

2025 research impact report

UNIVERSITY OF NORTHERN BRITISH COLUMBIA



STRENGTHENING THE INDIGENOUS ENTREPRENEURIAL ECOSYSTEM:

Examining Self-Efficacy as It Relates to
Indigenous Entrepreneurial Success



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executive summary

This study centers the lived experiences of Indigenous entrepreneurs across Turtle Island and investigates how self-efficacy—one’s belief in their ability to achieve goals—affects entrepreneurial success. Rooted in a mixed methods approach, this research combines quantitative and qualitative insights to better understand the barriers, strengths, and opportunities that shape Indigenous business development.

INTRODUCTION

There is no direct translation for the word ‘entrepreneur’ or ‘business’ in *nehiyawêwin* (Plains Cree language). *Mâcipayihcikêwin* translates to ‘enterprise’ or ‘the act of being enterprising.’ While similar in meaning, the full depth of the term’s connotation is somewhat lost in translation.

When we speak in *nehiyawêwin*, we are not just naming things. We are carrying forward relationships, teachings, and spirit. Fluent speakers often remind us that when the language is translated into English, something sacred is lost. In English, a word may stand as a lifeless label; in *nehiyawêwin*, a word is alive with kinship and centuries of knowledge. A bird is not simply a “bird” but *piyisîs*, a little winged one, a relative. A tree is not just a “tree” but *mîstik*, a standing being, rooted in life and family. These words embody a worldview that affirms connection and relational responsibility.

Pre-colonial economic activity extended beyond simple trade—it was ceremonial in nature. Many coastal nations, for example, practised potlatch culture. The potlatch served various social, cultural, and economic purposes and has often been described as a form of taxation and a formalized system of wealth distribution.

The entrepreneurial legacy of Indigenous communities is rich, marked by generations of trade, resource stewardship, and innovation. However, the modern business landscape presents unique considerations for Indigenous entrepreneurs, including reconciling historical disparities, limited access to financial resources, and remote geographic locations. Despite the availability of various support mechanisms—such as government grants, business development programs, and financial literacy initiatives—these resources often remain underutilized.



RESEARCH OVERVIEW

the problem



UNDERUTILIZATION

PARTICIPATION RATES

As mentioned, despite the presence of funding and business development programs, many Indigenous entrepreneurs do not access these resources. It is often stated that this is due to a lack of cultural alignment, onerous application processes, or past experiences of exclusion and erasure.



ACCESS TO CAPITAL

SYSTEMIC BARRIERS

Restrictions under the Indian Act, lack of collateral, and racialized lending practices have all contributed to limited uptake. Only a fraction (0.2%) of Canada's total available capital reaches Indigenous businesses.



FINANCIAL LITERACY

CULTURAL MISALIGNMENT

Programs often reflect Western concepts of individual wealth, competition, and short-term gains. These models often overlook Indigenous relational values and community obligations, which tends to reinforce deficit narratives.



literature review

The literature underscores self-efficacy as a foundational concept in understanding motivation, resilience, and achievement—particularly within entrepreneurial contexts. Rooted in Bandura's theory, self-efficacy refers to an individual's belief in their ability to perform actions needed to achieve specific outcomes, shaped by personal experiences, social influences, and emotional states. In entrepreneurial terms, self-efficacy is linked to one's confidence in recognizing opportunities, taking risks, and navigating uncertainty. However, mainstream theories often fail to capture the cultural nuances that shape Indigenous entrepreneurship. Indigenous entrepreneurs frequently operate within frameworks grounded in collectivism, reciprocity, and intergenerational responsibility—values that diverge from Western models focused on individual profit and competition. Scholars argue that Indigenous entrepreneurship must be studied as a distinct field, one that accounts for historical dispossession, systemic barriers, and the dual navigation between Indigenous worldviews and colonial economic systems. This literature points to the urgent need for culturally relevant supports that align with Indigenous ways of knowing and being.

performance highlights

RESEARCH SUMMARY

Approach: Mixed-methodology (qualitative and quantitative)

Likert scale, checkbox, and open-ended questions

Participants: 33 Indigenous entrepreneurs + industry experts

Tool: Online through SurveyMonkey

Themes explored:

Confidence in business capabilities

Risk-taking and resilience

Uncertainty and ambiguity

LIKERT SCALE FINDINGS

Data Insight: Most respondents scored a 4 or 5 on confidence (72.7%) in achieving business goals. Disparities in experience were notable.

Participants also highlighted a strong sense of self-determination and adaptability, especially when navigating uncertain environments. While confidence in stakeholder negotiation was relatively lower, respondents emphasized a desire to strengthen this area through culturally aligned mentorship and learning opportunities that reflect Indigenous values.

Confidence in achieving business goals (3.79)

Managing entrepreneurial activities (3.78)

Willingness to take calculated risks (3.48)

Comfort with ambiguity (3.39)

Confidence in stakeholder negotiation (3.27)

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quantitative analysis

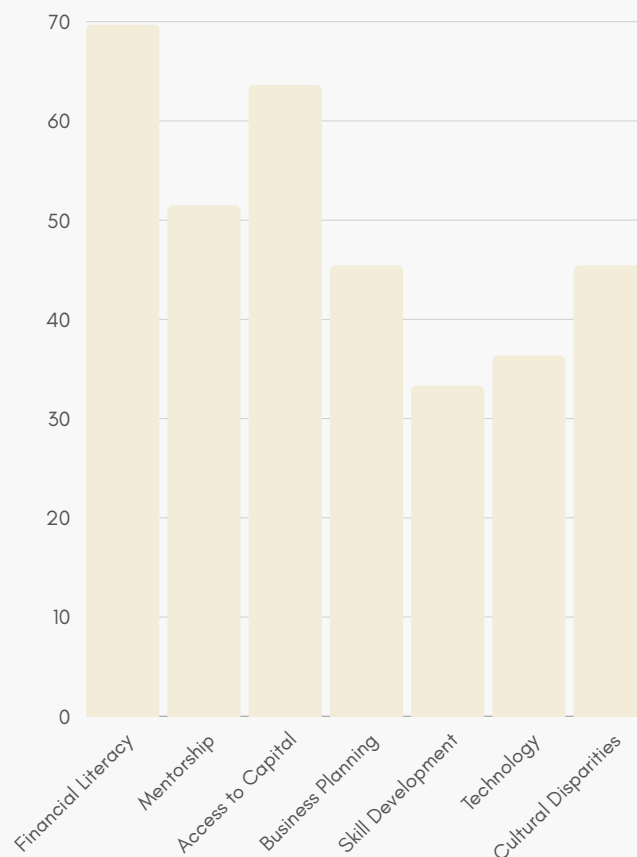
69.70%

of participants chose financial literacy as the top perceived barrier

TOP BARRIERS IDENTIFIED

The top barrier identified by participants was financial literacy (69.70). While other major barriers included access to capital (63.64), lack of mentorship (51.52), and business planning (45.45).

Participants also highlighted emotional barriers like imposter syndrome and cultural misalignment with mainstream economic systems. These findings reiterate the need for culturally relevant, community-based supports tailored to Indigenous entrepreneurs.

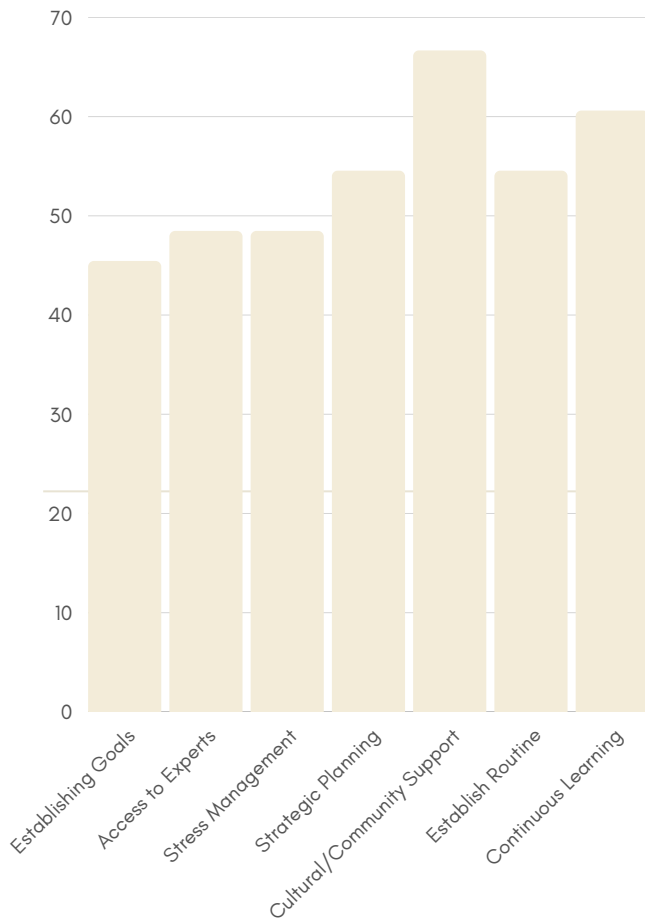


TOP STRENGTHS IDENTIFIED

Participants identified communication and networking (84.85) as the most significant entrepreneurial strength, followed by adaptability and resilience (75.76), and innovative thinking (72.73). These top responses reflect the relational and creative capacities often rooted in Indigenous ways of knowing and being. Other key strengths included leadership, decision-making, and strategic planning, though financial acumen ranked lowest, aligning with broader concerns around financial literacy and systemic exclusion from formal economic systems.



quantitative analysis



TOP SUPPORT FACTORS

The most frequently cited support factor was cultural and community support (66.67), emphasizing the foundational role of kinship, identity, and relational connection in sustaining Indigenous entrepreneurs. This type of support fosters belonging, reinforces cultural values, and contributes to long-term confidence. Continuous learning (60.61) was the second most reported factor, highlighting the importance of ongoing education, skill development, and a growth mindset.

Close behind were routine and strategy (tied 54.55), reflecting the need for flexibility and reflective practice in navigating business challenges. Participants also noted goal setting, mentorship, and stress management as key components that help build resilience and long-term motivation.



qualitative themes

SYSTEMIC + STRUCTURAL BARRIERS

Participants consistently referenced the long-standing impacts of colonial systems, including the Indian Act, exclusionary policies, and jurisdictional complexities. These structures restrict access to land, capital, and decision-making power, reinforcing economic marginalization and disconnection from entrepreneurial systems.

FINANCIAL LITERACY

Respondents noted a lack of resonant culturally relevant financial education. Existing resources often use deficit-based language or assume prior familiarity with mainstream systems, creating mistrust/disengagement. Participants emphasized the need for programs that integrate relational, reciprocal, and community-based approaches to money.

PSYCHOLOGICAL BARRIERS

Themes of imposter syndrome, self-doubt, and internalized oppression emerged frequently. These barriers were often linked to inter-generational trauma, previous experiences of failure, and a lack of safe spaces to build confidence and to experiment with ideas without judgment.

ACCESS TO CAPITAL

Entrepreneurs shared frustration over restrictive funding criteria, lack of collateral options, and institutional mistrust. Many expressed that traditional financial systems do not reflect Indigenous realities, leaving them underfunded or discouraged from applying altogether.

MENTORSHIP

Many participants shared that they had limited access to mentors who understood both entrepreneurship and Indigenous worldviews. They emphasized the value of role models who reflect their lived experience and can guide them in navigating both cultural and economic spaces.

CULTURAL MISALIGNMENT

Participants noted that many support systems are currently organized around competition, individualism, and short-term profit. These priorities conflict with Indigenous values—reciprocity, kinship, ceremony, and long-term sustainability—discouraging engagement and reinforcing exclusion.

ADDITIONAL INFORMATION

While participants acknowledged that financial literacy and access to capital remain among the most notable barriers—echoing findings from prior studies—their responses emphasized a deeper need: for community-rooted, healing-informed spaces that reflect Indigenous ways of being, doing, and knowing. Rather than solely technical or transactional supports, participants expressed a desire for spaces grounded in traditions, relationship-building, and cultural safety, where entrepreneurship is not separated from identity, healing, or collective responsibility.

participant commentary



"We are often isolated with few entrepreneurial role models or mentors to show us it is possible to succeed."

"Mentorship and access to capital to scale your business."

"Navigational exhaustion and the toll of survival."

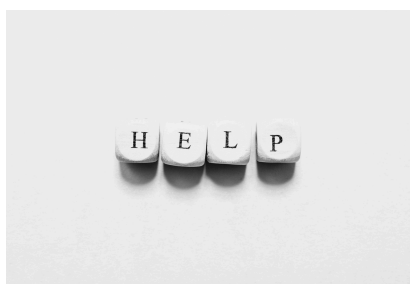


"Mindset. As first we need to know what the critical challenges are, and then how we can trust ourselves to move through them. If we don't have a strong mindset, we will be forever stuck in victimhood instead of thriving."



"Adapting to fast-moving change and being resilient to get through the change. Change is probably one of the hardest things about business."

"Child/Youth Apprehension - Lack of coordinated support - Identity issues (language/culture) - Lack of cultural knowledge. Self-efficacy can help to address these challenges by providing a foundation to support the entrepreneurs' learning, perspective and practice."



"Learned helplessness."

"Being seen and valued."

"Historical narratives, overcoming the limits that have been imposed and reinforced by society."

"Not sure where to turn for help."

practical application

Complex problems typically require multiple interventions by multiple actors, yet Western approaches often default to centralizing power. Take housing, for example: when a crisis emerges, the usual response is to create a commission or appoint a head of housing, concentrating authority and resources in a single position. That person is expected to design a strategy, move resources, and solve the issue. When the problem persists, blame falls on the individual in charge.

This approach is seductive because it offers the illusion of order — someone appears to be in control, decisions are being made, and there is a clear target for accountability when things fail. But in reality, it creates a comforting feedback loop: we circle around the same problems, assigning and reassigning responsibility, without ever addressing the complexity at the root. Centralization gives the feeling of action, but rarely delivers meaningful solutions.

PARTICIPATED IN BUSINESS DEVELOPMENT PROGRAMS

60%

PERCEIVED CULTURAL ALIGNMENT

20%

REQUESTED RESOURCES + TOOLS

40%



Participants emphasized that self-efficacy in Indigenous entrepreneurship is not simply about developing individual confidence. It's about building systems that reflect relational, cultural, and emotional intelligence. Practical application requires holistic approaches: culturally grounded mentorship, trauma-informed business spaces, and clear, community-led pathways for navigating entrepreneurship.

Respondents expressed the need for supports that foster belonging, offer accessible tools, and uphold Indigenous values such as reciprocity, identity, and collective growth. Programs that integrate ceremony, storytelling, and culturally relevant financial literacy were identified as key areas for increasing confidence and business sustainability. This reaffirms that practical self-efficacy is cultivated not in isolation, but through intentionally designed ecosystems that respect the whole person—mind, spirit, and community.

future plans

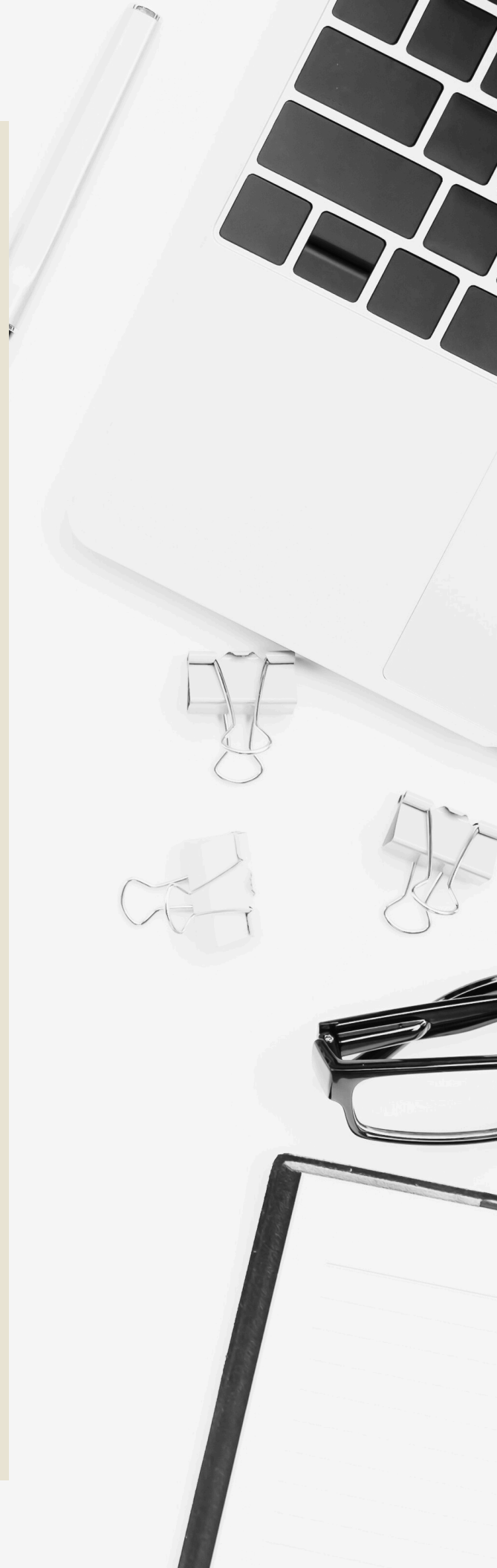
IMPLICATIONS AND RECOMMENDATIONS

Strengthening the Indigenous entrepreneurial ecosystem requires recognizing that community and healing are inseparable. For peoples impacted by systemic inequities and cultural erasure, community has always been the foundation of survival and resurgence. Healing is collective, rooted in restoring trust, reciprocity, and accountability fractured by colonial disruption.

Pre-colonial economies reflected collectivist systems of kinship, sharing, and responsibility. While the context has shifted, these teachings remain central to how we reimagine infrastructure today. Rebuilding Indigenous economies is not simply a question of capital; it is a matter of restoring relational balance.

Advancing Indigenous entrepreneurship demands culturally grounded supports, equitable access to capital, and the integration of kinship values into business practices. These measures must move beyond technical solutions, nurturing spaces where identity, culture, and enterprise are understood as interconnected.

Finally, systemic change through policy reform is critical to advancing transparency, cultural competency, and equity. At its core, this work positions kinship economies not as alternatives, but as the foundation for Indigenous economic sovereignty





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