



Final Report to Employment and
Social Development Canada

INVESTMENT READINESS PROGRAM (IRP) PHASE 2

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Employment and
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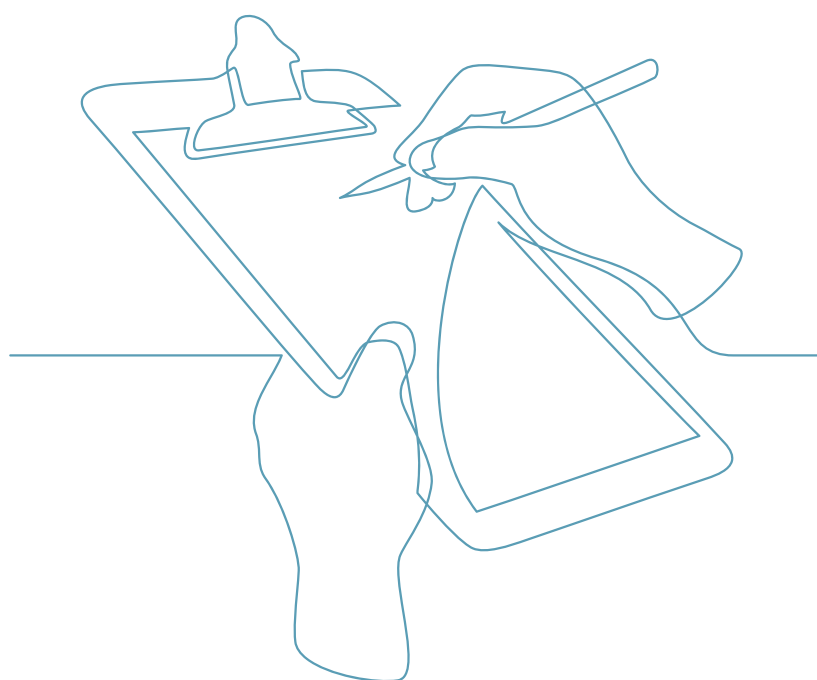
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MY GOAL IS TO PRESENT OTHER INDIGENOUS ENTREPRENEURS WITH A HUGE SENSE OF SPIRIT AND PRIDE," TO CELEBRATE THAT "WE ARE PRESENT, AND NO MATTER WHAT HARDSHIPS WE'VE GONE THROUGH IN OUR PAST ... WE ARE HERE TO BREAK DOWN THE STIGMAS.

EXECUTIVE SUMMARY

The Native Women's Association of Canada (NWAC) completed its second phase of the Investment Readiness Program (IRP). This phase involved five virtual sessions with Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs and small business owners (located on- and off-reserve), as well as five webinars with members of various social purpose organizations (SPOs) across Canada. NWAC, which is one of 22 IRP ecosystem builders, concluded the second phase of its IRP project between February 21, 2022 to March 31, 2023. Through these 10 sessions, held virtually, NWAC identified that most Indigenous entrepreneurs face multiple barriers to accessing the IRP funds. NWAC also noted that several SPOs currently supporting Indigenous entrepreneurs are assuming this role without receiving any support from IRP.

The goal of this narrative report is to depict the activities undertaken under phase 2 and introduce the key outcomes/results as well our conclusions and recommendations. We worked with two different targeted audiences: Indigenous entrepreneurs (who identified themselves as having and not having any disabilities) and various members of the SPOs with whom we engaged.

The report is structured in five sections.

Section I discusses the key finding and outcomes/results from the five webinars held with 86 Indigenous entrepreneurs regarding the multiple barriers preventing their participation in IRP and from the five training sessions delivered to 51 different SPO members. We have augmented our findings with first-person quotes from Indigenous entrepreneurs and SPO participants.

Based on the information collected in Section I, Section II draws conclusions related to the gap identified between Indigenous entrepreneurs, SPOs, and access to IRP funds. In terms of substance, the report identifies a major gap between the inclusive and equity principles announced by the IRP and the distinct cultural, financial, and business needs of Indigenous entrepreneurs that cannot be supported by such a program. Similarly, the sessions and survey results revealed the apparent absence of gender equity mainstreaming and gender analysis in the IRP approach. Another important point identified is that many of the SPO participants (Indigenous women and Two-Spirit persons) who were addressing the needs of Indigenous entrepreneurs had not heard of the IRP initiative until the session. This raises concerns about IRP's outreach.

Section III discusses the results achieved through phase 2, with a focus on improving NWAC's organizational capacity and governance, communication practices, partnership, and methodological approach to integrate an intersectional and inclusive lens.

Motivated by a constant desire to improve the quality of our sessions, NWAC included pre- and post-event surveys and held discussions with the participants. We used such feedback to adjust, finetune, and redesign the upcoming session, including the PowerPoint presentations. As part of our methodological approach, NWAC offered a keynote speech delivered by an Indigenous Elder at both the opening and closing of each webinar and involved a well-established Indigenous entrepreneur as a guest speaker at each session.



Section IV summarizes the main successes from phase 2.

In Section V, NWAC offers recommendations to Employment and Social Development of Canada (ESDC)—particularly to the IRP team—concerning design, eligibility, and requirements. IRP should be more flexible and/or better adapted to Indigenous entrepreneurs’ needs, particularly those located on-reserve, as they are still deeply affected by the Indian Act. NWAC suggests that IRP be redesigned to better integrate Indigenous entrepreneurs and SPOs into the program. SPOs are currently working with, involved with, or have interest in supporting Indigenous businesses.

Building upon its in-depth knowledge and cultural understanding of Indigenous entrepreneurs’ needs and the barriers affecting them and preventing their access to IRP funds, NWAC reiterates our desire to be more involved in the (re)design of this initiative and to be considered as one of the IRP funders in the next phase.



SECTION



SECTION I: OUTPUTS

1. ENGAGEMENT SESSIONS WITH INDIGENOUS WOMEN, TWO-SPIRIT, TRANSGENDER, AND GENDER-DIVERSE ENTREPRENEURS

Between May 12 and July 22, 2022, NWAC completed three engagement sessions titled Commerce and Culture From an Indigenous Perspective: Empowering Through Equitable Entrepreneurship with 34 Indigenous Women, Two-Spirit, and gender-diverse small- and medium-sized enterprise owners, who identified themselves as having and not having disabilities.

The goal of the webinar was to help develop a common and in-depth understanding of the barriers faced by Indigenous entrepreneurs and small-business owners, as well as their needs regarding access to funding, loans, and/or grants to start and/or expand their business on- and off-reserve. We also wanted to understand how these barriers can be eased and the specific needs of enterprise owners in order to be able to meet these barriers and needs in a culturally responsive and non-discriminative way.

Each of the three webinars included a PowerPoint presentation structured in four parts. First, the presentation gave an overview of the 2030 Agenda for Sustainable Development as a framework for the Investment Readiness Program (IRP). General concepts related to two approaches—social innovation (SI) and social finance (SF)—as well as an introduction of the IRP principles. The second part of the presentation was an overview of IRP phase 1, which NWAC launched in 2019 and completed in 2021. In this first phase, we carried out various webinars for two categories of participants: Indigenous women and gender-diverse people entrepreneurs; and small businesses and the representatives of IRP’s seven partners. The two engagement sessions reached 17 Indigenous-owned businesses, and the one-on-one interviews were conducted with six Indigenous women entrepreneurs. The training sessions for IRP partners reached 35 participants in total.

The third part of the presentation gave statistical data about Indigenous entrepreneurs and small-business owners in Canada. As stated by the Women Entrepreneurship Knowledge Hub, Indigenous women entrepreneurs are present in every industry across Canada and constitute a competitive part of the Indigenous economy.¹ They have remarkable business strengths; for instance, they export at very high rates to the U.S. and abroad and implement community-oriented strategies focused on community relationships.

We noted that the proportion of Indigenous women who report experiencing revenue growth has been steadily increasing over time. Indigenous women entrepreneurs have proved to be very innovative by constantly introducing new products or services, thus expanding market opportunities for their businesses. One of the positive impacts of Indigenous women’s entrepreneurship is job creation within the community. Women create more jobs than Indigenous men entrepreneurs; they also act as role models and become leaders in their Indigenous community.

¹ Cukier, W., Mo, G. Y., Chavoushi, Z. H., Borova, B., Osten, V. (2022). The State of Women’s Entrepreneurship in Canada 2022. Women Entrepreneurship Knowledge Hub.



The fourth part of the presentation focused on phase 2 of IRP (February 2022 to March 2023).

At the end, NWAC asked questions of the Indigenous entrepreneurs, as a way to learn more about their businesses and entrepreneurship initiatives.

From this session, NWAC identified the following key findings.

1.1 Key findings

Here are the most salient points drawn from participant responses during the three webinars with Indigenous entrepreneurs and small businesses:

1.1.1 Location and main types of clientele of Indigenous businesses.

According to the data obtained through the two sessions with Indigenous businesses, most of the participants (95%) run more than one business, almost 30% of these initiatives are on-reserve, and the majority are related to art issues. Despite the location of their business on-reserve, entrepreneurs take online orders to offer and sell their products across the country. The average age of the businesses is between two and five years, but some have been running for more than 10 years.

The clientele of half of the Indigenous entrepreneurs are international customers, mainly from the U.S. and Europe. The remaining Indigenous entrepreneurs showed interest and willingness in selling their product internationally. However, shipping fees (in and out of Canada) are considered the main barrier to international business. For instance, the price of some items could vary between \$5 and \$25 but the shipping price could be \$20 or more.

Also, some of the Indigenous entrepreneurs mentioned the difficulty related to the vendor fees that they need to assume when they want to offer their products. Even if they would like to advocate for “fair prices,” they found it hard to sell their art goods locally. One of the women entrepreneurs remarked that she had to pay thousands of dollars for a permanent spot to set up her kiosk three days per week (weekends) at the Halifax Seaport market.

1.1.2 Indigenous values and traditional knowledge as main sources of inspiration of the product(s) or service(s) provided by Indigenous entrepreneurs.

The webinars were a great opportunity to confirm the extent to which the majority (95%) of the businesses in their different modalities—such as designs, jewellery, clothes, medicine, paints, and games—are deep-rooted in their Indigenous cultural values and inspired by their ancestors. Thus, selling their products becomes an act of activism, education, and promotion of their culture and values.

The owner of a game design studio that focuses on tabletop roleplaying games and merchandise in digital and analogue format and of a graphic design studio explores the traditional Mi'kmaw life and “tries to imagine what life looks like in the modern day had it not been interrupted by colonialism and genocide.” According to the participants, “this theme can be explored while still showing respect to the ancestors who had no warning of what was coming.”¹

¹ Quote from a participant at engagement session 2 with Indigenous entrepreneurs: Commerce and Culture From an Indigenous Perspective: Empowering Through Equitable Entrepreneurship, June 29, 2022.



Another participant shares her culture through making and selling traditional food. For her, food is medicine. She educates her customers about the meal sources and how their ancestors used them in the past.

Participants emphasize their connection and re-connection with the land and the Indigenous values through their businesses. Some of them highlight the “inter-connection with the seen and unseen world” while others emphasize the importance of three pillars, namely “rest, movement, and nutrition” in their businesses.¹

Mother’s and grandparents’ knowledge and tools are incorporated into their items. Participants learn further from Indigenous Knowledge Keepers and Elders when they sit with them and watch them perform their work. One owner mentioned that he represented the past seven generations of his group/family on the top of a traditional basket he produced. Others mentioned that they succeeded in passing on their knowledge on how to harvest quills from road-killed porcupines. For Indigenous entrepreneurs, art is a way of understanding the history of Indigenous Peoples. A few images and iconographic representations from the petroglyph images in Kejimikujik (Nova Scotia) are represented by an arts and crafts shop owner in her silk designs and writings. Other participants incorporate “Traditional Knowledge based on Mi’kmaq arts, teaching how to gather quills and dyeing them naturally.”



Sharing their knowledge among the community members is identified as a central point. Indigenous entrepreneurs feel that “once you have received a teaching, there is an obligation to pass it on, so doing this becomes an integral (part) of the work of the artist.”

There is a will among participants to revitalize their Indigenous language through their products. For instance, words like “love” are printed on signs and stickers in English and Mi’kmaq.

1.1.3 The top motivations that Indigenous entrepreneurs tried to achieve with their business(es).

The top motivations of the participants are to share indigenous culture and knowledge with the world, give back to and help other members of the community, and achieve financial independence and freedom.

In addition, they would like “to promote Indigenous art as a luxury item so that people understand that artisans’ prices are much higher than those of mass-produced items.”

¹ Ibid.

The sense of collaboration, sharing, helping, and supporting extended family members and members of their community, in general, are strong points identified among the Indigenous entrepreneurs in the webinars. For instance, here are some of the motivations that participants shared as (Indigenous) entrepreneurs: “sharing my mom’s art, keeping the teachings alive”; “staying connected to my culture is my main priority”; “I have enjoyed sharing my culture and knowledge with everyone”; “provide food security for my community and sharing my traditional knowledge of medicines and arts and crafts”; “to preserve and inspire passion in others to learn and connect with their culture.”

1.1.4 Level of financial needs requested by Indigenous entrepreneurs when they ask for a loan, grant, or line of credit.

About 75% of entrepreneurs need between \$5,000 and \$25,000 for their businesses, followed by \$25,000 to \$50,000 (20) and more than \$50,000 (5). This information is very relevant for NWAC because it helps identify the scale of financial resources needed by Indigenous entrepreneurs to start, grow, or expand their businesses.

Among the various financial options to support their businesses, Indigenous entrepreneurs prefer grant funds. As they fight to remain in business from one day to the next during the first years of establishing their businesses, any other financial alternatives involving loan reimbursement create a lot of stress among them.

1.1.5 Main barriers experienced by Indigenous businesses during the process of applying for financial support.

Considering the difficulty of getting a credit card for their businesses and the banking fees they need to pay for each account, most Indigenous entrepreneurs mentioned that they were using their personal bank accounts for their business transactions.

Most Indigenous entrepreneurs did not apply for funding, loans, grants, or a line of credit for their businesses. According to them, the lengthy application process is very frustrating, and “no one explains the conditions and underlying clauses” of how to fill out (by writing) the forms. Participants noted that they “express themselves better verbally and/or in-person” and they appreciate “when funders sit with (them) to work on the application together.” Adding to their frustration, they commented that most of the time, their phone calls and email messages are not replied to by the financial institutions or those in charge of the application process. Some of the participants said they are “scared” to ask for financial support from financial institutions. They added that the “grant application process (has) to be decolonized.”

Location of entrepreneurs’ businesses (for example, on- or off-reserve) has a significant impact on being able to access funding, loans, or credit. Some of the entrepreneurs whose business is located on reserve had to hire a consultant to prepare a business plan before they could apply for a loan from a financial institution. Another difficulty related to the on-reserve location is the fact that they do not own the land on which their house is built, which means they cannot use their house as collateral to get a loan from a financial institution. Other participants also voiced their reticence towards the financial institutions, saying that they “do not want to be a token-Indian on the grant maker’s website” so the institution can appear to be inclusive.



According to the participants, age is considered a barrier to getting funding, grants, or loans because most of these programs are intended to support youths. Those who are 50 years of age and older are left behind by these programs.

In the case of art businesses, the initiatives need to be related to community initiatives, making personal initiatives ineligible for art-related funding.

Participants also stated that most of the available grants are for engineering and/or technology or mass production projects (without consideration for culturally specific activities).

Some Indigenous entrepreneurs were able to get small grants (\$5,000) from alternative local or provincial funding sources, such as local incubators and, for instance, the New Brunswick Art Board.

An additional barrier is that no financial institution is willing to grant loans for the first year of operation of their business. And according to the entrepreneurs “the first year is the most difficult because it takes time to build up a business.”

1.1.6 Major challenges experienced by Indigenous entrepreneurs when running their business.

The top three responses from participants were money, mentorship, and clients. In addition, they identified the lack of management of social media ads, time availability to work full time, taxes off-reserve, and costs of delivery. Indigenous entrepreneurs noted that since they “do not enjoy paperwork ... learn computer programs, or meet funding criteria,” they prefer to keep doing their work on their own.

Since most financial institutions are not very keen to loan money to (Indigenous) entrepreneurs for starting their businesses, Indigenous entrepreneurs need to purchase all the materials, supplies, and equipment by their own means. This means that they need a lot of money to start up their business.

In addition, Indigenous business owners struggled with marketing matters (for instance, creating a website or using shopping and website platforms to promote the goods they produce). As most of them have more than one business, they are sometimes confused with logistics and finance.



1.1.7 Main strengths as an Indigenous woman, a Two-spirit, a transgender, or gender diverse entrepreneur.

As most businesses are personal, perseverance, love of learning, passion, creativity, multi-tasking and resilience are the main strengths on which the participants can count to succeed. One participant mentioned that she found such a strength in “knowing that her gift as an artist is valued” by others, including her community members. As women entrepreneurs they have “to wear many hats” and manage time because they are “selling a service versus selling a product.”

They use their business platforms to speak up for Indigenous Peoples and to make the world more inclusive. One entrepreneur said, “If you want to use my business, you have to want all of me.”

Dedication, family unity, and work ethic, and being genuine make them feel powerful; working under pressure, multi-tasking, and working intuitively is completely in line with their way of living. Since a few of them grew up in a family business, they tried to replicate the same pattern among the family members or their extended families. Indigenous entrepreneurs view their businesses as a legacy for their children and as an example of success.

1.1.8 The top priorities for ensuring the success and continuity of Indigenous business(es).

Responses from the participants were multiple. For instance: resilience and imagination; authenticity and positive feedback from customers; keeping accurate financial records to help minimize the costs; keep creating and being innovative in how to sell items; continued learning; quality of products and services; staying true to oneself and one’s vision for expanding to new markets; radical self-care and authenticity; keep being kind and grateful with everyone; never give up and keep going; maintaining social media presence and splitting time between creating and taking care of kids/home; updating business; keeping ancestors’ art alive.

They also remarked that they see their business as an opportunity for healing and raising their voice, to continue to be relevant in the Indigenous art world, and to give back to their community. Meeting others on the powwow trail brings them a sense of family and being part of a women’s business collective. Finally, they feel they need to be successful in their business to be an inspiration for the next generation.



1.2 Outcomes/results

- The three virtual sessions were particularly useful to get updated and sound data about the financial needs, cultural barriers, and strengths of Indigenous entrepreneurs across Canada. From the three webinars, NWAC's previous assessment about Indigenous entrepreneurs' view was confirmed. Most participants said their work is inspired and rooted in Indigenous values and that their cultural values play a key role in their entrepreneurship initiatives. This information is of crucial importance for the IRP funders if they are looking for ways to better adapt the IRP requirements and to design a program that is more relevant and inclusive to Indigenous businesses. As well, this could also be a valuable tool for the social purpose organizations (SPOs) to better support and promote the participation of Indigenous businesses in IRP.
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- The three sessions reached 34 Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs located on- and off-reserve.
- The sessions confirmed that support should also focus on micro and small individually owned businesses to address the needs of this group (for instance, Indigenous women-owned enterprises of sole proprietorships). Giving start-up grants of \$5k (which is often enough to start a business) to this group should be considered.
- Through these engagement sessions, NWAC developed two updated lists of Indigenous entrepreneurs: one of Indigenous women-owned businesses and one of Two-Spirit, transgender, and gender-diverse entrepreneurs.
- During these sessions, NWAC informed the Indigenous entrepreneurs about the IRP initiative, its principles and goals, and encouraged them to apply through the various SPOs (either related or not to IRP) in order to be part of the IRP beneficiaries.
- NWAC also made use of these sessions to expand its network of various institutions that work with Indigenous women, transgender Two-Spirit, and gender-diverse entrepreneurs across Canada. For instance, NWAC connected with the Nujintuisga'tijig E'pijig Indigenous Women Entrepreneurs based in New Brunswick. In addition, the webinar series brought participants from the different institutions together to forge their own network.
- The sessions were also an opportunity for NWAC to collect data about the different initiatives through which a few Indigenous entrepreneurs succeeded to secure funding.



2. INFORMATION SESSIONS WITH INDIGENOUS WOMEN, TWO-SPIRIT, TRANSGENDER, AND GENDER-DIVERSE ENTREPRENEURS

Between September 16 and 23, NWAC completed two information sessions titled The Investment Readiness Program (IRP): Through an Indigenous Innovation Lens, which were delivered to 52 Indigenous women, Two-Spirit, transgender, and gender-diverse small- and medium-sized entrepreneurs, having and not having disabilities.

The main goals of the information sessions held virtually was to raise their awareness and enhance their understanding about social innovation (SI) and social finance (SF) IRP approaches. To facilitate understanding, NWAC employed an Indigenous innovation insight. Based on this innovation lens, the webinars informed Indigenous entrepreneurs about the eligibility criteria, requirements, and general steps to follow for applying for IRP funds.

The number of people who attended these sessions shows the level of interest among Indigenous entrepreneurs. The slots available for the webinars were filled in a couple of hours after NWAC promoted them on our social media platforms. For all of the participants, IRP appears to be not just a new financial alternative but also a best (grant) option—perhaps the only one grant option they have access to—for their businesses.

Each webinar included a PowerPoint presentation organized into four parts. The presentation included data on Indigenous entrepreneurs in Canada, with a focus on their social and cultural impacts among the members of their communities (for instance, job creation and role models).

Second, to facilitate understanding of the social innovation concept among Indigenous businesses, the sessions explored the deep connection between social innovation and Indigenous innovation.

According to the Waterloo Institute for Social Innovation and Resilience, Indigenous innovation “aligns with Canada’s definition of social innovation.” Despite the strong ties between the two concepts, we must consider that Indigenous innovation is unique because it is rooted in and born from Traditional Knowledge. In this regard, social innovation requires making room for Traditional Knowledge, which is the foundation of Indigenous innovation. Since “Indigenous social innovation is an opportunity to promote social justice, reconciliation, intercultural dialogue, environmental sustainability, and to build community resilience,”¹ we can say that “social innovation, at its core, is an Indigenous concept.”²



¹ Congress of Aboriginal Peoples (2020). Indigenous Innovation and Social Innovation in Canada.
² Ibid.



Most of the participants wanted to learn more about the characteristics of Indigenous innovation, which are strongly related to those of social innovation. For example:

- Leadership: The success or failure of an Indigenous Innovation is felt by all within their respective community, and for this reason, the risk is also shared by all.
- Concept of time: More important than the output of work are the process and experience, including all voices, views, and moments for reflection to contribute.
- Collaboration: Indigenous people see their clients as partners; it is more than just a transactional relationship that exists between them and their clients.
- Intergenerational knowledge transfer: Traditional Knowledge is created and evolves by being passed down from generation to generation.
- Oral knowledge transfer: Traditional Knowledge is in large part an oral tradition, and can be orally transmitted or transmitted through imitation and demonstration.

According to NWAC, oral tradition is a key element that IRP funders and other financial institutions should be considering more deeply when a social Indigenous organization is applying for funding.

Third, the presentation introduced information about social finance and demonstrated how Indigenous entrepreneurs could be engaged in IRP. To explain the eligibility criteria, the types of funds available, eligible expenses covered by IRP, NWAC used data from the National Association of Friendship Centres (NAFC is one of the five IRP funders).

Finally, to facilitate the social innovation and social finance IRP concepts, NWAC introduced one of the few Indigenous SPOs that are funded by IRP, Pinnguaq, a Nunavut-based technology company. Pinnguaq, which means “play” in Inuktitut, was created in 2012 as a non-profit technology enterprise providing gaming experiences in Indigenous languages in Nunavut. Various examples of Indigenous social innovation were displayed to show the participants how to go from an idea to creating a strong community impact.

To know more about the quality and relevance of information presented during the sessions, NWAC conducted a survey with the participants. The following are some of the remarkable viewpoints identified through the discussions and from the survey results (65% of respondents).

2.1 Key findings

- Since each of the five IRP funders have their own deadlines, targeted beneficiaries, requirements, and amount of money available for grants, one session of two hours per webinar was not sufficient to explain the key IRP concepts such as social innovation and social finance, as well as the eligibility criteria, requirements, and general steps for applying to the five different IRP funders.
- Most participants located on-reserve (30% of all Indigenous entrepreneurs who attended the webinars) pointed out their difficulty in being incorporated or organized as a SPO due to the restrictions of the Indian Act. In addition, being incorporated means



paying monthly fees. At the end of the day, there is not enough money left. For them, IRP funds are far from available.

- Despite the fact that the social innovation and social finance concepts are complex and that the criteria imposed by IRP funders are challenging, IRP remains a very attractive financial option for Indigenous entrepreneurs because it is a grant fund (as opposed to a loan fund). Participants asked “how to access IRP funds without having to start a whole new non-profit”¹ and “why as an entrepreneur am I not to be trusted enough to do this as an individual”?
- Indigenous women entrepreneurs could not clearly see the social and cultural impacts (either quantitative or qualitative) that IRP may have in their communities.
- About the social impact created by organizations, participants said, “Most new businesses can’t afford to hire people within the first 5 years so a requirement to hire people is not realistic.” According to the participants, they need at least four years before being able to land good contracts. “It looks like it would be a waste of time to apply if you are a sole entrepreneur.”²
- Finding a large-enough workspace on-reserve to meet clients in person is a challenge. To purchase a commercial space is very difficult, especially since the on-reserve cannabis industry is booming and has taken over most (if not all) community land and available shops. Government could support to small entrepreneurs by subsidizing the buying or renting of workspace (workshops).
- In Indigenous communities, there is a “huge challenge about re-establishing their Indigenous identity. Many people have no idea of how to start this process.”

2.2 Outcomes/results

- The sessions trained 52 Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs across Canada about the IRP initiative, its principles and goals, and encouraged them to apply through the various SPOs (related or not to IRP) to become an IRP beneficiary.
- NWAC identified the main barriers that Indigenous entrepreneurs faced in accessing IRP and the reasons why most of them are not eligible for these funds. For NWAC, this information helps us understand why it’s critical for us to continue advocating for an improved IRP where the five funders understand the needs and requirements of Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs. It also is important to raise awareness among IRP funders and partners on the necessity of adapting their eligibility criteria and of including Indigenous entrepreneurs in their activities.
- Through these sessions, NWAC developed a list of Indigenous entrepreneurs (located on- and off-reserve) who are interested in accessing IRP funds and wish to know more about this initiative.

¹ Quote from a participant in the webinar The Investment Readiness Program (IRP): Through an Indigenous Innovation Lens (September 16).

² Quote from one participant in the webinar The Investment Readiness Program (IRP): Through an Indigenous Innovation Lens (September 23).



3. TRAINING SESSIONS WITH MEMBERS OF SOCIAL PURPOSE ORGANIZATIONS (SPOS)

Between October 18 and November 8, NWAC completed four trainings under the umbrella of Capacity Building for Social Purpose Organizations (SPOs): Promoting the Participation of Indigenous Entrepreneurs in the Investment Readiness Program (IRP) with 51 members of different social purpose organizations (SPOs).

The main goal of the training was to contribute to building the capacity of SPOs interested in supporting Indigenous entrepreneurs; to help them overcome the multiple business barriers they face. The second goal was to raise awareness among the SPOs of the importance of supporting and increasing the participation of Indigenous entrepreneurs in the Investment Readiness Program (IRP).

Of the four training sessions completed by NWAC, only two SPO members were IRP partners (Co-operatives and Mutuels Canada, and CCEDNet). Thus, for most of the members of these attending organizations, it was the first time they were hearing about the IRP initiative. Consequently, the webinar focused on two main aspects: explaining the IRP concepts (social innovation and social finance), requirements, eligibility criteria, and other related program information; and increasing understanding of how SPOs can help Indigenous entrepreneurs overcome their entrepreneurial barriers as well as how they can promote the inclusion and participation of Indigenous entrepreneurs in IRP. For the NWAC team, this second part was among the most challenging given the diversity of the funders and partners who are involved in implementing this program. Of note, the NWAC team participated in various webinars organized by IRP funders and partners so we could better understand their specific uniqueness.

Each session was accompanied by a PowerPoint presentation that was structured in four parts. The first two parts introduced data about the IRP initiative, with a focus on the social innovation and social finance concepts and how Indigenous innovation is deeply connected to social innovation. The last two parts introduced key highlights, strengths, top priorities, and needs of Indigenous entrepreneurs, as well as the barriers they face. We also had a section that described how Indigenous women could overcome entrepreneurship barriers and how SPOs are uniquely positioned in their ability to help Indigenous entrepreneurs overcome multiple barriers and meet their needs.

Two Indigenous women entrepreneurs were guest speakers (one located on-reserve and the other located off-reserve). SPO members were given the opportunity to interact with the speakers during the sessions, which they very much appreciated.

3.1 Key findings

- Most SPOs mentioned the challenges they faced in the early years of their incorporation as a social organization “as they worked to establish a small social network.” When they looked for funding to cover start-up costs, they were considered to be “too new” and/or “too old” because they were over the age of 30 and thus ineligible for government funding.



- For many of the government programs addressing Indigenous and non-Indigenous women entrepreneurs, the applicants have to identify as a woman. Thus, Two-Spirit, transgender, and gender-diverse entrepreneurs are automatically excluded. A few participants from Indigenous-led SPOs working with Two-Spirit and gender-diverse entrepreneurs “felt uncomfortable when grants are publicized for women only.” They very much appreciated this webinar “for creating a more inclusive space.”
- A huge barrier for SPOs living in the North is the lack of Internet service. According to the guest speaker in this session, if “the government will invest in getting Internet to the North, this would likely mean that marketing by entrepreneurs would explode.”
- Finding a workspace large enough to rent for in-person meetings on-reserve seems to be very difficult to accomplish. There are “very few rental spaces on the territory,” which means that most businesses involving manufacturing have to move off-reserve.
- Communication is a challenge for Indigenous women entrepreneurs living in remote rural communities.
- Financial literacy is a central issue among Indigenous entrepreneurs.
- Two-Spirit entrepreneurs said that “there is not much offered for core funding.” They often felt excluded from funding programs as “resources are scarce.” They want to ask government “why we keep being pushed aside.”
- Some non-profit SPOs that have applied for funding after working with a paid grant writer said their proposal was turned down. They asked NWAC why “the funder was not interested” and how they could find the support they need; how do they write good proposals; and how can they learn to navigate the grant funding system? Many of them need training to find their voice and a mentorship approach that is effective. According to the SPO members, one-on-one mentorship training is hard to find.
- A few IRP funders require SPOs to apply in partnership with a charity or qualified donor, but participants said they found this difficult to do. Some of the SPOs led by Indigenous women asked: “Why should a social enterprise (for-profit or other non-profit) apply in partnership with a charity or qualified donee?”

3.2 Outcomes/results

- Identified the fact that other ways are needed to help SPOs adapt/expand their current training, capacity building, and/or business skill courses to help Indigenous entrepreneurs overcome their business barriers in a (more) culturally responsive manner. The sessions also sought to help SPOs strengthen the impact they are making on Indigenous entrepreneurs, particularly regarding strategies and ways to increase their access to IRP funds.
- Trained 51 members from different SPOs across Canada about the needs and financial barriers that Indigenous entrepreneurs have, as well as needs of IRP funders and partners, and the funds that are available.



- Updated list of SPOs led by Indigenous women and Two-Spirit entrepreneurs (located on- and off-reserve) and compiled a list of their activities related to supporting Indigenous women and gender-diverse entrepreneurs. All of the SPOs in attendance did not know about IRP funding prior to the NWAC webinars.
-
- Updated list of SPOs led by non-Indigenous women and their activities related to promoting women entrepreneurs in Canada.
-
- Created space to promote interaction and share information and knowledge between SPOs led by Indigenous and non-Indigenous people who work mainly with women entrepreneurs.

4. ENGAGEMENT SESSION WITH MEMBERS OF SELECT SPOS WHO PARTICIPATED IN THE PAST FOUR TRAININGS

Based on the discussions and feedback from representatives of 16 different organizations selected from the four previous NWAC training with SPOs, NWAC identified the different ways that SPOs can help Indigenous entrepreneurs overcome their business barriers in a more culturally responsive manner and promote their inclusion in IRP. On December 5, NWAC completed the last of the five webinars with SPOs, titled The Impact of Social Purpose Organization Supports Among Indigenous Entrepreneurs.

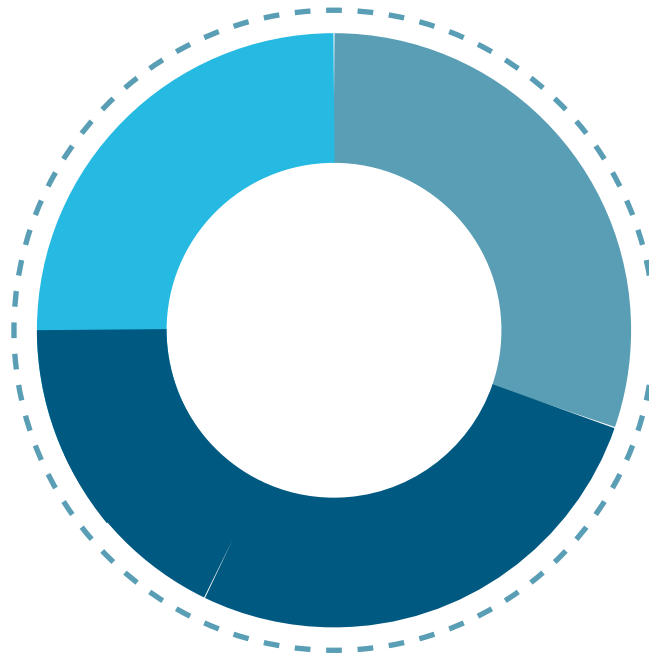
The main goal of this session was to discuss how SPOs can support Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs in overcoming their businesses barriers. We also wanted to discuss how to increase the positive impact these organizations may have on Indigenous entrepreneurs, particularly regarding increasing their access to IRP.

Through a PowerPoint presentation, NWAC introduced and discussed the results from the survey, which was filled out by participants after each session. The following key findings summarize those results.

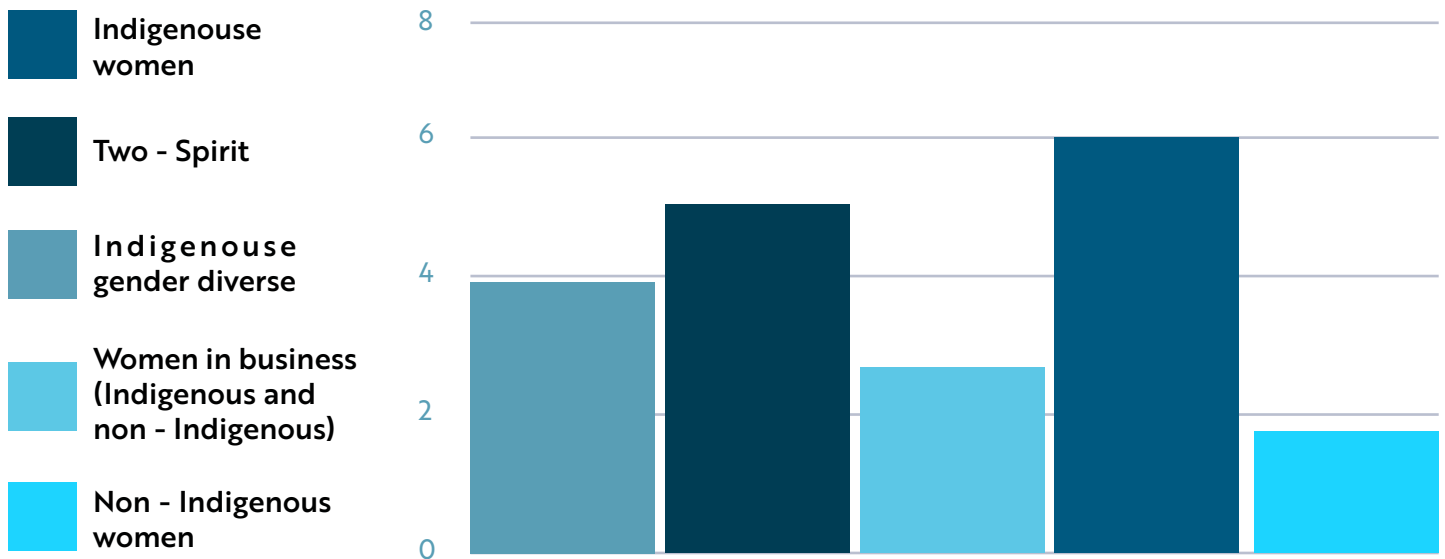
4.1 Key findings from pre-event survey

The goal of this pre-event survey was to identify the activities that SPOs undertook to address the needs of Indigenous entrepreneurs and gather their knowledge and thoughts about IRP.

According to the survey, most organizations are non-profit and for-profit and are led by Indigenous women and Two-Spirit persons or serve equity-deserving groups. These organizations have a social, cultural, and/or environmental focus to the support they provide to beneficiaries ([Graphic 1](#)). For all of them, it was the first time that they had ever heard about IRP initiative.



Graphic 1: Type of SPO

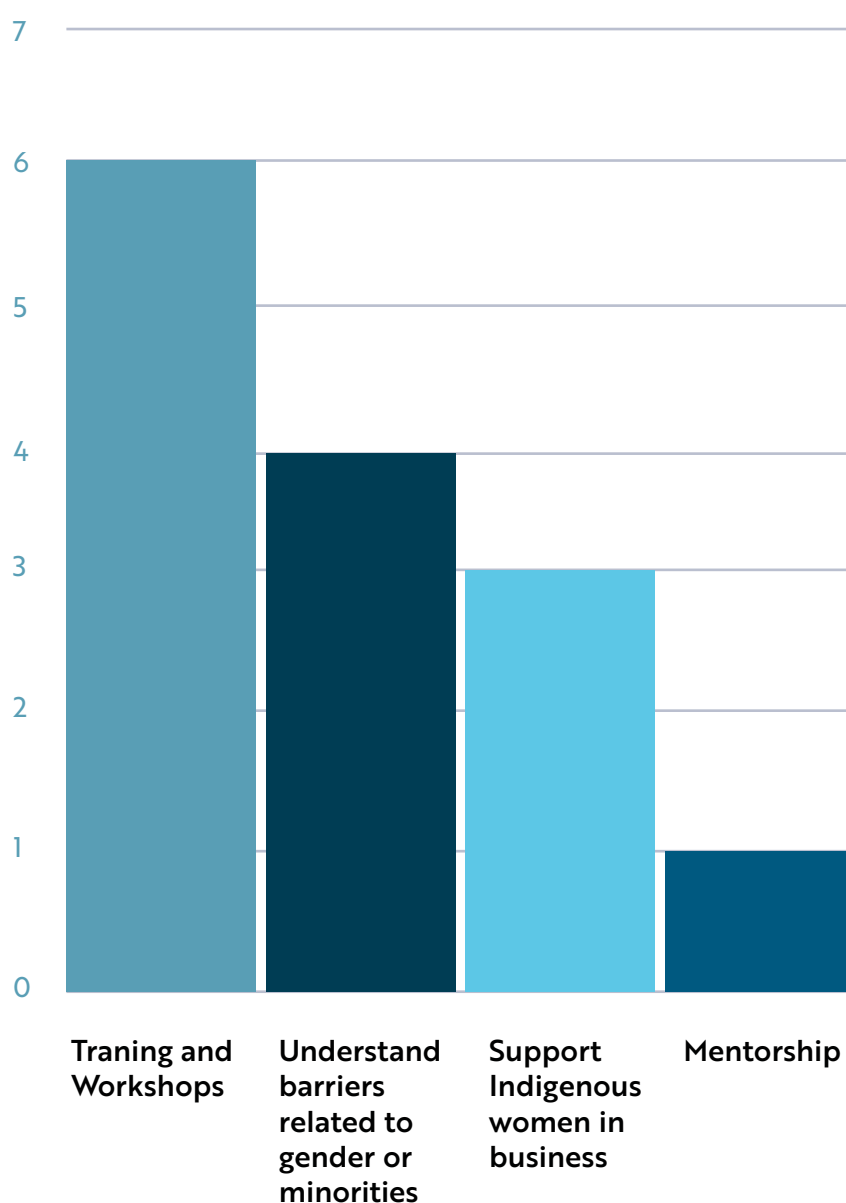


Graphic 2: Type of clientele served by SPOs



Graphic 2 shows that most of the organizations have Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs among their clientele. It is noteworthy that all the participants had a unique and positive response to the question about the social, cultural, and environmental impact created by their organizations on the Indigenous community. Their major impact (direct and indirect) is clearly visible among Indigenous women and Two-Spirit persons, including women entrepreneurs and small business owners.

Most of the organizations attending this webinar work with Indigenous women, Two-Spirit, and gender-diverse entrepreneurs. They provide training and workshops designed to support Indigenous women’s business skills. In addition, they organize capacity-building sessions to help Indigenous entrepreneurs understand barriers related to gender or minorities. Among the categories included in the survey, the least present activity was entrepreneurial mentorship (Graphic 3).



Graphic 3: Services provided by SPOs





Graphic 4: Main barriers through which SPOs could support Indigenous entrepreneurs

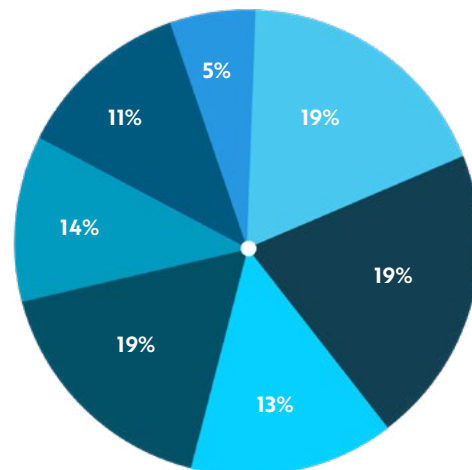
Graphic 4 depicts the three main barriers through which these organizations believe they can support Indigenous entrepreneurs: stereotypes and biases; training and education; and connection with other organizations supporting Indigenous entrepreneurship. All the participants from the organizations who attended the last session expressed the desire to learn more about IRP and how they can open a dialogue with IRP funders and/or partners.

The NWAC team was delighted to learn that most of these SPOs are willing and committed to supporting Indigenous entrepreneurs in various ways. The results of the survey indicate that the three main barriers through which they could support Indigenous entrepreneurs were: stereotypes and biases; training and education and connection with other organizations; and support Indigenous entrepreneurship. These barriers are followed by political and systemic barriers (Graphic 5).

To strengthen their efforts to help Indigenous entrepreneurs overcome their business barriers, most organizations asked for information webinars where they could find out more about the financial and particular needs of Indigenous entrepreneurs. They also expressed an interest in regular newsletters and networking.



- Stereotypes and Biases
- Lack of training and education
- Inform about access free resources and training
- Connect organizations support Indigenous Entrepreneurship
- Political and systemic barriers
- Lack of Mentorship opportunities



Graphic 5: Three main barriers through which SPOs could support Indigenous entrepreneurs

4.2 Key findings from participant feedback

From the feedback provided by the participants, NWAC identified how the social purpose organizations could adapt or expand their current training, capacity building, and business skills courses for Indigenous entrepreneurs. As well, to appreciate the extent to which these organizations consider important the follow-up and evaluation from the beginning to the end of the projects they undertake.

Organizations led by Indigenous women asked for more information on how they might better address the needs of First Nations, Métis, and Inuit entrepreneurs.

Participants also suggested that IRP consider political challenges, as in some provinces SPOs need to secure agreement from various Indigenous governments in order to give training. Participants indicated that they feel more comfortable having Indigenous instructors with entrepreneurial experience.

Non-indigenous women organizations are committed to supporting Indigenous entrepreneurs. They would like to better integrate Indigenous entrepreneurs into their training courses as they view this as a way to respond to their specific needs. These organizations agreed that they could easily build upon and adapt or transform existing initiatives to facilitate the access for Indigenous entrepreneurs.

Below are additional points made by the participants in response to the following questions:

4.2.1 How can organizations adapt/expand their current training, capacity building, and/or business skills course to integrate Indigenous entrepreneurs in a culturally responsive manner?

Participants said there was a need to “give (Indigenous) entrepreneurs more opportunity to speak and voice their needs” and “to provide safe places for Indigenous women entrepreneurs to express their needs and then work in collaboration with other organizations (or service providers) to meet these (needs).”

According to the SPO participants, since personal and business needs can vary from one person to another, it is important to “find more consensus by holding more webinars, surveys, and sharing circles and focus groups so we can really find what can ensure the right supports.”

One of the SPO members working with Indigenous women in Labrador touched on the difficulty providing training because her organization works with two different Indigenous governments (Nunatsiavut and NunatuKavut). Such a political barrier is not uncommon. Training should also address and respect the cultural uniqueness of First Nations, Métis, and Inuit groups. The challenge is more significant “when training is offered by non-Indigenous bodies.”

According to participants, it is critical that SPOs “build trust” among the people we are working for.”

4.2.2 Are there any existing initiatives on which you could build, and which could easily be adapted or transformed to ease access for Indigenous entrepreneurs?

Overall, all the organizations who attended the NWAC training sessions were very optimistic and committed to supporting Indigenous entrepreneurs. They shared some of their ideas on how they could accomplish this with the NWAC team.

A good example is an organization from Newfoundland/Labrador that is working with women entrepreneurs to set up a program that undertakes branding initiatives and online marketing. The organization developed a webpage to exhibit female-identifying artists’ crafts, and this has been very successful in generating sales. The participant from this group stated that her organization could have been even more supportive of Indigenous women entrepreneurs if it had made a point at the beginning of the program to address participants’ questions. According to this SPO member, the training and capacity building sessions should be better designed and adapted to meet the “real” needs of Indigenous entrepreneurs.

The participant representing the Credit Counselling Society (which is partnered up with an organization called Penny Drops, which is organizing workshops) stated that her organization could have delivered business material to women entrepreneurs through the school system. The participant stated that staff from the Credit Counselling Society are looking to partner with Indigenous organizations where it can provide support or materials. An SPO participant from the Centre for Women in Business – CWB of Nova Scotia gave an example of a Business Growth Masterminds program, which has created a promising opportunity for artists in Cape Breton. A mentorship program established in 2008 has become the heart of the organization’s work. Its 6-month program matches mentees and mentors, one-to-one, and offers monthly workshops to advance women’s leadership. According to the CWB participant, a young Mi’kmaq entrepreneur had taken the Mastermind program and has had such success that she has been nominated for several excellence awards. After she accomplished the Mastermind program, this Mi’kmaq entrepreneur established relationships with other crafters in First Nations communities, where she buys and resells their products through her network. She is an example of the importance of people knowing about the support that is available to help entrepreneurs. The CWB participant said she hoped to create a new program or adapt their current approach so they can respond more specifically to Indigenous women’s needs and build the capacity of both Indigenous mentors and Indigenous mentees.



4.2.3. Can you identify two or more ways through which your organization could help Indigenous entrepreneurs overcome stereotypes and biases? Please give some examples.

A participant who has a long experience in working with Indigenous women entrepreneurs said, “we need to include Indigenous people from the get-go when planning an event.” According to her, the approach needs to be “co-created and co-led.” As an example, a participant said that she has reached out to a particular artist who can be the lead performer in an upcoming event, and she will form a circle with additional Indigenous artists before plans are developed.

A Two-Spirit SPO participant said that the training methods addressing gender-diverse entrepreneurs should build capacity and confidence within the entrepreneurs themselves. She shared her personal experience: “As a Two-Spirit person, I was not confident about my abilities, so I reached out for support, but in the spaces that I found I was not all comfortable.” After “being part of a network with other (Two-Spirit and gender-diverse) Indigenous organizations, I felt more understood.” The participant also remarked that another difficulty that she encounters when she travels to remote areas is the lack of Internet connection.

Other participants remarked that Indigenous programming led by non-Indigenous people continued to deliver programs with a “colonial mindset.”

4.2.4 What kind of training, capacity building, and/or mentorship could help overcome political and systemic barriers to Indigenous entrepreneurs?

As reported by a participant, “sensitivity training is key because many Indigenous entrepreneurs feel they are being disenfranchised.”

Training in financial management was also identified as key to building entrepreneurship among Indigenous entrepreneurs. An important and common issue that consistently surfaced during the webinars was that “there is a big barrier of living on Indigenous land, and not owning a house that can be used as an asset to get credit.”

A non-Indigenous participant who works as a counsellor “helping people to get back on their feet and learn to manage their finances” said that she is happy to lend her experience in this field to other organizations. However, she said that “she is well aware of her settler background and despite the best intentions, knows she faces challenges in building relationships to work with Indigenous organizations and ensure a place of safety and support.”

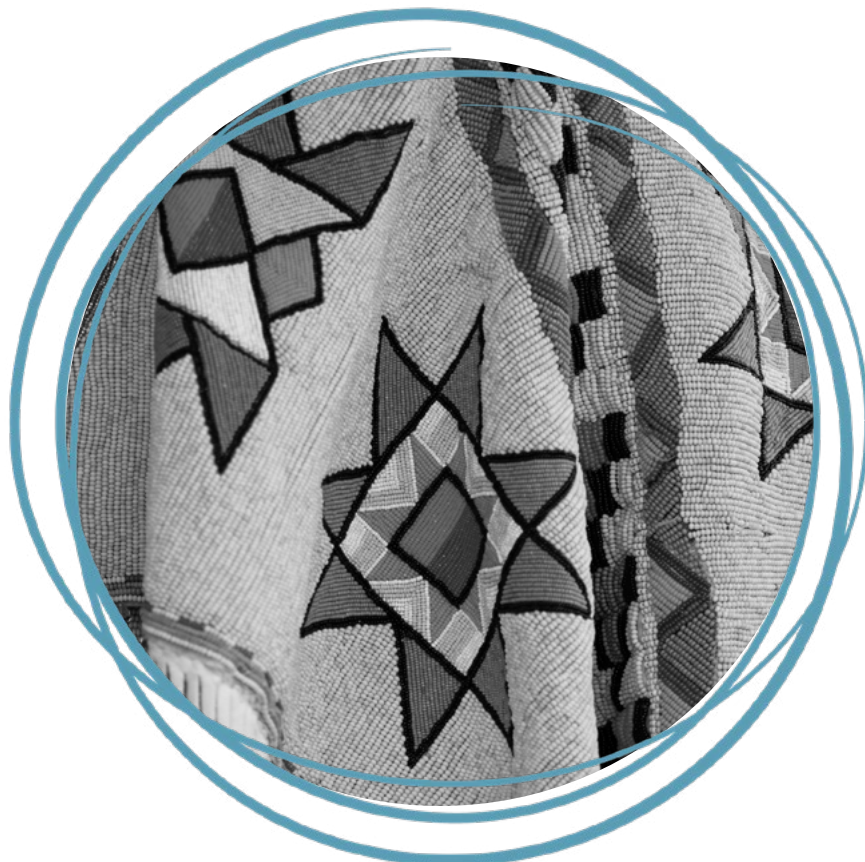
Another SPO participant said that she has good “soft skills” in her business, but her greatest challenges are related to business management skills, such as recording expenses and tracking time on different components of her business: “(She) would love to get training on this and on strategic planning that would allow (her) to look ahead at anticipated revenue in coming years, and break things down in a way that would mean funders would value (her) work and approve funding.”



Some participants said that they have applied for funding (other than IRP funds) after working with a hired grant writer, but their proposal was turned down. They asked us: "Was the funder not interested? How do you find the support you need? How do you write good proposals? How do you learn to navigate the system? Many of us need training to find our voice and a mentorship approach can be very effective. In general, this kind of training can be hard to find." One participant said, "It's good to learn how to navigate through the system even for (our) personal lives too, especially for individuals who need that to improve their lives, whether it's starting a business, going back to school, transitioning with homelessness, utilizing resources, etc."

SPO members stated that organizations should "know your supports and find advocates early. It's not always recognized that sometimes you need support and folks may be required to stand up for themselves and fight to be heard to address the political and systemic barriers they face. Sometimes it's a continually repeated process just to get these well-deserved responses." Therefore, "it is important to find a way to become the advocate if you're offering that support."

Another participant commented on the lack of proper documentation among Indigenous entrepreneurs. She said, "It is important for such organizations to get support before having this to happen, as it is hard to restart." In this context, education could be an important means to enable entrepreneurs to know how to do their finances, to understand their legal obligations, and to register their business. "These are invaluable tools, along with leadership courses."



4.2.5. Can your organization easily allow some adaptation in your activities or programs to promote the participation of Indigenous entrepreneurs in IRP?

Among the 16 SPO representatives who attended the webinar, we had five thumbs up, one thumb down, and one person unsure as to how to respond. A participant said that before presenting herself as part of an Indigenous SPO, “she believes she needs much more immersion with other Indigenous women in business. This all feels very complicated.”

4.2.6. Do you think it is important that the monitoring, follow-up, and evaluation from IRP funders and partners should be conducted from the beginning to the end of the project? Why?

Since some SPOs funded by IRP (2019–2021) are eligible to apply for a new fund (same project or a new one), it is a major concern that some IRP funders have not monitored and/or evaluated the successes (and failures) of past funded projects. Therefore, one of the questions asked to the participants was related to monitoring and evaluation.

Most participants said that “the lack of monitoring and evaluation of projects creates so much duplication of services and huge gaps.” Therefore, “it’s good for monitoring and controlling each aspect of the fund/project—i.e., funders and recipients’ deliverables, and review of performance.”

4.2.7. Do you have some advice on potential specific topics/themes/areas for NWAC webinars that would help you better understand how to support the inclusion of Indigenous entrepreneurs in the IRP? Please give details.

Participants asked the reason why. Despite the social, cultural, and/or environmental impact they have in their communities, they said that as non-profit or for-profit organizations, they need to have applied for instance to the Canadian Women’s Foundation for funds together with a charity or other organizations.

Other participants suggested that “seminars by Indigenous businesswomen who can be role models would be very helpful.”

4.2.8 Do you have any other recommendations/suggestions on IRP improvements (mentorship, training, access points, discrimination, equity/financing, other) to promote the inclusion of Indigenous entrepreneurs?

According to one participant, “we need training that is less sexist.” This individual said, “We cannot assume (that) our daughters are going to get married, but rather that they need to learn to support themselves. Indigenous people need to tell each other what our families look like and encourage everyone to be able to support themselves and others.”

Some of the participants who formed SPOs suggested that this question be posed “after IRP implementation sessions,” when the responses would be better.



4.3 Outcomes/results

- Enhanced understanding for NWAC of SPOs activities related to addressing the needs of Indigenous entrepreneurs as well as their knowledge and thoughts about IRP.
- Updated list of Indigenous and non-Indigenous SPOs available to adapt/expand their current training, workshops, and/or course curricula to support Indigenous entrepreneurs—particularly women—to overcome their barriers and facilitate their ability to access IRP funding.
- Identified the Indigenous organizations that are not IRP partners who could be nominated to IRP's new funding stream, the Awareness Raising Fund, which was launched at the end of December 2022.
- Provided a discussion space for the 15 SPO members selected and trained by NWAC; after the training, all of them are now aware of IRP and the application process related to this fund.



SECTIONS



SECTION II: CONCLUSIONS RELATED TO THE GAP IDENTIFIED BETWEEN INDIGENOUS ENTREPRENEURS, SPOS, AND ACCESS TO IRP FUNDS

A major issue identified in Section I is the discrepancy between the inclusive and equity principles of IRP and the lack of access to IRP funds for Indigenous entrepreneurs, which should make them high-priority beneficiaries of this program.

Below are the main issues that came out of the NWAC-led engagement and information sessions delivered to Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs, as well as the NWAC-led training and engagement sessions delivered to SPO members.

- IRP is meant to be inclusive. Its primary goal is to support SPOs led by or serving equity-deserving groups, such as, among others, women, Indigenous Peoples, low-income people, Black Canadians, and other racialized peoples, people with disabilities, members of the LGBTQ2+ community, official language minority communities, and recent immigrants and refugees. Based on an intersectional lens, the two groups targeted by phase 2 of NWAC's IRP project are composed of six out of the eight groups prioritized by IRP.

Despite significant setbacks, as a grant fund initiative, IRP remains a very attractive financial option for Indigenous entrepreneurs and small business owners as well as led-Indigenous SPOs, compared to loans or other types of credit opportunities for individuals starting or growing their businesses. However, participants of the two groups who took part in NWAC's webinars believe that the program requirements and criteria as currently set out or interpreted appear to exclude them from accessing this fund.

In the case of Indigenous entrepreneurs, most of the requirements do not correspond to their reality and needs. First, most of the entrepreneurs are individual owners—whether located on- or off-reserve—are not organized or officially recognized as SPOs. They were very disappointed, even frustrated, to hear that they need to be organized as an SPO or incorporated in order to be eligible to apply for the IRP funds. This is especially difficult for those located on-reserve, as the Indian Act's negative impacts impede their incorporation and organization into SPOs. A common question asked in the sessions was “how to access IRP funds without having to start a whole new non-profit (organization).”¹

In terms of the social impact that is a prerequisite for organizations applying to IRP, participants stated: “Most new businesses can't afford to hire people within the first five years so a requirement to hire people is not realistic. It looks like it would be a waste of time to apply if you are a sole entrepreneur.”² According to the participants, they need at least four years before they can be in a position to land good contracts and hire employees. The IRP team should revise the criteria regarding social impact, taking into consideration that even though Indigenous entrepreneurs are sole owners,

¹ Quote from a participant in the webinar “The Investment Readiness Program (IRP): Through an Indigenous Innovation Lens” (September 16).

² Quote from a participant in the webinar “The Investment Readiness Program (IRP): Through an Indigenous Innovation Lens” (September 23).



their sense of collaboration, sharing, helping, and supporting extended family and members of their community is deeply rooted in their culture. Even if they are not organized as an SPO, their businesses nonetheless create a true social, cultural, and economic impact in their own community.

For members of SPOs who attended the training, NWAC identified a significant lack of information about IRP among the organizations who are supporting equity-deserving groups with a social, cultural, and environmental impact on the beneficiaries. Most of the 51 different SPOs participating in the NWAC-led IRP Phase 2 program are led by Indigenous women and Two-Spirit persons with no funding from IRP at all, and this is due to the multiple barriers they face in even being able to access IRP funds. Despite their extensive work with Indigenous entrepreneurs and the trainings and workshops they offer to help Indigenous entrepreneurs strengthen their business skills and capacity-building, until the NWAC sessions, they had never heard of the IRP initiative. In addition, for for-profit or non-profit SPOS to be eligible for IRP funds, they must apply in partnership with a charity or another qualifying organization (they can't apply on their own).

Despite IRP's great achievements over the past four years, neither Indigenous entrepreneurs located on- and off-reserve nor Indigenous-led SPOs could clearly see or perceive IRP making a concrete impact (quantitative and qualitative) in their communities.

- There seem to be a major gap between the inclusive and equity principles put forward by IRP and the cultural, financial, and business needs of Indigenous entrepreneurs. One example clearly illustrates the lack of access of Indigenous entrepreneurs to IRP funds was provided by the ESDC team during the national meeting held in October 2022. According to the presentation that was delivered at that meeting, among the 680 projects approved by IRP between 2019 and 2021,¹ it was difficult to get a clear picture, with accurate data, of the percentage of Indigenous communities that benefited from the program. There was also no information on the number of SPOs led by Indigenous women based on- and off-reserve who benefited from the program (if any).
- Gender equity mainstreaming and gender analysis is clearly lacking in the IRP approach. None of the five IRP funders focuses on supporting, for instance, Indigenous women entrepreneurs located on-reserve. Nor do they consider the insurmountable roadblocks created by the Indian Act on their business development and access to IRP funds; this is clearly evident in the requirements and eligibility criteria.
- According to the Indigenous entrepreneurs and SPO members, IRP applications from the five different funders are too long and complex to fill.
- Participating Indigenous entrepreneurs and members of SPOs led by Indigenous women all mentioned that they felt that most training and courses are offered from a "colonial approach." These participants are more comfortable when IRP webinars are provided by Indigenous organizations.

¹ ESDC (2022). According to the presentation "The Investment Readiness Program Overview: Advancing the Social Innovation and Social Finance Ecosystem in Canada," slide 10, October 2022.

- ❖ For organizations led by Indigenous women and/or Indigenous entrepreneurs, the Canadian Women's Foundation appears to be a viable option for accessing IRP funds. However, to be eligible, for-profit or non-profit SPO should apply in partnership with a charity or another qualifying organization.
- ❖ NWAC has identified through its webinar series that the majority (75%) of the Indigenous entrepreneurs need between \$5,000 and \$25,000 to either start or run their businesses. IRP should adapt the funding amounts to correspond better to Indigenous entrepreneurs' needs.
- ❖ Almost half of the Indigenous entrepreneurs who participated in the NWAC sessions have international customers, mainly from the U.S. and Europe, as their clientele. It's a major expenses to distribute their items across Canada and overseas. Selling their items represents more than an economical transaction for Indigenous entrepreneurs. It is an act of activism and promotion of their Indigenous culture, knowledge, and values to the whole world.
- ❖ Despite NWAC's work with other local and national institutions that focus on Two-Spirit and gender-diverse entrepreneurs, it was very difficult to reach participants who could identify themselves as Two-Spirit or gender-diverse.
- ❖ The feedback we received from the participants through the surveys helped NWAC better understand their needs and perceptions. We will be using this feedback to revise the material we present in the sessions.
- ❖ There is a lack of data related to IRP funding provided to Indigenous entrepreneurs as well as the activities that IRP partners undertook between 2019 and 2021.
- ❖ The lack of important information about SPOs currently connected to or involved in IRP activities proved to be particularly challenging for NWAC. Thus, it was difficult to locate SPOs that could participate in our webinars.
- ❖ All the social organizations that received NWAC training want to know more about IRP and to engage in more discussions with IRP funders and/or its partners. They are committed to building upon, transforming, and adapting their current activities to facilitate the access and inclusion of Indigenous entrepreneurs in the program. These participants also expressed a desire and willingness to create new programs and/or adapt their current approaches in order to build capacity and target both Indigenous mentors and mentees.
- ❖ Training methods addressing Two-Spirit entrepreneurs should first focus on building capacity and confidence among the entrepreneurs.
- ❖ Government institutions tend to think that a few mini projects with Indigenous organizations "is doing enough."
- ❖ Since the SPOs that are funded by IRP (2019–2021) are eligible to apply for additional funding (for a further phase of the same project or a new project), it is worrying to know that some of the IRP funders have not been able to monitor and evaluate the successes (and failures) of these funded projects. There is a risk that the lack of monitoring and evaluation of IRP projects may not pick up on duplication of and/or gaps in services delivered to the clientele who are most in need.



- For Indigenous communities, there is a “huge challenge about re-establishing their Indigenous identity. Many people have no idea of how to start this process.”
- Participants from the two groups targeted by NWAC for this project appreciated the methodological approach used throughout all the virtual sessions during the implementation of the second phase of IRP. NWAC enhanced their knowledge about the needs and barriers of Indigenous entrepreneurs related to IRP funding and how the SPOs could support their integration and that of the SPOs into IRP.





SECTION III: RESULTS RELATED TO NWAC'S METHODOLOGICAL APPROACH, ORGANIZATIONAL CAPACITY AND GOVERNANCE, DEVELOPMENT OF PARTNERSHIP, COMMUNICATION PRACTICES, AND DISSEMINATION DATA

Beyond the outcomes (results) identified from IRP phase 2 in each of the sessions held with Indigenous entrepreneurs and SPO members (see Section I), it is important to summarize the results related to NWAC's methodological approach, dissemination of data as well as outcomes achieved to improve our organizational capacity, governance, and communication practices.

3.1 Methodological approach

The NWAC team adopted an intersectional and inclusive lens and integrated a participatory approach into phase 2, with the goal of advancing the involvement of Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs in the program.

To facilitate the dissemination of information related to IRP funds among Indigenous businesses, NWAC approached social innovation and social finance through an Indigenous lens. We developed, improved, and refined our methodology throughout this phase. In addition to collecting quantitative data from the 10 webinars, we succeeded in getting qualitative information from the Indigenous entrepreneurs and SPO participants.

This thirteen-month IRP phase 2 implementation included a review of various academic studies and reports/data to identify gaps in knowledge and validate findings from other sources.

Next, as part of our strategy to glean information from the three first sessions with Indigenous entrepreneurs, we added questions to the registration form. We asked three general questions about the types and number of businesses, how long the entrepreneurs have been in business, where the businesses are located (on- or off-reserve), and the local, regional, or international span of their business. We then asked additional questions during the webinar, taking note of the verbal answers. Of note: After each engagement session, NWAC revised some of the questions to enhance the quality of our interaction with the target group. Relevant quotes from Indigenous entrepreneurs and SPO members gleaned from the 10 webinars provide a first-person perspective.



To gather qualitative information from Indigenous entrepreneurs and SPO members, NWAC conducted surveys at the end of each session (two information sessions with Indigenous entrepreneurs and five webinars with SPOs). We used the results from the post-event surveys as well as the discussions with the participants during the events to adjust, finetune, and redesign the forthcoming virtual session (including the PowerPoint presentation). Our goal was to continually improve the quality of these sessions.

Based on the feedback from the post-event surveys, NWAC added pre-event surveys to the last webinar conducted for SPO members. This helped us improve the session and offer additional questions to participants during the webinar. We were able to draw a more precise profile of each participating SPO. This information, together with the data collected from the registration form for the three first sessions (with Indigenous entrepreneurs), was helpful in developing a database on the 86 indigenous entrepreneurs and 51 SPOs.

As part of the tradition and cultural values of Indigenous Peoples, NWAC had an Indigenous Elder deliver the keynote speech at both the opening and closing of the webinars. We also invited a well-established Indigenous entrepreneur as a guest speaker at every session; they were positive role models for the participants.

3.2 Organizational capacity and governance

The implementation of IRP phase 2 was an opportunity for NWAC to streamline and improve communication and collaboration between our own IRP team leader and our different internal services and the wider IRP partners and team members. Internally, our staff from the Economic Development Department and other departments worked together to organize the webinars, facilitate the participation of Elders, and disseminate the information included in the PowerPoint presentations through our social media channels.

Based on this experience and lessons learned, NWAC staff is ready to undertake similar future government initiatives such as the next steps related to IRP.

3.3 Partnership development

Through the process of organizing the virtual sessions, NWAC identified and collaborated with 86 different Indigenous entrepreneurs located on- and off-reserve and with at least 51 different Indigenous and non-Indigenous SPO members from across Canada. Most of these are non-profit organizations.

All the SPOs confirmed they are interested in working in partnership with NWAC and are committed to supporting and helping Indigenous entrepreneurs, particularly women and Two-Spirit people, overcome their barriers and ease their inclusion into IRP.

NWAC also collaborated with a few new IRP partners, who offered to disseminate the webinars through their social media channels. Two IRP team members, Philippa Wiens and Maximilien Depontailier, played a central role. NWAC held monthly meetings with them to discuss our key findings, including the apparent under-representation of Indigenous entrepreneurs and SPOs in IRP, and potential solutions.



3.4 Communication practices

The communication strategy developed by NWAC included designing posters promoting the webinars through our social media outlets. To reach and ensure a right number of participants in each session, we also emailed potential participants.

Based on the information collected from the 10 virtual sessions, we have developed a database of Indigenous entrepreneurs and SPO members.

In addition, building upon the work done and to highlight the achievement of the second phase of the IRP NWAC built a social media campaign through “Spark advocacy” company. The goals of this campaign were manifold: Firstly, to inform the public that NWAC conducted the IRP phase 2 project between 21 February 2022 and 31 March 2023 with financial support from ESDC. As well, the social media campaign aimed to share the outcomes of the NWAC-led capacity building program with the Indigenous entrepreneurs and social purpose organizations (SPOs) who benefited from it. The campaign was also an opportunity for NWAC to inform other Indigenous entrepreneurs and Indigenous-led SPOs about the IRP and promote their inclusion in this program.

The IRP social media campaign included a variety of posts to go across NWAC’s social media channels such as Instagram, Twitter, Facebook and LinkedIn and was run in March 2023.

3.5 Dissemination of data

- Following the three engagements and two information sessions with 86 Indigenous entrepreneurs, NWAC developed a 21-slide PowerPoint presentation for participants attending the engagement sessions and a 32-slide presentation for entrepreneurs attending the information sessions. Both presentations were translated from English to French, and all the versions posted on our social media platforms. NWAC emailed the presentation material to all participants.
- For the training sessions with SPOs, NWAC developed a 34-slide presentation (in both English and French versions) and disseminated this through our social media platforms. We also emailed the material to the 51 SPO participants.
- Based on the data collected from the 10 webinars, NWAC developed this narrative report, which includes our key findings, results, and recommendations.



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SECTION IV: SUMMARY OF SUCCESSES FROM PHASE 2 IMPLEMENTATION

The project enabled a broad discussion on how Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs might be supported.

- NWAC completed five virtual sessions with 86 Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs located on- and off-reserve and five webinars with 51 different Indigenous and non-Indigenous social purpose organizations (SPOs) across Canada.
- Based on the data collected from the 10 webinars, NWAC prepared a narrative report with key findings, outcomes (results), and next steps (recommendations) to raise awareness among ESDC and the IRP team. The report identifies that most Indigenous entrepreneurs face multiple barriers to accessing IRP funds and that several SPOs who are currently supporting Indigenous entrepreneurs are assuming this role without receiving any support from the program.
- Throughout the project, NWAC developed and constantly refined our methodology to enhance the information we highlighted in the PowerPoint presentations, provide excellent communication between NWAC staff and the participants, and improve the quality of the webinars. For the latter, we used the feedback from the Indigenous entrepreneurs and SPO members attending the virtual sessions to refine our materials.
- NWAC developed a comprehensive database with information about Indigenous entrepreneurs and Indigenous and non-Indigenous SPO members. The information in the database identifies the barriers faced by Indigenous entrepreneurs and their needs regarding access to funding, loans to start or expand their business, and how these barriers can be eased and their needs met in a culturally responsive and non-discriminatory way. The difficulties in accessing IRP funding is also noted. The database also lists multiple ways that SPOs may help Indigenous businesses strength their enterprise skills and facilitate their inclusion into IRP.
- NWAC Identified the major gap between the inclusive and equity principles announced by IRP and the particular cultural, financial, and business needs of Indigenous entrepreneurs that cannot be supported by such a program.
- We developed recommendations on how changes to the design, eligibility, and requirements can make IRP more flexible and/or better adapted to the needs of Indigenous businesses.



SECTION A



SECTION V: RECOMMENDATIONS FOR BUILDING BRIDGES BETWEEN INDIGENOUS ENTREPRENEURS, SPOS, AND IRP

Though phase 2, including the discussions held and feedback received from SPO members during the webinar series, NWAC has an even better understanding of Indigenous entrepreneurs' needs, cultural values, and the multiple barriers they face when it comes to accessing IRP funds. Based on this enhanced understanding and the use of an intersectional and inclusive lens, NWAC has developed a set of recommendations related to structure/design, methodology approach, and delivery/implementation. NWAC wishes to help ESDC and the IRP team develop IRP into a holistic economic development tool, one that empowers its beneficiaries.

Structure/design

- IRP has a unique mandate and objective (leave no one behind). It can look to the advice of Indigenous communities to understand current capacity and how these existing competencies/resources may be used to support program delivery/implementation. It is central that Indigenous communities be able to count on the presence of an Indigenous IRP coordinator who is familiar with the Indigenous structure. Among their duties, the latter should have the specific role to identify the different needs and challenges that entrepreneurs face, with the goal to make the program more accessible. Indigenous businesses need further support on the ground, for instance, services such as the necessary basic infrastructure (Internet, water, roads, power supply) to support their businesses and economic development as well as their accessibility to the program.
- To ensure the long-term sustainability of the business enterprise funded by IRP, the government should develop a longer-term funding strategy to support Indigenous businesses and avoid the sunseting of unique programs in the short run. Each IRP phase could run over 10 years, with evaluation undertaken every three or four years to assess the real outcomes and impacts on the beneficiaries. The ability to evolve over the 10-year period should also be promoted.
- Regarding the cultural, social, and/or environmental impact expected from IRP recipients, the program should be adapted to integrate the Indigenous "holistic" approach as a broad concept that recognizes the close connectedness between an Indigenous entrepreneur and their community.
- In light of the 2030 Agenda for Sustainable Development and the implementation of its sustainable development goals (SDGs) at all levels and based on the principle of "leaving no one behind," IRP should allow for a decentralized approach. IRP decision-makers should reflect the geographical (rural vs urban), cultural, and gender identity diversity of the program beneficiaries.
- The IRP initiative should be designed to better integrate Indigenous entrepreneurs into the program and to promote the participation of SPOs that currently support Indigenous businesses across Canada. IRP should strive to better identify and understand the needs of and barriers faced by Indigenous entrepreneurs and SPOs led by Indigenous living either on- or off-reserve.



- IRP applications should be more flexible and/or better adapted to Indigenous entrepreneurs' cultural and financial needs. They should also be more inclusive, particularly with regard to businesses located on-reserve, which face barriers as a result of the Indian Act.

Methodological approach: Adopt an Intersectional and inclusive lens

- Indigenous entrepreneurs (women, Two-Spirit, transgender, and gender-diverse) represent six out of the eight groups prioritized by IRP.¹ Thus, IRP should emphasize the inclusion of Indigenous entrepreneurs as some of their primary beneficiaries.
- It is crucial that IRP takes a gender equity approach and help, for instance, Indigenous women entrepreneurs. The program should incorporate considerations for the multiple roles of Indigenous women entrepreneurs (mothers, life givers, spouses, siblings, and leadership roles) as well as a flexible schedule for its training and mentorship curriculum (most of the entrepreneurs have day jobs and are only available in the evenings).
- Indigenous entrepreneurs should have more opportunity to inform and work in partnership with the IRP funders and other partners to overcome the barriers they face. It is crucial that representatives of equity-deserving groups work in collaboration with the IRP team in charge of developing the terms, conditions, and eligibility criteria for applying for these funds. The IRP team is well situated to address participants' questions before implementing the IRP program as a way of improving the training and capacity-building sessions. Indigenous entrepreneurs should be included from the get-go when planning an event. The approach needs to be "co-created and co-led."
- Among the five IRP readiness support partners (providing funding to SPOs), at least one Indigenous organization that focuses on women entrepreneurs should be included. For them, business is an opportunity for healing and adding their voice to help guide community development. Given the huge social, cultural, and economic impact created by Indigenous women entrepreneurs in their communities, IRP should focus on strategies to support Indigenous women-led enterprises. This is even more important when one considers the generational impacts and systemic issues affecting Indigenous communities and the regulations that exist through the Indian Act, not to mention other issues such as the COVID-19 pandemic.



¹ The eight groups prioritized by IRP program are women, Indigenous Peoples, low-income people, Black Canadians and other racialized peoples, people with disabilities, members of the LGBTQ2+ community, official language minority communities, and recent immigrants and refugees. Out of the eight groups, six are represented among Indigenous entrepreneurs: women, Indigenous Peoples, low-income people, people with disabilities, members of the LGBTQ2+ community, official language minority communities.



- More access through a separate component of IRP is necessary for Indigenous entrepreneurs who may be part of an economy that is emerging or developing. This may include special resources such as proposal writing support, planning, or pilot projects that build and enable entrepreneurship. Without safeguards, the challenge is that even for programs designed to reach out to those who are left behind, the milestones that show success may not be congruent to emerging and developing projects.
- It is essential “to create openness to diversity among different cultures, and to dispel incorrect information about Indigenous Peoples;” “we need to create a safe place so that others can ask questions and learn from us (Indigenous entrepreneurs) and learn about our barriers.”
- IRP should be more aware of the processes faced by Indigenous-led SPOs, which need to have the agreement with more than two Indigenous governments and integrate this in their business trainings.

IRP delivery

- IRP should include micro grant pilot projects (start-up grants of \$5,000) to promote access for individually Indigenous-owned business entrepreneurs (not incorporated or organized in SPO) to IRP funds.
- There should be more funding options for Indigenous businesses starting up, at least during the first year.
- Since IRP aims to be an inclusive program, each of the five funders should organize sessions with Indigenous entrepreneurs. In such session, IRP should introduce its program and answer questions from potential beneficiaries of these funds. If applicable, IRP should make the necessary changes or adapt the program according to the key finding identified during such a session. The five IRP funders should discuss how they can standardize their requirements and application forms, particularly, when the targeted group is Indigenous entrepreneurs.
- It is very important to continue to disseminate and raise awareness about the IRP initiative, starting with SPOs not involved with the program but currently working or involved with Indigenous businesses. Since these organizations are aware of the entrepreneurial barriers affecting Indigenous entrepreneurs and their unique needs, IRP could support them by helping them meet the program requirements and eligibility criteria. It is also very important that the SPOs trusted to help Indigenous entrepreneurs can identify with, have knowledge of, and can engage with the Indigenous entrepreneur.
- IRP should promote sessions (preferably in-person) with the participation of the four SPO IRP partners led by Indigenous people, so it can know more about the work they have accomplished. IRP should also join forces with these partners to avoid duplication of services and fill and service gaps.

- ❖ IRP should offer in-person trainings/workshops with Indigenous entrepreneurs, SPO members, and IRP funders together. The goal of this type of training is “to build trust among the potential beneficiaries.” It is also important to remind ourselves that according to the OECD, “programs are most successful when delivered and managed by Indigenous Peoples for Indigenous Peoples.” Indigenous entrepreneurship training should be delivered by experienced Indigenous entrepreneurs.
- ❖ To raise awareness and promote better understanding of “marginalized groups” needs, the IRP team should participate—beyond the monthly meetings with IRP partners—in the webinars addressing these groups.
- ❖ As personal and business needs could vary from one entrepreneur to another, it is important to “find more consensus by holding more webinars, surveys, sharing circles, and focus group (to) find what can ensure the right supports (of Indigenous entrepreneurs).”
- ❖ IRP should develop and provide training focusing on Two-Spirit and gender-diverse people so it can know more about and understand their business needs and the barriers they face, particularly regarding IRP funds.
- ❖ IRP should promote collaboration and partnership between SPOs led by Indigenous and non-Indigenous persons—for example, by inviting Indigenous Elders to IRP sessions presented by non-Indigenous SPOs that address Indigenous women entrepreneurs.
- ❖ It’s important to continue to raise awareness through webinars to facilitate understanding of such concepts as SPO definition, incorporation, social enterprise, sole proprietorships, and partnership. Doing so would increase understanding of IRP among Indigenous entrepreneurs, and thus promote their inclusion into IRP.
- ❖ It’s important to develop a list of SPOs (funded and not funded by IRP) and organize webinars for SPO members and people from equity-deserving groups. IRP funders could be invited to these webinars.

IRP implementation (partnership/collaboration)

- ❖ Building partnership and collaboration is a long-term process and is at the core of Indigenous values. IRP should consider giving sufficient time for these to take place during the implementation phase. Also, it is noteworthy that in the context of Indigenous (social) innovation, the Indigenous concept of “time is conceived to include voices, views, moments for reflection and more.” Thus, each phase of this initiative should last longer than expected to ensure the program succeeds in being inclusive.



- More engagement is needed from the readiness support partners and ecosystem builders to facilitate collaboration between their network of SPOs with organizations whose knowledge about IRP is limited or non-existent. These organizations, particularly those who they are involved with Indigenous training, mentorship or network outside the IRP network, should be considered potential supporters for the inclusion and participation of Indigenous entrepreneurs in IRP.
- IRP should create more spaces in which the five IRP funders and the 22 ecosystem builders could discuss and share information and knowledge about the impacts (quantitative and qualitative) of organizations funded by IRP on the beneficiaries. It would be important to compile and disseminate the different reports, including the success and failures of IRP projects (2019–2021), mainly those led by Indigenous entrepreneurs. It could also be interesting to put together the different successful methodological approaches used by the IRP funders and partners.
- To facilitate the IRP application process, it is important to remind the five funders that participants express themselves better verbally and/or in person. Oral tradition is as a key element that should be considered when Indigenous social organizations are applying for IRP funds. IRP funders should explore the possibility of offering an oral interview as an alternative to the application form to Indigenous applicants. Another option could be writing shops with applicants and/or accompany them more closely in whole the application process.
- IRP partners should work in partnership with financial agencies - particularly those located on-reserve-to reduce the transaction fees for Indigenous businesses. As well, given the fact that financial institutions are reluctant to provide financial support for the first year of operation, IRP partners should fill the gap by developing alternative funding options that are more inclusive, at favourable rates, with a simplified application process and rapid approval procedures for Indigenous entrepreneurs-led start-ups.

Additional issues related to support Indigenous entrepreneurs

- To reduce the fees for Indigenous-led small and medium-sized enterprises to distribute items across Canada and overseas, government and non-government institutions should develop innovative strategies that tackle the costs of shipping and meeting international regulatory requirements.
- IRP should provide legal (and most financial) support regarding the protection and promotion Intellectual Property (IP) of Indigenous products. Since most Indigenous products are rooted in Traditional Knowledge and values, their legal protection should be made a priority. Therefore, Indigenous entrepreneurs should receive legal, institutional, and organizational support to fill the requirements, promote their products, and facilitate their distribution at national and international levels.

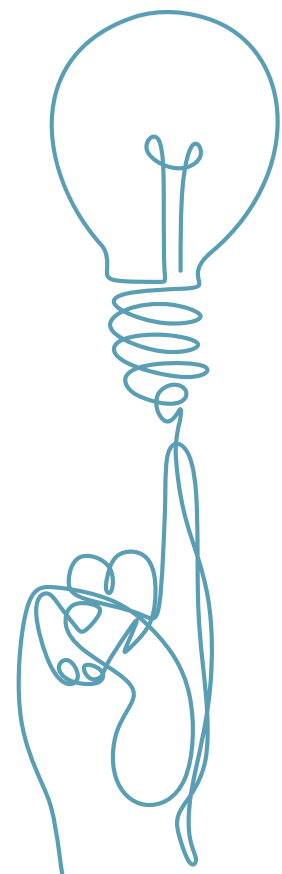
AFTERWORD

NWAC is one of the 22 ecosystem builders of the Investment Readiness Program (IRP). We thank Employment and Social Development Canada (ESDC) for the funding provided to us for the second phase of IRP (February 21, 2022 to March 31, 2023).

NWAC also thanks the IRP team members, particularly Philippa Wiens and Maximilien Depontailleur, for their involvement, feedback, and listening during the monthly meetings help with the NWAC team as well as their willingness to support Indigenous entrepreneurs.

Finally, NWAC extends much thanks to the Indigenous entrepreneurs and the various social purpose organizations (SPOs) who participated in the webinars. Despite their busy schedule, they gave us a lot of important information for us to digest and shared with us their hopes and dreams for their businesses and for becoming deserving beneficiaries of IRP.

Based on the in-depth knowledge and cultural understanding of Indigenous entrepreneurs and Indigenous-led social organizations, NWAC hopes that the key findings, conclusions, and recommendations from the 10 webinars included in this narrative report will raise awareness among the five IRP funders, the IRP team, and ESDC. We hope this reports forges a path to better addressing the needs of both groups and promoting their inclusion and participation into IRP. In this regard, NWAC reiterates our willingness to continue this important work, in collaboration with ESDC.



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* All the quotes included in the document came from the participants in 10 webinars that NWAC held with Indigenous women, Two-Spirit, transgender, and gender-diverse entrepreneurs and members of social purpose organizations (SPOs).





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FEBRUARY 2023

Reporting period:
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Employment and
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