is decolonial feminism which affirms that gender roles within the sphere of Indigenous communities may be changing, but Indigenous women still face colonial ideals in the financial sector. The authors state that literature on financial theory does not provide Indigenous women with alternatives to specific financial tools, therefore perpetuating colonial systems. They use a four-component framework (being TRAC: Trans-local relationships; Responsibility of partnership; Accountability mechanisms; and, Community timeframes) to analyze and structure their comparative study between the context of Indigenous women in Ghana and Canada. This relates to the research project because gender is a topic to be examined and emphasized in relation to Indigenous entrepreneurship. This article provides background to which financial and traditional systems may perpetuate colonial ideals, and the research will attempt to show if this is the case in the community to be examined.

Beaton, B. & Carpenter, P. (2015). Creating Appropriate Participatory Action Research with Remote First Nations. *Antistasis*, 5(2), 50-61.

This article illustrates that a holistic and participatory methodology that is centered on community involvement is essential to Indigenous research. Community engagement is at the heart of our research and this methodological approach will further our construction of our methodologies. Beaten and Carpenter suggest this methodological approach is effective in order to combat the longevity of colonial repercussions. Additionally, the authors stress the importance of including Indigenous epistemologies into one's research structure. This is extremely helpful with the research and prompts researchers to be certain to incorporate space for Indigenous peoples to influence research methods and ways in which we conduct our research.

Buckland, J. (2017). Financial Empowerment as a Response to Social Exclusion in Canada.

Retrieved from <https://ssrn.com/abstract=3018668>

Buckland's analysis centres on the inequalities still facing Indigenous people due to the increased focus on the economy in Canada. The Canadian financial system disproportionately affects vulnerable individuals and groups as many of the assistance programs remain to do little to assist in the long-term problems. Buckland concludes that limited efforts are being taken to assist marginalized groups properly and effectively in relation to financial support. This relates to the research project as it proposes information surrounding financial relief to marginalized groups. This piece is integral in reminding us that solutions to various barriers to Indigenous entrepreneurs accessing business must work towards addressing long-term goals. This must be kept in mind while conducting research and examining what support is needed by Indigenous communities for favourable long-term results, according to Buckland.

Croce, F. (2019). Indigenous women entrepreneurship: analysis of a promising research theme at the intersection of indigenous entrepreneurship and women entrepreneurship. *Ethnic and Racial Studies*, 1-19.

This work analyzes the lack of available research about Indigenous Women Entrepreneurship (IWE) in contemporary and historical literature. Research demonstrates how Indigenous women face many forms of structural and systemic oppression that is violent and thus hinders their ability to be effective in obtaining social and economic success. They propose the IWE sociological framework that takes into account: 1) Indigenous self-determination; 2) Indigenous women's emancipation; and 3) forms of violence and discrimination that Indigenous Women are systemically likely to face. This work is effective in its ability to analyze the various intersections that are challenging for Indigenous women as a result of supra-structures that create mass inequality (such as capitalism, colonialism, and the patriarchy) as well as providing a framework that takes such systems into account and their interplay in practice. For the purposes of the research, this text highlights key structures that must be analyzed and explored in order to consider the issues that Indigenous people (specifically women) face as a result of their intersectionalities and positionalities.

Drawson, A., Mushquash, A., & Mushquash, C. (2017). First National Community Well-Being Research and Large Data Sets: A Respectful Caution. *International Journal of Indigenous Health*, 12(2), 15-24.

This piece discusses how colonial views can be perpetuated by Western scholars in research today. This is useful for our research for the acknowledgement that the ways in which we conduct research is shaped by Western views. Further, the authors suggest that both

quantitative and qualitative research is important when considering Indigenous communities in order to provide an accurate and contextualized conclusion. The concept of Two-Eyed Seeing is presented in the article as a metaphor for using one's 'eye' for Indigenous ways of knowledge and the other 'eye' for Western mainstream research knowledge. This concept is useful for reminding researchers to consider multiple perspectives in the research to be conducted. Hopefully by employing Two-Eyed Seeing different power dynamics can be minimized.

Gallagher, B., and Lawrence, T. B. (2012). Entrepreneurship and Indigenous identity: a study of identity work by Indigenous entrepreneurs in British Columbia. *International Journal of Entrepreneurship and Small Businesses*, 17(4), 395-414.

The study by Gallagher and Lawrence involves interviewing 30 Indigenous entrepreneurs in British Columbia living in urban areas. The goal of the study was to examine how entrepreneurship and being a business-owner as an Indigenous person influences identity and social cohesion. The study found that, in many cases, entrepreneurship has strengthened connections to Indigenous identity. Gallagher and Lawrence's piece provides insight into how entrepreneurship influences Indigenous identity. The piece is influential to the research project as it provides previously completed qualitative research on a topic involving Indigenous peoples and entrepreneurship. Through use of this study, the research project is better informed about how entrepreneurship can be used as a positive tool for communities and feeling more connected to one's identity.

McDonald, C. (2019). Promoting Indigenous Community Economic Development, Entrepreneurship and SMEs in a Rural Context. OECD Regional development Working Papers 2019/03.

The OECD is an intergovernmental organization that includes over 36 countries and its proposed goal is to bring global economies together in a fair way. This article argues that there are important factors such as, but not limited to, market integration, access to skills training and restricted access to financial support, which need to be addressed when considering Indigenous entrepreneurship. As a specific example, market integration, which is the ability to participate within the local and/or global economy, because it highlights how resources and market access can be constrained for Indigenous communities. McDonald also argues Indigenous entrepreneurship often have issues expanding their businesses and remain relatively small. Factors behind this include but are not limited to access to research and development, low level of skills and access to finance. All of these factors are related to the services that community futures is trying to provide Indigenous enterprises in Peterborough. Colonial factors that have affected Indigenous people's ability to grow their own businesses are outlined by McDonald as well which is useful in understanding the difficulties these



communities face. Cultural specificities such as traditional knowledge and kinship are also presented to highlight the importance of respecting and valuing Indigenous culture.

McMurtry, J. J., Sengupta, U., and Vieta, M. (2015). Indigenous Communities and Social Enterprise in Canada. Retrieved from <https://www.anserj.ca/anser/index.php/cjnsr/article/view/196/121>

The goal of the article is to explain social enterprise within Indigenous communities involving historical considerations. The role of culture influences discussion throughout the piece, especially involving theory and Indigenous entrepreneurship. The article states that legal organization structures determine how governments and researchers conduct their work, emphasizing what informs these efforts. Authors discuss how colonialism, history, ideology, race, and gender all play a role in how social enterprise in Indigenous communities have formed, and how this formation relates to the emergence of Indigenous entrepreneurship. In relation to the research project, this piece explains how Indigenous relationships and collaboration plays a role in entrepreneurship, further informing research to be conducted. The researchers must understand the historical and political contexts which have contributed to how Indigenous entrepreneurship is commonly conducted, and this piece provides the background for this to take place.

Orser, B. & Riding, A. (2016). Women Entrepreneurships in Northern Canada: Contexts and Challenges. *International Journal of Entrepreneurship and Small Business*, 27(3/2), 366-383.

This article is beneficial to our research because it highlights the importance of involving women in research instead of just studying them as subjects. This empowers women as researchers rather than placing women in oppressed positions and letting researchers speak on their behalf. Orser and Riding's suggestions are useful in our research so that we respectfully incorporate feminist views and considerations. Orser and Riding also highlight how research in Indigenous research is often lacking community involvement. Further they suggest that there is a lack of scholarship that outlines good practice of research in Indigenous communities, therefore they suggest more community involvement in order to obtain the best results with the best practices.

Ratten, V., & Léo-Paul, D. (2017). Gender perspective of Indigenous entrepreneurship. *Small Enterprise Research*, 24(1), 62-72.

Ratten and Léo-Paul analyze Indigenous entrepreneurship through a feminist lens as they argue that Indigenous communities are highly feminist and feminine spaces. The authors

state their definition of Indigenous entrepreneurship, describing it as the use of Indigenous knowledge and views to construct social and economic benefits for Indigenous community members. They also discuss common characteristics that are embedded in Indigenous communities; and the need for local knowledge to be central in Indigenous business in order to meet the needs of that specific community. The article discusses positive influences of Indigenous business on Indigenous communities, with a few examples being creating culturally-relevant workspaces; Indigenous economic development outlets; control in decision-making processes; etc. – and how partnerships with non-Indigenous groups can build networks that promote such Indigenous entrepreneurial efforts. This text is beneficial in understanding the outcomes and ongoing effects that entrepreneurship can provide to Indigenous demographics and how settler groups can collaborate with such demographics for mutually beneficial relationships.

Tobias, J. (2013). Community-Based Participatory Research (CBPR) with Indigenous Communities: Producing Respectful and Reciprocal Research. *Journal of Empirical Research on Human Research Ethics*, 8(2), 129-140.

Tobias argues that there are two concepts that must be considered when working with Indigenous communities: relational accountability, which they define as the awareness and recognition of relationships; and mindful reciprocity, the understanding that researchers should participate in compassionate relationships with their community they are researching with. These are essential to incorporate into research in order to understand the power balances and maintain successful and continuous relationships between Indigenous communities and other parties that are involved in the research. Further, Tobias suggests that research needs to be beneficial for all parties involved, because unfortunately there has been a lot of exploitative research done about Indigenous communities in the past. This article is also very helpful because it makes it very clear that Indigenous ways of understanding should be respected and incorporated into the research conducted.

Tobias, J. K., & Richmond, C. (2016). Gimiigiwemin: Putting Knowledge Translation Into Practice With Anishinaabe Communities. *International Journal of Indigenous Health*, 11(1), 228-243.

This work focused on theorizing and strategizing methods of Indigenous environmental repossession of land in two Anishinaabe communities in Northern Ontario. They speak of the significance of knowledge sharing and how Indigenous resistance to neo-colonial structures can be supported by working with Indigenous communities throughout the research processes. Methods that are culturally and socially appropriate for such contexts are vital to research around Indigenous demographics, conceptualized through the central theory of knowledge

translation (specifically between Western/settler/colonizer knowledge and Indigenous ways of knowing). Further, it is crucial that research is built on respect and reciprocity. The research demonstrates a closer localization of knowledge (i.e. that is in Ontario) to the research we will be conducting and emphasizes methods that are conducive to knowledge sharing.

### **Subsequent Resources**

Federal Development Ontario, Government of Canada. (2018). The Ability To Support Inclusive Growth: Institutional knowledge gaps, relationship gaps, and awareness and skills issues among traditionally underrepresented groups. Retrieved from <http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/02437.html?OpenDocument>

The Federal Development Ontario (FedDev) sector of the Canadian government aims to provide support to entrepreneurship and collaboration. FedDev is the agency which grants CFP the majority of their funding, therefore directly influencing their ability to offer financial support such as loans to various communities. In regards to how FedDev specifically assists Indigenous communities, one of their main goals is to build institutional knowledge to address societal barriers to these communities. This entails increasing the amount of outreach that FedDev and its associate groups (such as CFP) promote financial assistance to Indigenous communities. This relates to our project as it informs us about the government's current goals for assisting Indigenous entrepreneurship through financial means. Moreover, due to CFP's funding coming directly from FedDev, it is integral for us to understand the context by which CFP obtains its funding and the funding agency's goals.

### **Overall Literature Review Summary**

The indicated articles centre on Indigenous entrepreneurship and social interaction. Although each article is unique and addresses specificities, many of the examined articles hold commonalities which are influential to the research project. The outlined themes that were found included:

- Structures of oppression that create barriers for Indigenous people when it comes to accessing monetary and fiscal resources;
- The importance of Indigenous knowledge, theory and methodology as a guiding principle to the formulation, implementation, synthesis and production of research in conjunction with Western research methodology;
- The need to utilize Feminist-Indigenous theory to deconstruct gender-based bias and barriers in accessing entrepreneurial-support resources;

- Acknowledging stakeholders and participants as people with differing identities and intersectionalities, as well as their positionality in relationship to the research being conducted in order to be transparent and clear to foster safe, inclusive and comfortable spaces of discussion and knowledge-sharing;
- The significance of collective entrepreneurship; and,
- The limitations within research available on qualitative, quantitative, or statistical data or scholarly literature about Indigenous business, entrepreneurship, or specifically dealing with Indigenous youth in southern Ontario.

These commonalities will be examined in relation to our research questions in order to effectively demonstrate how the articles directly relate to and provide background regarding the research project.

Structures of oppression such as colonialism, patriarchy and racism were mentioned throughout many of the scholarly works as factors limiting the opportunities for Indigenous entrepreneurship. The articles stated all mention one or many structures of oppression which affect individuals' access to society. A common oppressive system discussed throughout the literature has been colonialism, as colonial ideals remain persistent in our governmental and societal structures. This persistence entails and intersects with other structures (like patriarchy and racism) as these impact entrepreneurs' access and agency, notably disproportionately disadvantaging Indigenous peoples and minorities. This theme will be discussed in our research project to help consider and relate to Indigenous entrepreneurs' access to resources and funding as possible indications of such oppressive structures introduce themselves.

Each of the articles approach Indigenous entrepreneurship and research from a specific theoretical lens that emphasise gender-based inequality in accessing entrepreneurial support. Specifically, feminist theory will provide key insight throughout the research project. Feminist theory contends that gender plays a role in systems of oppression and aims to understand gender inequality as expressed in all facets of society. This theory relates to our research as one of the specific goals of the project is to examine if women entrepreneurs have access to the same access to resources as entrepreneurs who are men. This theory, as utilized by various scholars, will contribute greatly to the research conducted, allowing much of the data to be qualitative and informed by the expert themselves: Indigenous community members.

The relationships between stakeholders is paramount to the quality of research produced. The literature discussed how structures of oppression specifically play into these connections as there are underlying power relations that can dictate how spaces of discussion and interaction can be influenced by such power relations if not recognized, analyzed and mitigated. In this sense, there is a need for researchers and non-Indigenous stakeholders to recognize their privileges in order to create spaces that are egalitarian and conducive for collaborative work. Knowledge sharing was a key concept consistent throughout the literature. Discussing the importance of Indigenous knowledge-sharing in entrepreneurship that is done by

Indigenous people themselves; the recognition of the domination of white Western theories about business and entrepreneurship in literature, knowledge-sharing, and greater Canadian society; and the utilization of tools to co-produce knowledge about Indigenous entrepreneurship using Indigenous and non-Indigenous knowledge were identified as key themes in knowledge-sharing discourse. This concept furthers the development of constructive, culturally appropriate, and valuable networks for Indigenous entrepreneurs in order to promote, empower, and lift the voices of such persons. Knowledge-sharing and identity are noted to be inextricably linked, as interactions are unable to be meaningful if stakeholders do not recognize who they are as people (i.e. intersectionality and positionalities) and who they are in the context of the research at hand. This is especially important for researchers as they can assess conscious and unconscious structurally built biases and ideas that influence their research.

In relation to knowledge sharing, collective entrepreneurship aims to create businesses with multiple stakeholders involved. By combining mutual risks and values with a common goal, parties involved are able to make use of different collective means to develop and grow their business<sup>96</sup>. Collective entrepreneurship involves free communication between all stakeholders, allowing for a more open culture of working together. Through awareness of collective entrepreneurship, we are able to further inform our research based on the understanding of

Throughout our literature review, we have noticed that there are themes we are unable to find scholarly literature on. There was an apparent lack of statistics or quantitative data on Indigenous business in our geographical location of study. Further, there was no acknowledgement in any of our articles that addressed this lack of quantitative data, which left a gap in our understanding whether there were many Indigenous businesses and the desire for Indigenous business supports. Additionally, there was a lack of scholarly literature on loan schemes and what funding options are available for Indigenous entrepreneurs. This lack of scholarship makes it seem as if there are no specific funding options geared towards Indigenous businesses. Our research is tailored to finding out what loans schemes and funding options are available for Indigenous people in Peterborough and Curve Lake, and how local economic development agencies can support Indigenous businesses through their utilization. Further, we could not find any scholarly articles on Indigenous youth entrepreneurship. This is an area of interest to us as we hoped to address specific barriers that youth entrepreneurs may encounter. We recognize the importance of addressing the intersectionality of Indigenous entrepreneurs and want to address the barriers. Going forward, we will be looking at national, provincial and local policies and programs that focus on Indigenous entrepreneurship programs, focusing on loans, skill development and general support.

Through review of online governmental and non-governmental programs targeting Indigenous entrepreneurs, we found that there is a lack of scholarly literature assessing such

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<sup>96</sup> Yan, J. & Yan, L. (2015). Individual entrepreneurship, collective entrepreneurship and innovation in small business: an empirical study. *International Entrepreneurship and Management* 12(4), 1053-1077.

programs. As a result, we will strive to gain knowledge from the beneficiaries, being Indigenous entrepreneurs (if available), about their experiences with such programs (i.e. governmental loan schemes; skill development programs; etc.).

In conclusion, the literature review has provided us with key themes that have been noted as recurring needs and indicators of inclusion and analysis that we will utilize moving forward in our research. Specifically, we will take note of any barriers that participants indicate as a result of experienced or perceived challenges in accessing economic resources, linking them to macro-systems of oppression. Further, we will work on adapting Indigenous knowledge-sharing methods, and using Feminist theories to assist in analyzing and discussing the different experiences people have based on gender. In reflecting on literature around intersectionality and positionality, we will work with methodology and methods that focus on individual experience and egalitarian knowledge-sharing. Finally, we will look into programs and projects provided by governmental and non-governmental agencies that offer loans and resources to Indigenous entrepreneurs in southern Ontario, with a specific focus on Indigenous women and youth. This literature review has, hence, provided a foundation and starting point for our research project, having identified key areas of analysis to be aware of in the future.

**Appendix 2: Poster of *Indigenous Entrepreneurship* Research Project**

# Indigenous Entrepreneurship

## An Examination of Economic Development Policies to Inform Community Futures Peterborough

*We respectfully acknowledge that we are on the treaty and traditional territory of the Michi Saagig Anishinaabeg. We offer our gratitude to the First Peoples for their care for, and teachings about, our earth and our relations. May we honour those teachings.*

### Background

The purpose of this project is to offer feedback to Community Futures Peterborough (CFP) about how to support Indigenous entrepreneurs and businesses in Nogojiwanong/Peterborough area. CFP has a specific interest in examining both financial and other non-financial support opportunities for Indigenous entrepreneurs, with specific focus on Indigenous youth and women. Further, the project works to illustrate the need for appropriate and informed cultural awareness within economic development programs.

### Research Questions

1. How should CFP conduct relationships with Indigenous entrepreneurs that remain respectful to Indigenous culture and practices?
2. How should CFP offer culturally-informed loan opportunities to Indigenous entrepreneurs and businesses?
3. How CFP offer non-financial supports (i.e. mentoring, training) to Indigenous entrepreneurs and businesses?
4. In what ways can CFP gear their financial and non-financial programs to Indigenous youth and women?

### Methodology

1. Interviews were conducted with four organizations from across Canada that provide financial and non-financial support to Indigenous entrepreneurs.
2. Conducted comprehensive research/literature review of various organizations as well as scholarly sources.

### Findings

1. **The perpetuation of colonialism is present within government legislation, and this is evident in language and practice of governmental agencies.**
2. **Research emphasized the importance of forming relationships with Indigenous peoples on a personal level, creating long-standing and trusting relationships which contribute to their overall success.**
3. **Research highlighted the need for organizations to make their spaces inclusive, accessible, and approachable for Indigenous entrepreneurs.**
4. **Programs must be informed by Indigenous peoples, knowledge, and history, therefore recognizing the importance of reconciliation and Indigenous voices at the table in all policy, conversations, and support systems.** This involves the voices of Indigenous youth, women, and elders to ensure that programs are informed by appropriate peoples.
5. **Loans should be conducted on a subjective basis to ensure that there is flexibility and understanding in order to suit the entrepreneur and contribute to their overall success.** This includes offering financial opportunities for those who face barriers to accessing equity.

*"The relationship between the funder and the grantor does not end at the [loan]. We are here to provide support, workshops and capacity building throughout the duration of the [relationship]."*  
 - Interview Participant, Funding Organization Representative

### Map of CFP's Service Area



### Recommendations

1. CFP should ensure they form deep and trustworthy relationships with Indigenous communities surrounding the Peterborough/Nogojiwanong area.
2. CFP should allow for Indigenous entrepreneurs to assert their wants and needs in a business relationship without forming any prior assumptions. This involves working collaboratively and engaging in ongoing cultural awareness training.
3. CFP should work to adopt the outlined goals of the Truth and Reconciliation Commission of Canada (TRC) Calls to Action into their policies and practices. CFP is urged to note, among all others, declaration number 92 from the TRC Calls to Action which calls upon corporations to adapt United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) into their policies and operations.
4. CFP should increase their involvement within the Peterborough/Nogojiwanong community and educational institutions to involve Indigenous youth in their programming by creating scholarships, co-op programs, and other opportunities for experiential learning.

**Researchers:** Kaitlyn Hemstreet, Rachel Smylie and Sidney Weeks  
**Faculty Supervisor:** Derya Tarhan | **TCRC Supervisor:** Ryan Sisson  
**IDST 4220Y:** Assessments of Development Projects, 2019-2020  
**Host Organization:** Community Futures Peterborough - Gail Moorhouse



### **Appendix 3: Semi-Structured Interview Questions for Key Informant Interviews**

Each interview is allotted 30-45 minutes per participant. Participants will digitally sign consent forms prior to the interview. Participants have the right to withdraw consent at any point during the interview process. These processes will be described as per the Verbal Consent.

1. Please tell us a bit about yourself.
2. Could you please describe your organization?
  - a. Which geographical region does your organization primarily serve?
  - b. Are you aware of the Indigenous territory your organization resides on?
3. Could you inform us of any financial assistance you have for Indigenous entrepreneurs?
  - a. Can you please elaborate on these options?
  - b. When did the organization begin offering specific funding for Indigenous people?
    - i. What led to the development of this funding?
4. In regards to your organization, what makes specific funding for Indigenous peoples unique in comparison to other funding options?
5. Do you offer any workshops or training separate from financial assistance aimed to develop entrepreneurial skills?
6. Can you explain your experience in offering financial assistance to Indigenous entrepreneurs?
  - a. How is outreach conducted in offering this financial assistance?
7. Is there anything you would change about how funding is offered to entrepreneurs?
8. Is any of your funding provided by the government?
9. Do any barriers exist in regards to your organization offering funding to Indigenous business?
  - a. If yes, please explain.
10. As part of your organization are staff given any form of Indigenous Cultural Sensitivity Training?
11. Do you offer any specific funding opportunities specifically for Indigenous entrepreneurs who identify as women?
  - a. Do you have any insight regarding if gender influences obtaining financial assistance?
12. Do you notice any trends in demographics (ie. age, gender) of entrepreneurs reach out to your organization for support?
13. Is there anything further that you would like to mention?