

COVID-19

Indigenous Business Survey - Phase II:

Indigenous Women
Entrepreneurs

October 2021



Canadian Council for
**ABORIGINAL
BUSINESS**



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Summary

Ten months into the COVID-19 pandemic, the situation has had an undeniably negative and likely long-lasting impact on Indigenous-owned businesses, and this is equally true for both women- and men-owned businesses. While most businesses are experiencing negative impacts, taking a closer look at the different experiences among Indigenous businesses will be an important step towards understanding and recovering from the pandemic. Among women-owned businesses participating in this survey, four in ten (42%) have had to close temporarily, and another two percent permanently. A similar proportion (42%) have laid off staff either temporarily or permanently, and half (49%) report a decline in revenue from the 2019 fiscal year. While reading this report, it is important to bear in mind that the negative impacts may be underrepresented in this data, as struggling or closed businesses may not have the time or resources to participate in the research.

Compared to May 2020, there has been some improvement in these key measures. There is now a small group of women-owned businesses who say the pandemic has had a positive overall impact on their operations (16%), and one in five are reporting increased revenues from 2019. Looking ahead, women-owned businesses are as likely to have a positive (38%) as a negative (42%) outlook for the next six months, with the remaining one in five being neutral. These positive indicators are on par with men-owned businesses.

To what extent is pandemic-related financial assistance provided by governments playing a role in filling the gap left by financial institutions and helping improve the situation for women-owned businesses? The results indicate about three-quarters (74%) of women-owned businesses need financial assistance to ensure business survival over the next six months. Of this group just over half (54%) applied for at least one type of government financial assistance, and most (48%) received it – which is consistent with men-owned businesses.

While most of the businesses who applied for funding received it, it is crucial to consider why the other businesses who needed funding did not apply for government support. One area of continued disparity is that Indigenous women-owned businesses remain less likely than men-owned businesses to have current or previous lending relationships with any financial institutions, which has contributed to the ongoing barrier of accessing capital. The data also shows that women-owned businesses tend to be seeking smaller amounts of money. This likely reflects the fact that they tend to be smaller but could also reflect greater reluctance to take on risk in the form of debt or a tendency on the part of women to ask for less. Moreover, women-owned businesses are more likely than their

male counterparts to identify the application requirements as a barrier to accessing the federal government's COVID-19 economic response plan (49% vs. 44%).

The survey results also indicate that women entrepreneurs are not waiting for help but have made substantive changes to their businesses as a direct result of the pandemic, most notably by accelerating their digital transformation and building an online presence. Despite such adaptations, women-owned businesses require additional support to continue to build their skill sets. From a list provided, they expressed greater interest than their male counterparts across the board, with a particular focus on social media/digital marketing training and grant, proposal or application writing to help navigate the business challenges they are currently facing.

Indigenous businesses face unique barriers and in turn require tailored solutions. CCAB's full report on the COVID-19 Indigenous Business Survey Phase II recommends that further policies and funding should be developed to support Indigenous businesses and specifically women-owned businesses, with a focus on outreach and accessibility of government programming. Any further strategies should be tailored and targeted to suit these unique needs, and adequate outreach and communication will be necessary to close the gaps in access to funding.

This report shows that Indigenous women-owned businesses are making progress in terms of adapting their businesses and are eager to learn new skills to pivot during these uncertain times. In addition to funding, recovery responses should include support for innovation, adaptation, and skill building. For many businesses and industries, a return to normal will simply be insufficient, so supporting businesses as they continue to adapt will help to encourage a just and equitable recovery.



Background and methodology

To understand the impacts of the COVID-19 pandemic and the changing economic environment, the Canadian Council for Aboriginal Business (CCAB), the National Aboriginal Capital Corporations Association (NACCA), and the National Indigenous Economic Development Board (NIEDB) undertook a second phase of the COVID-19 Indigenous Business Survey, about 10 months into the pandemic in Canada. The survey was designed and administered by CCAB with the intent of gathering quality data about Indigenous businesses and the challenges faced because of the pandemic.

A total of 825 surveys were completed between December 18, 2020, and February 2, 2021. The questionnaire length was 15 to 20 minutes and the survey was available in both French and English. The survey was programmed in SurveyMonkey, and was distributed using an open engagement approach, promoted online by CCAB, NACCA and NIEDB through their business networks. Targeted advertisements were also used to promote the survey on Facebook and Instagram.

This survey was a follow-up (Phase II) to the first COVID-19 Indigenous Business Survey (Phase I) which was conducted six months previously between April 29 and May 22, 2020. Due to the open and voluntary nature of the survey, the data is unweighted and reflects the experience of the respondents. While it can not be considered representative of the Indigenous population in Canada it can be used as a temperature check of Indigenous businesses during the pandemic. The profiles of participating businesses in Phases I and II are sufficiently similar that the results are compared for questions asked in both phases¹.

CCAB recognizes the importance of ensuring an equitable recovery through the creation of unique and tailored supports. With support from Innovation, Science, and Economic Development Canada (ISED), this report looks at the data through a gender lens and looks specifically at the 326 women-owned businesses who responded to the January 2021 survey. The report highlights key findings including the changing impact of COVID-19 on their businesses, current barriers to accessing government and non-government programs, and their pressing needs for maintaining business operations throughout the COVID-19 pandemic.

¹ It is possible that some participants in the Phase II survey had previously participated in the Phase I survey; however, due to privacy reasons, there is no way to identify the proportion of these “repeat” participants. As well, questions were worded to encompass the entire COVID time period or with reference to specific time periods (e.g., since the 2019 fiscal year), to ensure that all participants would answer in the same context regardless of whether they had previously participated in a survey.

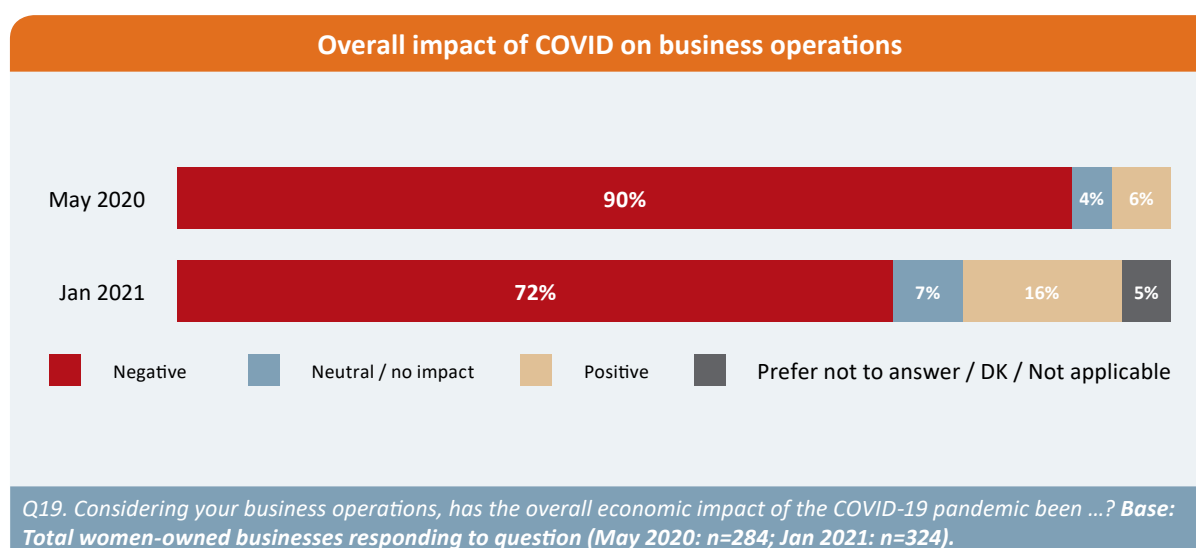


Impacts of COVID-19

Business impacts

Overall impact

Indigenous women-owned businesses who participated in this survey widely report negative impacts from the COVID-19 pandemic. Three quarters (72%) say their business operations have been negatively impacted by the pandemic. However, this proportion had declined since May 2020 (90%), with an increasing minority who report a positive impact (16%, up 10 points). The reported impact is similar to that for men-owned businesses.



Impacts on Business

When asked about the specific impacts of COVID-19 on their business (from a list provided), a drop in revenue continues to top the list for women-owned businesses (63%) but is identified by fewer than in May 2020 (down 14 points). Similarly, fewer than before report lower customer demand (43%, down 23 points) or cancelling staff travel (19%, down 10 points).

Impacts of COVID-19 on business

Impacts on business experienced	May 2020	Jan 2021
Decrease in revenues	77%	63%
Cancellation of meetings, gatherings, or events	56%	53%
Pressure to find new ways of providing services or goods	N/A	45%
Decrease in demand for products or services	66%	43%
Additional personal debt (to support the business)	N/A	41%
Higher anxiety from staff	38%	39%
Cancellation of contracts	41%	37%
Closed or restricted travel in and out of the community	35%	35%
Additional costs resulting from public health requirements to physically distance	N/A	34%
Disruptions in your supply chain	22%	28%
Cancelling staff travel	29%	19%
Staff absences due to self-quarantine or illness	18%	18%
Unreliable internet causing disruptions for at-home workers or e-commerce	8%	16%
Increase in demand for products or services	12%	15%
Staff absences due to family responsibilities, including home schooling	17%	15%
Increase in revenues	N/A	10%
Other	7%	6%
No current impacts	2%	2%

Note: numbers in green/red are significantly higher/lower than in may 2020

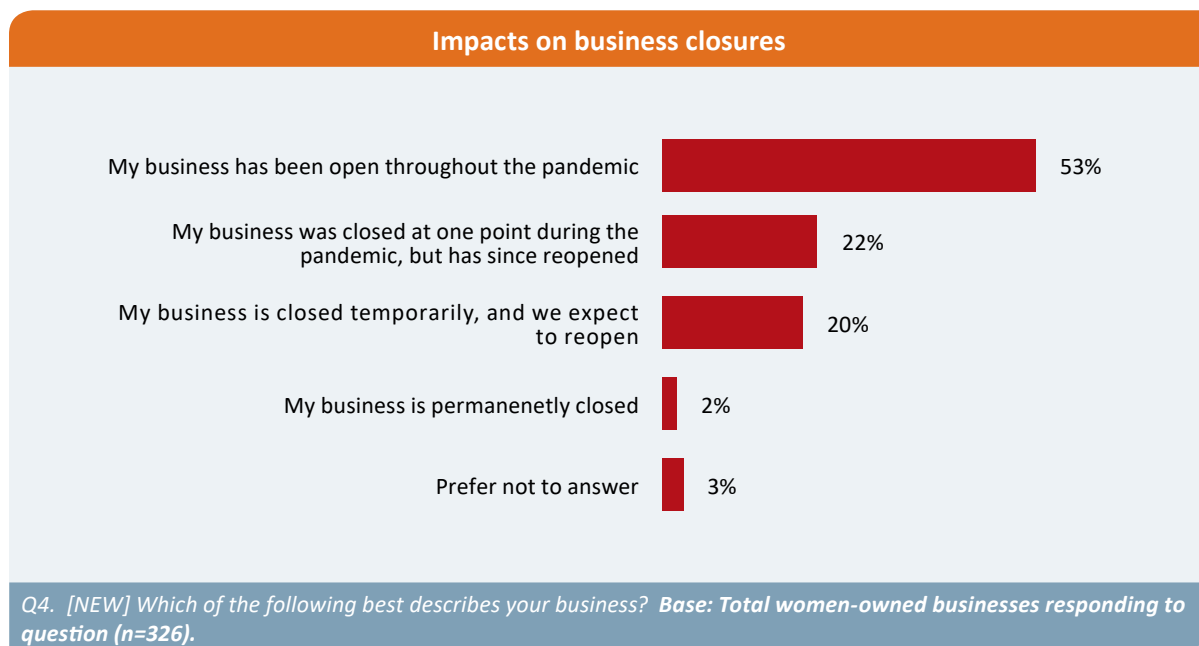
Q18. Which of the following impacts has this business experienced as a direct result of the pandemic? **Base: Total women-owned businesses responding to question (May 2020: n=284; Jan 2021: n=324).**

Women-owned businesses are more likely than men-owned businesses to report the following impacts:

- pressure to find new ways of providing services or goods (45% vs. 36%).
- additional personal debt (to support the business) (41% vs. 34%).
- unreliable internet causing disruptions for at-home workers or e-commerce (16% vs. 10%).

Business closure

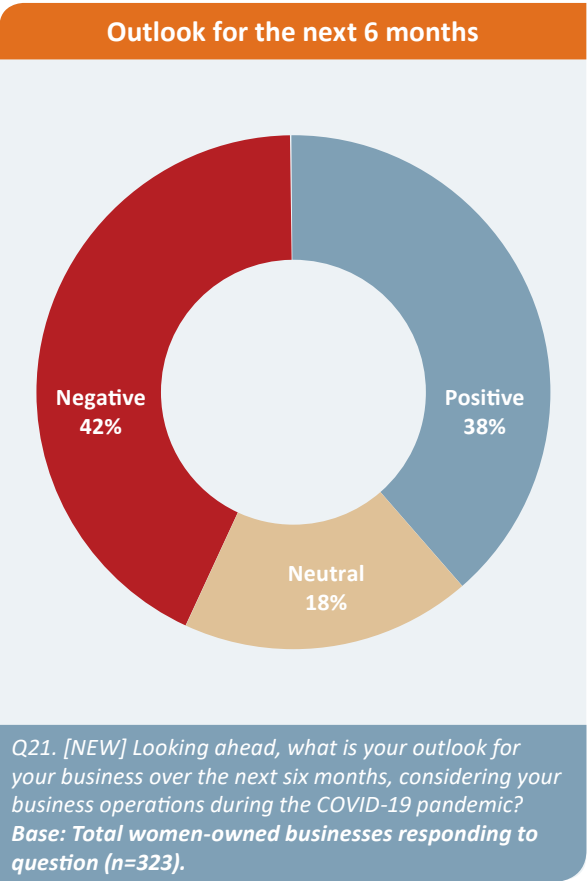
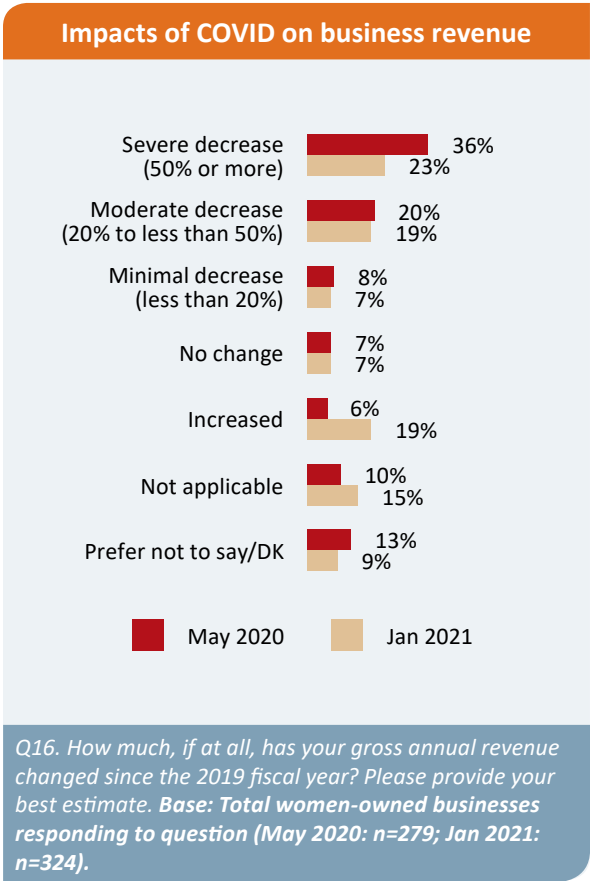
More than half (53%) of women-owned businesses report that their businesses have been open throughout the pandemic, whereas four in ten (42%) closed temporarily. Two percent of participating women-owned businesses have closed permanently; this group is likely underrepresented if we assume these individuals are less likely to notice and/or choose to participate in the survey.



The likelihood to report temporary closure is higher among women-owned businesses (42% vs. 33% of men-owned businesses).

Impact on revenue

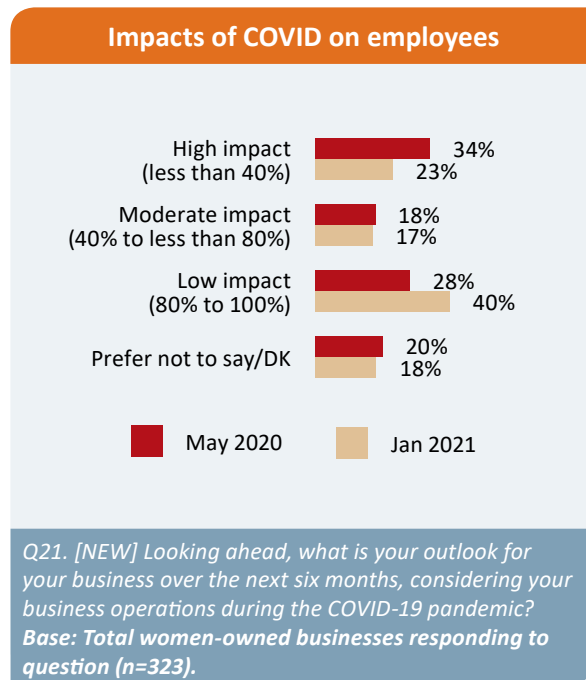
Diving into the specific impacts of COVID-19, half (49%) of Indigenous women-owned businesses report a decline in revenue since the 2019 fiscal year. This represents an improvement since May 2020, when close to two-thirds (64%) reported lower revenues in the first quarter of 2020 versus 2019. One in five women-owned businesses (19%) are now reporting higher revenues than in 2019 (up 13 points since May 2020), and on par with men-owned businesses (18%).



Impact on employees

More than four in ten (43%) Indigenous women-owned businesses laid off staff either temporarily (32%) or permanently (11%) due to the pandemic. Men-owned businesses, which are more likely to have employees, are more likely than women-owned businesses to report staff layoffs (51% vs 43%).

The impact of COVID-19 on employees was measured by the percent of a business’s employees who are able to fulfil the majority of their duties through the pandemic. By this metric, close to one-quarter (23%) of Indigenous women-owned businesses report a severe impact on staff (i.e., fewer than 40 percent are able to continue most of their duties) due to COVID-19. However, this proportion has declined since May 2020 (34%). This finding is consistent with the impact on employees reported by men-owned businesses.



Business outlook for the next six months

Indigenous women report mixed predictions about their businesses for the next six months, with similar proportions of women-owned businesses who anticipated positive (38%) and negative (42%) impacts (the remaining one in five predict no real change). There is no difference in business outlook between businesses owned by women and men.



Financial Assistance

Most pressing business needs

At the time of the survey, businesses had been operating during the pandemic for close to a year, and with that came changes to their practices, lower revenues, and impacts on their staff. When asked about their most pressing needs, respondents show that they are concerned with returning to work and finding ways to finance their business. Similar to May 2020, women-owned businesses continue to cite a return to normal as their most pressing business need at this time (44%, compared to 52% of men-owned businesses). Fewer than in May 2020 express the need for financial support (30% vs. 43% in May 2020), while a slightly greater minority are seeking assistance with management and planning (18% vs. 13% of May 2020).

Most pressing business needs	May 2020	Jan 2021
Economy/business back to normal in terms of ability to return to work and resume events and meetings, access to contracts, projects and clients, and the ability to generate revenue and increase sales	49%	44%
Financial support , including support for maintaining business operations, and access to grants, loans and capital	43%	30%
Support with management / planning / staff	13%	18%
Additional resources and training	14%	14%
Adaptation and innovation , including adding new production lines, building their online presence or accelerating digital transformation	7%	11%

Note: numbers in green/red are significantly higher/lower than in May 2020

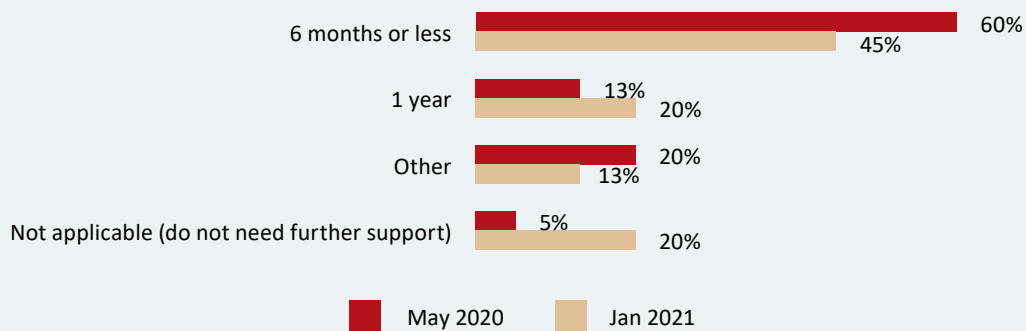
The percentages do not add to 100% since multiple mentions were allowed.

Q17. What is your most pressing business need at this time? **Base: Total women-owned businesses responding to question (May 2020: n=250; Jan 2021: n=299).**

Timing of financial assistance

Almost half (45%) of Indigenous women-owned businesses say they will not last more than 6 months without further supports. Although this suggests that financial assistance remains a pressing need for businesses, it nonetheless represents an improvement from May 2020, when six in ten (60%) reported a survival rate of less than six months. Women and men-owned businesses currently report similar business survival rates.

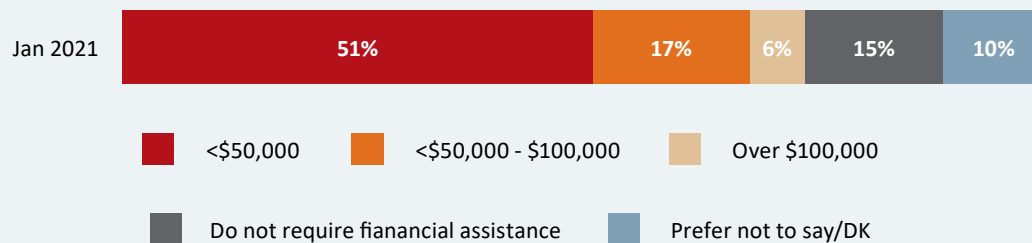
Business continuity without support



Q30. How long can this business continue to operate under current conditions, if no further supports are available?
 Base: Total women-owned businesses responding to question excluding "Prefer not to answer" and "Don't know"
 (May 2020: n=255; Jan 2021: n=192).

Half (51%) of Indigenous women-owned businesses say they need up to \$50,000 in financial assistance to get through the next six months. This proportion is significantly higher than among men-owned businesses (38%). One quarter (23%) are seeking higher amounts of \$50,000 or more.

Financial assistance needed for the next six months

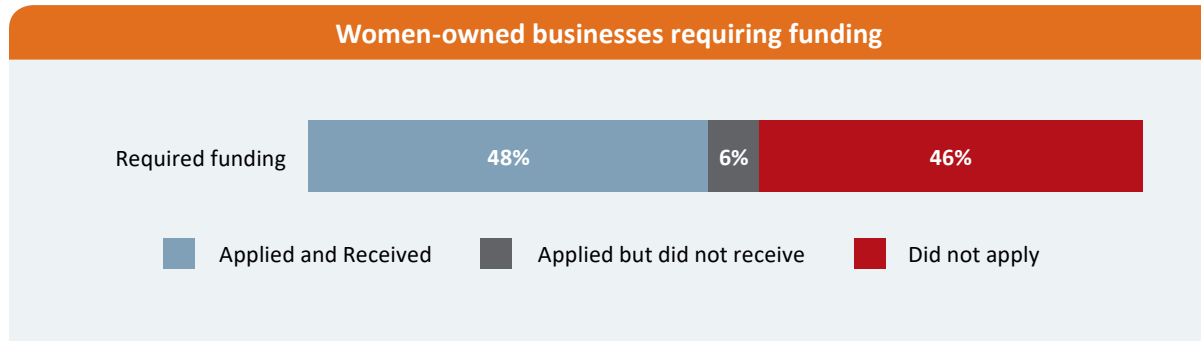


Q24. If you require financial assistance, how much is needed to maintain normal business operations over the next six months? Base: Total women-owned businesses responding to question (n=321).

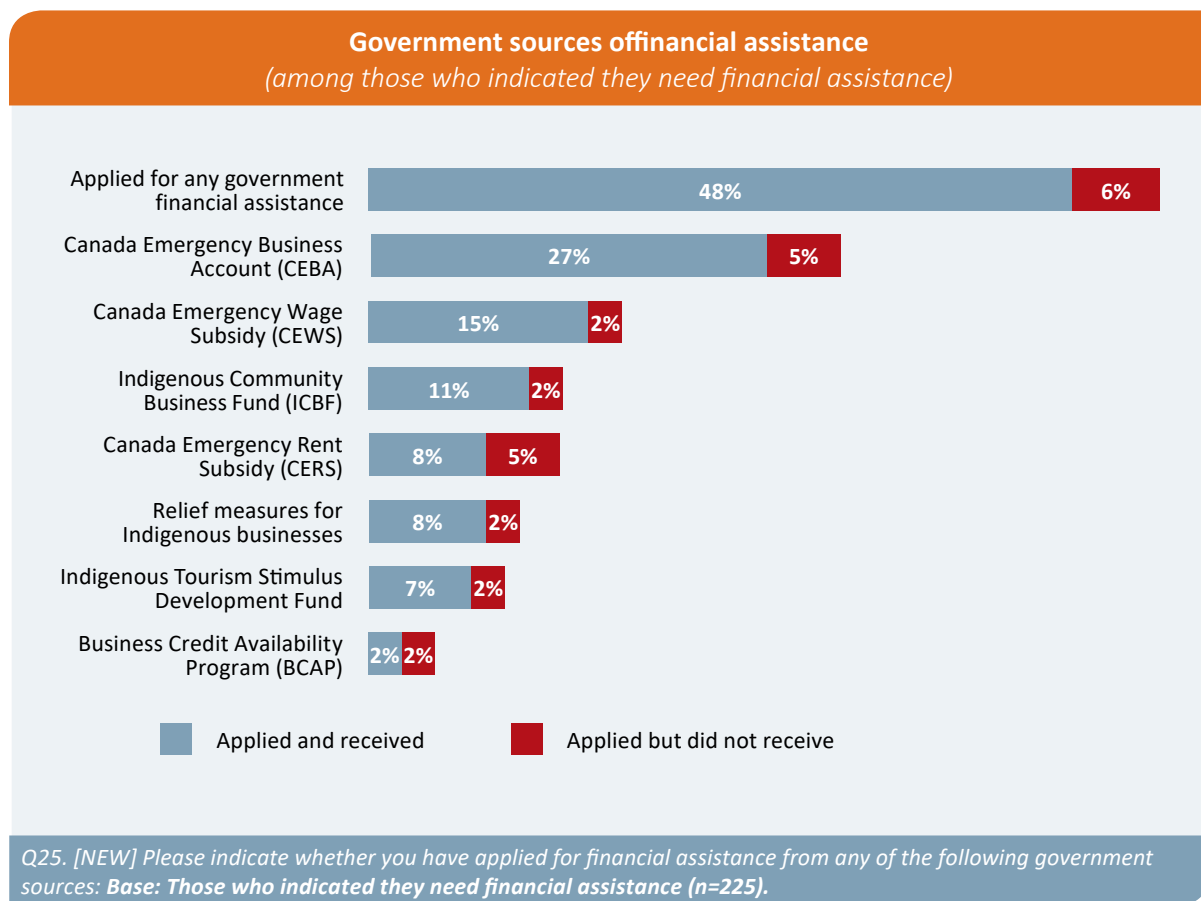
Government financial assistance

Nearly three quarters (74%) of women-owned businesses reported that they required financial assistance. Of this group, more than half (54%) applied for at least one type of government financial assistance, and most received it (48% of those who

indicate they need financial assistance). However, this leaves 6% of women-owned businesses that applied for funding but did not receive it, and 46% who required funding but did not apply for it. Investigating this gap will be an important step in the path to economic recovery from the pandemic.



The top source of government financial assistance is CEBA (27% received it among those needing financial assistance), followed by CEWS (15%). However, receipt of CEBA is more commonly reported among men-owned businesses (36% vs. 27% of women-owned businesses).



Financial assistance

Among those who applied for financial assistance, six in ten (62%) women-owned businesses applied for less than \$50,000. Similarly, among those who received financial assistance, six in ten (61%) received less than \$50,000.

Notably, the proportion of businesses applying for, and receiving, \$50,000 or more in government assistance is higher among men-owned than women-owned businesses. The fact that some women-owned businesses are applying for lower amounts of government financial assistance likely reflects the smaller size of their businesses, but could also reflect more problems with application requirements (as indicated below) or an inability to take larger loans, among other reasons.

Barriers to accessing government assistance programs

Because of the gap in businesses who required funding and those who actually applied, it is crucial to closely examine what factors may have prevented them from applying. The Government of Canada's COVID-19 Economic Response Plan includes tax remittance deferrals and zero-low interest loans. When asked about barriers to accessing the COVID-19 Economic Response Plan, among those who applied or considered applying, nearly half of women-owned businesses (49%) say the financial requirements were a barrier. These include a payroll less than \$20,000; inability to repay loans; or a lack of assets that can serve as security. Additionally, three in ten (31%) say they had difficulty with the application requirements, such as a complicated process or requirements for financial statements and records. Notably, women-owned businesses are more likely than their male counterparts to identify the application requirements as a barrier (31% vs. 22%, respectively).

Barrier to accessing COVID-19 economic response plan	May 2020	Jan 2021
FINANCIAL REQUIREMENTS	NA	49%
Payroll is currently less than \$20,000	23%	22%
Insufficient short-term cash-flow to repay tax deferrals or loans at a later date	26%	13%
Lack of assets that can serve as security	17%	15%
Low credit ratings, limited equity/cash savings that serve as a barrier to Federal programs administered by mainstream financial institutions	16%	15%
Inability to meet eligibility requirements of proving payroll due to employees being tax exempt	12%	12%
Current business debt is too high to service more debt, even if interest-free	14%	12%
The business losses were less than the programs required	NA	10%
The business is not registered with the Canada Revenue Agency	NA	7%
APPLICATION REQUIREMENTS	NA	31%
Lack of relevant information, complicated application process	6%	14%
Requirements for financial statements and other financial records	14%	12%
Mainstream financial institutions require a higher level of due diligence/ guarantees for Indigenous businesses, on-going concerns with Indigenous business risk/security (section 89, Indian Act)	12%	9%
Legal structure of business (unincorporated, sole proprietor, or partnership not being supported)	14%	10%
Interest rates are too high	9%	7%
Language barriers	<1%	<1%
OTHER	12%	10%
DID NOT FACE ANY BARRIERS	9%	10%

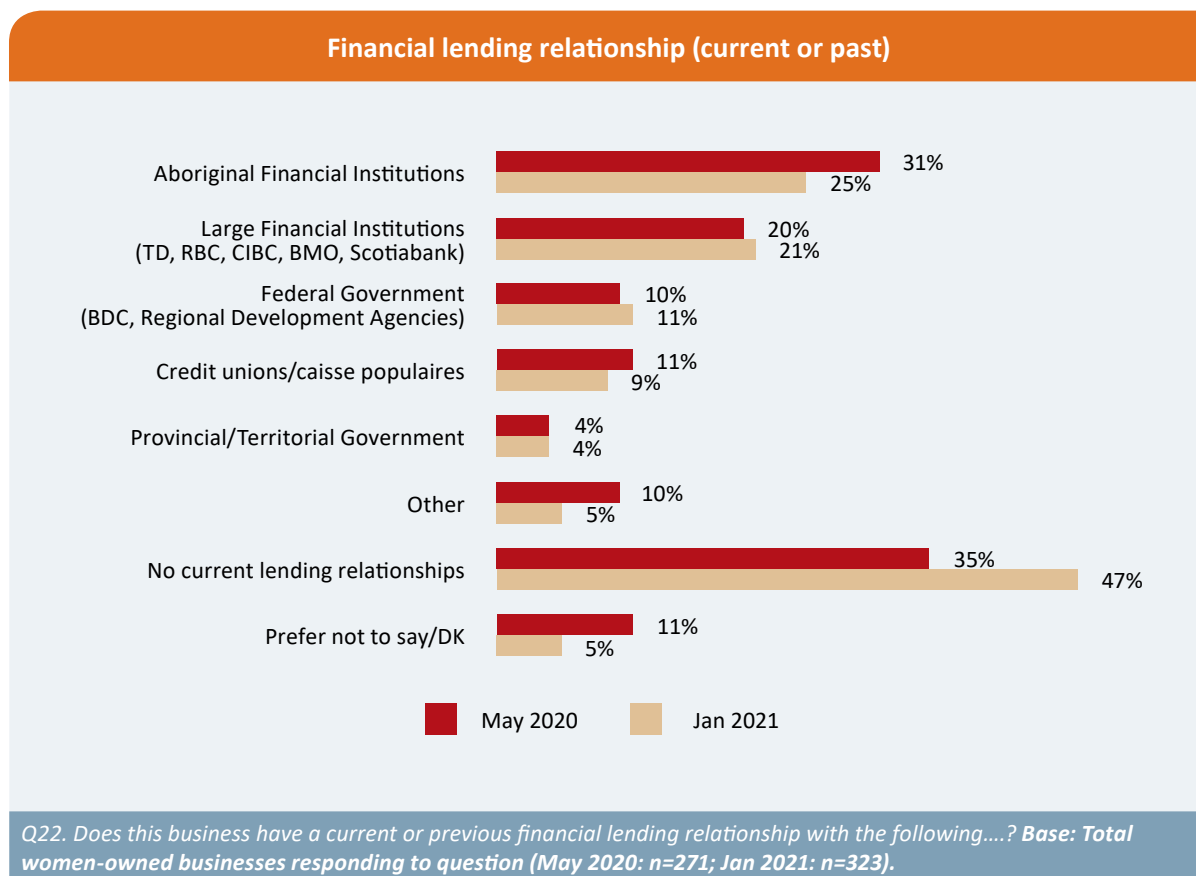
Note: numbers in green/red are significantly higher/lower than in May 2020

Q28. If you applied or considered applying to the Government of Canada's COVID-19 Economic Response Plan, which of the following barriers have you faced, if any? **Base: Total women-owned businesses responding to question (May 2020: n=257; Jan 2021: n=286).**

Lending relationships

Previous CCAB research has demonstrated that access to appropriate credit and lending is one of the main barriers for Indigenous businesses. Consistent with May 2020, the survey results suggest that Indigenous women-owned businesses continue to face greater barriers in accessing appropriate financing: close to half (47%) of Indigenous women-owned businesses report no current lending relationships with any financial institutions, compared to three in ten (30%) male-owned businesses. Notably, the proportion of women-owned businesses with no current lending relationship has increased since May 2020 (35%); it is unclear why this is the case, but could indicate a slightly different group of women-owned businesses responding to the January 2021 survey than in May 2020.

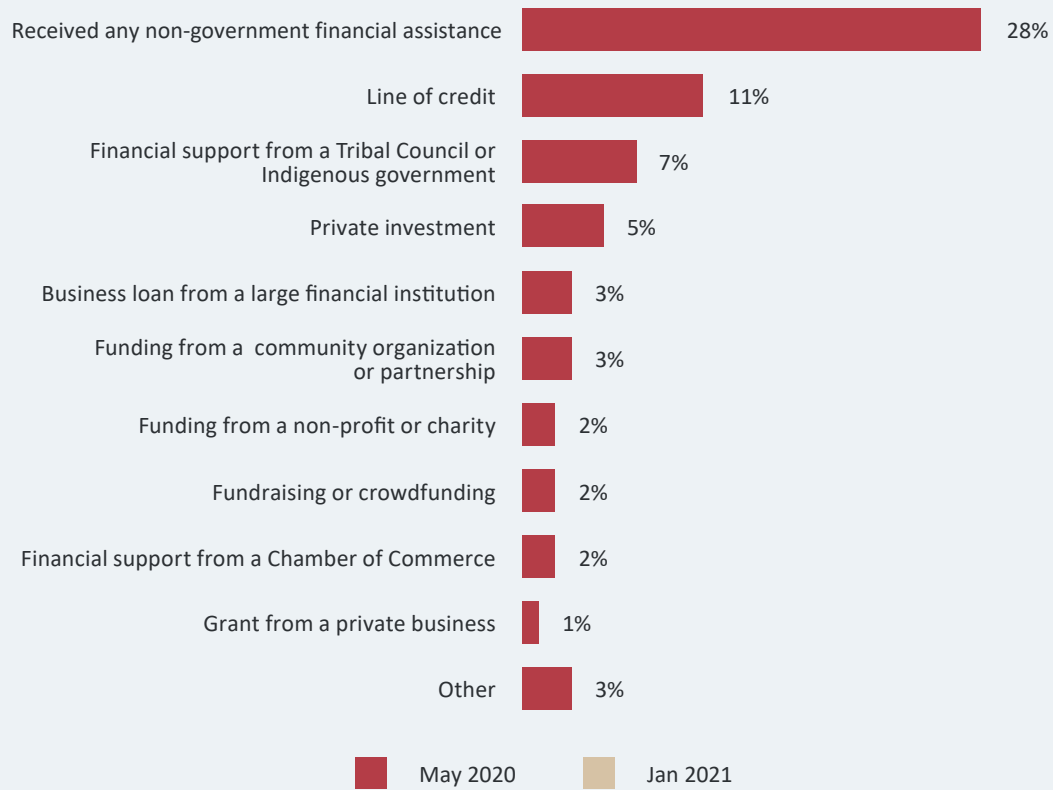
In turn, women-owned businesses remain less likely than their male counterparts to have lending relationships with Aboriginal Financial Institutions (25% vs. 32%, respectively) and large financial institutions (21% vs. 34%, respectively). This contributes to limiting women entrepreneurs' access to capital during the pandemic.



Non-government financial assistance

The survey also asked about sources of non-government financial assistance (from a list provided). One-quarter (28%) of women-owned businesses report receiving at least one type of non-government financial assistance, the most common being a line of credit (11%), followed by financial support from a Tribal Council or Indigenous Government (7%). This is consistent with the reported use of non-government financial assistance by men-owned businesses. With the above barriers in mind, diversifying the supports available to Indigenous businesses could help during the recovery period.

Non-government sources of financial assistance



Q29. [NEW] What non-government financial assistance has your business received, if any? Base: Total women-owned businesses responding to question (n=255).



Adaptation and Innovation

Changes to business practices

The survey asked businesses to identify ways, if any, Indigenous businesses have adapted as a direct result of the pandemic (from a list provided). The survey results show that many women-owned businesses have accelerated their digital transformation and built an online presence, including increased online communication (40%), online marketing (40%) and creation of online platforms (36%). Moreover, many of these business changes are more widely reported by women-owned businesses, compared to men-owned businesses; it is unclear if this is because of differences in the types of businesses, that men-owned businesses are more likely to have implemented such changes prior to the pandemic, or for another reason.

Business change due to COVID-19	Women owned Business	Men owned business
Increased online or remote communication between staff and clients (Zoom, Facebook Live, GoTo Meeting etc.)	40%	36%
Increased online marketing (advertisements, social media posts)	40%	28%
Created an online platform (website, social media page)	36%	23%
Changed services or products to meet current demands	26%	16%
Some or all staff are working remotely	25%	27%
Events are online	23%	20%
Changed the physical space of the business to protect staff and clients (putting up barriers, moving desks farther apart, etc.)	23%	18%
Marketed to different clientele	21%	14%
Sales are delivery or pickup-based	21%	14%
Begun using e-commerce platforms for our retail products (Amazon, Shopify, etc.)	16%	7%
Trained staff for new roles or new business practices	13%	12%
Changed to cashless transactions	13%	9%
Modified roles and responsibilities to retain staff	12%	13%
Events are outdoors and socially distanced	10%	7%
Used different suppliers or modified supply chain	9%	9%
Other	5%	2%
None/I haven't changed my business practices	9%	15%
Don't know/not applicable/Prefer not to answer	8%	8%

Note: numbers in green/red are significantly higher/lower than for men owned businesses

Q35. [NEW] In which of the following ways, if any, have you changed your business as a direct result of the pandemic?

Base: Total responding to question (Women-owned businesses: n=277; Men-owned businesses: n=433).

Skills and training

The survey asked Indigenous businesses what skills and training (from a list provided) they would find most helpful in navigating the business challenges they are facing as a result of the pandemic. Women-owned businesses expressed interest in many areas, including social media/digital marketing training (53%), grant, proposal or application writing (49%), business planning (46%) and web development (43%). In general, women-owned businesses express greater interest in most of these training opportunities than do men-owned businesses.

Skills and training needed	Women owned Business	Men owned business
Social media, digital marketing training	53%	40%
Grant, proposal, or application writing	49%	38%
Long term business planning or continuity planning	46%	29%
Web development	43%	32%
How to diversify our client base (e.g., exporting workshops, reaching new clients)	37%	25%
E-commerce training and platforms for online sales	36%	24%
How to engage clients remotely during COVID-19 pandemic (e.g., workshops, virtual events, etc.)	33%	27%
Financial planning	33%	23%
Operating virtual platforms (e.g., Zoom, Facebook Live, Slack, Microsoft Teams, etc.)	32%	25%
Counselling services to improve health and wellness among staff	16%	12%
Training on COVID-19 safety regulations	13%	14%
None	4%	10%
Don't know/not applicable/Prefer not to answer	8%	11%

Note: numbers in green/red are significantly higher/lower than for men owned businesses

Q36. [NEW] Which skills and training, if any, would be useful to you in navigating the business challenges you are currently facing due to the pandemic? **Base: Total responding to question (Women-owned businesses: n=274; Men-owned businesses: n=431).**

Supporting Communities

Women owned businesses also showed initiative by giving back to their local communities. When asked if they had started any initiatives to support their communities, many shared ways they had tried to help others during the pandemic. They were able to adapt their services, offer lower fees or prices, raise money, share knowledge, or otherwise support their local residents and businesses:

“I’ve donated product several times through Covid. I also initiated fundraising for a shelter.”

“We hosted a fundraiser for our local community food bank and also hosted and facilitated an online virtual business summit for local businesses.”

“We have reached out to the Elders we work with to ensure they are not taking public transit and that they have all the food they need at all times. We have consulted with our academic, provincial and federal government partners to cancel our festivities and events for 2020 and 2021. We have collaborated with various Indigenous designers to ensure their masks are being sold online and in person -where possible. We have continued to market our events, and services while maintaining collaborative efforts with our partners.”

“I support, purchase from, advertise on my website, mention on social media and partner with other Indigenous businesses. Being in the foodservice industry and being located off-reserve, I do have District Health Unit regulations I need to follow. I also try to support local and buy Canadian. It’s very important to the economy.”

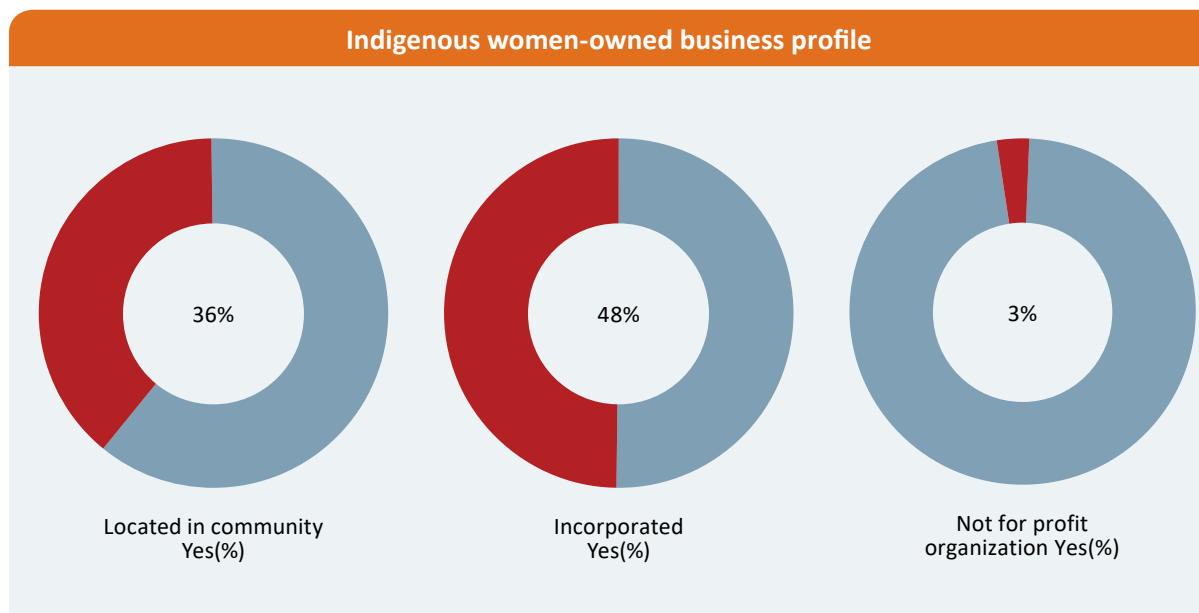
“I reached out to a few communities to share my experiences in business continuity planning and emergency planning.”

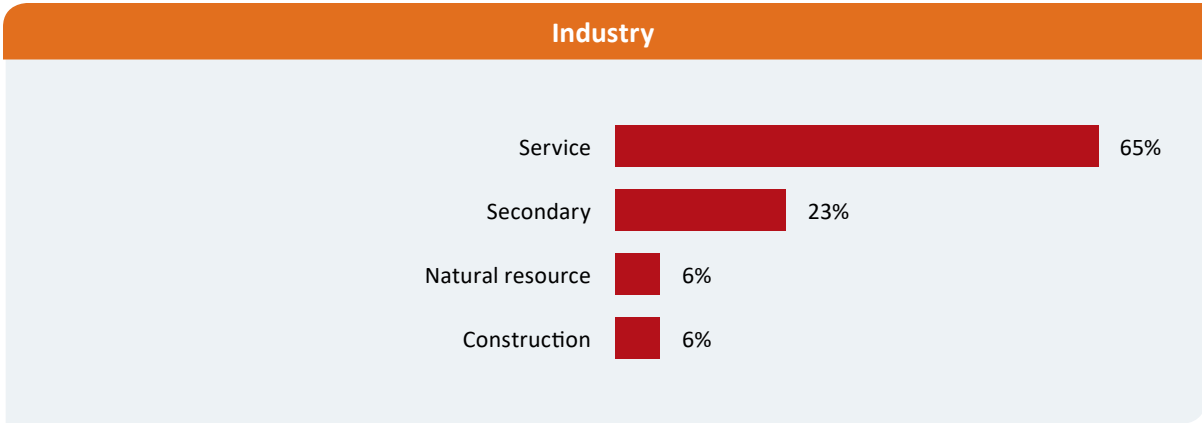
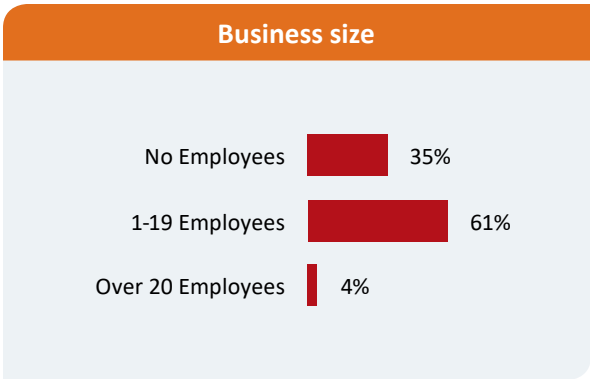
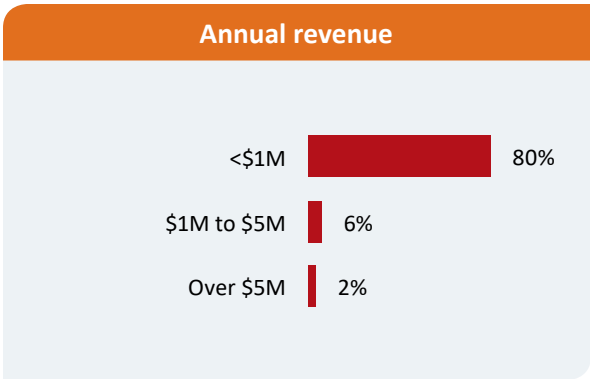
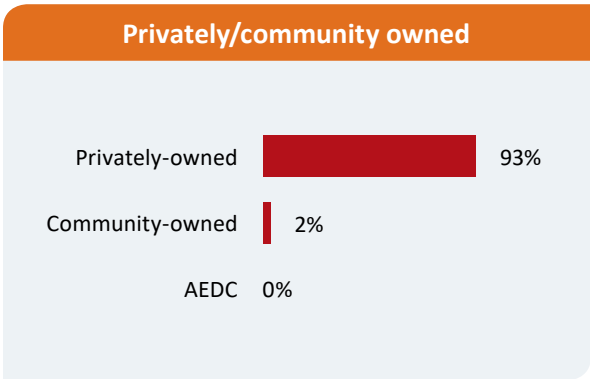
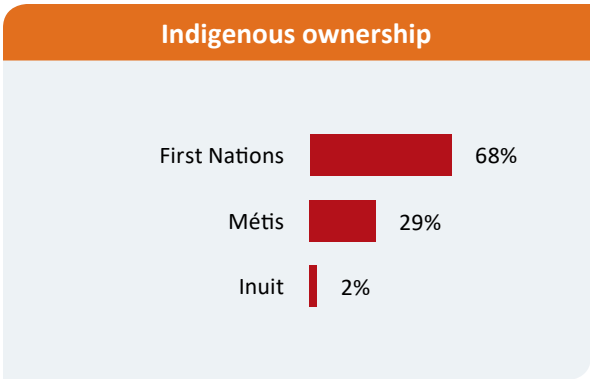


Profile of Indigenous women-owned businesses

The following infographic presents the (unweighted) profile of Indigenous women-owned businesses who participated in this survey. As a result of the voluntary nature of the survey, respondents had the option to decline these questions, so the results cited in this section may not add to 100%.

Indigenous women-owned businesses participating in this survey tend to be smaller than their men-owned counterparts, which may make their business more vulnerable to COVID-19 impacts. Compared to businesses owned by men, Indigenous women-owned businesses are less likely to have employees (65%, vs. 76% for men-owned businesses); are smaller in terms of revenue (80% have annual revenues under \$1 million vs. 72% of men-owned businesses); and are less likely to be incorporated (48% vs. 62% of men-owned businesses). Women-owned businesses also tend to be newer, with half (51%) of participating businesses started in the past five years, compared to four in ten (42%) of men-owned businesses.





Indigenous women-owned businesses operate in a wide variety of areas, including tourism, art and design, education and training, consulting, services, crafts, health and wellness, production, development, and other sectors. The word cloud below presents the responses to the open-ended question “What does this business do?”.

What does this business do?



Q11. What does this business do? **Base: Total women-owned businesses responding to question (n=326).**



Conclusion

Overall, this second phase of the survey shows that the numbers are improving on some key measures for Indigenous women-owned businesses. However, while these figures have improved, Indigenous women-owned businesses continue to experience negative impacts from the pandemic. The survey findings show that Indigenous women-owned businesses experience different and distinct COVID-19 business impacts compared to men-owned businesses. Targeted solutions are required to support the unique position of Indigenous women-owned businesses in Canada's economy and ensure equitable business recovery across the Indigenous economy. For example, women-owned businesses were less likely to report having lending relationships with Aboriginal Financial Institutions (25% vs. 32% of men-owned businesses) or mainstream (non-Indigenous) Financial Institutions (21% vs. 34% of men-owned businesses). In addition, women-owned businesses are more likely than their male counterparts to identify the application requirements as a barrier to accessing government financial assistance (31% vs. 22%, respectively). The survey results also show that many women-owned businesses have accelerated their digital transformation and built an online presence, including increased online communication (40%), online marketing (40%) and creation of online platforms (36%). Moreover, many of these business changes are more widely reported by women-owned businesses, compared to men-owned businesses. These key findings underline the need for a tailored approach that takes into account the unique needs of Indigenous women-owned businesses.

Along with creating tailored solutions for the unique circumstances of women-owned businesses, CCAB recommends several action items based on the findings of our COVID-19 Phase II report. The following calls to action should be taken by government, financial institutions and Indigenous entrepreneurs themselves to help with the ongoing economic impacts of the pandemic:



Develop and implement policies, programing, and other supports to address the additional barriers for Indigenous women-owned businesses throughout the pandemic and expected recovery phase.

Over one third (36%) of Indigenous businesses had no existing lending relationships, and 44% of respondents indicated their businesses could not operate for more than six months without assistance. Significantly, Indigenous women-owned businesses were less likely to report lending relationships with AFIs (25% vs. 32% of men-owned businesses) or mainstream financial institutions (21% vs. 34% of men-owned businesses). Many Indigenous businesses indicated that they cannot take on further debt at this time. Building relationships with, and providing additional funding to Indigenous women-owned businesses is needed, particularly in forms of non-repayable loans or grants.



Encourage innovation and adaptation.

The findings from the survey show that Indigenous women-owned businesses were significantly more likely to have adapted using online marketing (40%), online platforms (36%), changing products or services (26%), and marketing to different clientele (21%). When asked to choose skills and training from a list, Indigenous women showed more interest across the board, showing a need or desire for the skills related to growing and adapting their business. They were more likely to request social media/digital marketing training (53% vs. 40% of men-owned businesses), grant, proposal, or application writing (49% vs. 38% of men-owned businesses) as well as web development training (43% vs. 32% of men-owned businesses). As the reliance on the digital economy grows, support for skills training and business adaptation is central for continued resilience.



Increase knowledge and accessibility of government supports for Indigenous women-owned businesses.

Indigenous women businesses owners were more likely to report barriers to accessing government financial assistance programs. Three in ten (31%) say they had difficulty with the application requirements, such as a complicated process or requirements for financial statements and records. Markedly, women-owned businesses are more likely than their male counterparts to identify the application requirements as a barrier (31% vs. 22%, respectively). Streamlining and offering support for application processes for funding and supports is crucial as we enter the recovery and growth phase of the pandemic.



Conduct further research to understand the impacts and needs of Indigenous businesses as they continue to evolve throughout the COVID-19 pandemic and into the recovery period.

An equitable recovery will require continued, responsive research. It is evident that the experiences of businesses vary widely across Canada and between different demographics. Governments, corporations, and associations must respond with data-driven strategies and programs to ensure that Indigenous women entrepreneurs are not left behind in the aftermath of the pandemic.

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Canadian Council for
**ABORIGINAL
BUSINESS**



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