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Indigenous women entrepreneurs: A global look at current facts, controversial figures and future implications

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Abstract---This paper gathers extensive information on indigenous women entrepreneurs worldwide and serves as a precursor for a book on indigenous women entrepreneurs to be written and published later this year and focusing on that said population of women entrepreneurs in Canada. The focus in this paper includes a comprehensive literature review, a panoramic view of relevant statistics and futuristic position, with a simultaneous realistic view of directions to pursue furthering and building on the scant research that is available on this very important topic.

Keywords---indigenous women entrepreneurs, controversial figures, future implications.

Introduction

The placement of indigenous women entrepreneurs across the world and in various countries has always been seen as one that occupies a less disadvantaged position when compared to their male counterparts (Croce, 2020). Indigenous women entrepreneurs have long obtained lower returns for their labor, obtained lower profits for their businesses and suffered from more severe conditions while attempting to operate their businesses (Croce, 2020). This triple-disadvantaged position that encompasses race, ethnicity and gender has resulted in indigenous women entrepreneurs being seen as occupying a space that may not necessarily change anytime soon. With this perpetual situation a possibility, it seems necessary to take an in-depth look at indigenous women entrepreneurs in certain areas of the world, looking intensely at certain key factors and how those factors later impact and are impacted by indigenous women entrepreneurs' income earning potential.

Indigenous women entrepreneurs as income earners have been shown to be critical for the advancement and development of their families and in turn, a critical advancement and development for the countries to which they belong. In the same vein, indigenous women entrepreneurs' contribution to a nation's economy has been said to be threefold in impact, as opposed to when indigenous women entrepreneurs are not income earners (Croce, 2020). In addition to indigenous women entrepreneurs' financial contribution, indigenous women entrepreneurs' positive contribution extends to areas of economics, politics and socio-cultural areas.

Entrepreneurship is said to represent a promising source of income for Indigenous women to enrich their lives, strengthen their families and uplift their communities (IBC, 2020). This research revealed that by relatively small actions a significant impact can be made on improving opportunities for Indigenous women entrepreneurs. Based on the research that was conducted, the researchers developed the some specific recommendations, which they believe would make entrepreneurship more accessible to the Indigenous women studied in Alberta. The recommendations included: developing gender-specific programming, managed by and for Indigenous women; creating a dedicated fund for Indigenous women's entrepreneurship; and leveraging the latest communications technology to build awareness and facilitate access (IBC, 2020).

In spite of the previously mentioned changes, indigenous women entrepreneurs continue to occupy a differential space in relation to their male counterparts worldwide. This differential occurs at different levels and is related to the quality of health, the level of education, the family gender roles, their position in the labor market and the overall interchanging of power, resources, especially financial and economic, social and political positions in the wider society. From an in-depth perspective, a critical question that can be posed is where do indigenous women entrepreneurs stand in today's society? The rest of the paper provides worldwide figures in critical statistics for indigenous women entrepreneurs, detailing their mortality rates, life expectancy rates and health figures. The overall goal is highlighted in how this impacts and is impacted by indigenous women entrepreneurs' involvement in the labor market. This information is presented across several countries, geographic regions and by differing industries. The reader is then provided with the framework to assess indigenous women entrepreneurs' position in the world of entrepreneurship on a global level.

The primary purpose of this paper is to provide a comprehensive look at indigenous women entrepreneurs doing so from a social, political and economic perspective, using rigorous statistical data. To that end, the discussion starts from the conviction of indigenous women entrepreneurs' current position in various sectors and openly questions the adequacy of the current actions on a national and international platform, highlighting their inefficiencies in moving indigenous women entrepreneurs' position forward to a place of equality. Indigenous women entrepreneurs are being increasingly recognized as legitimate income earners in today's society. However, negative health, educational, economic, societal and political forces, as well as societal discriminatory practices act as barriers to sustainable development for indigenous women entrepreneurs. These women entrepreneurs' work related efforts and fair compensation for their

work, have not always been addressed (Odutolu et al, 2003). The paper is written from a constructive perspective, highlighting some good practices that have been instituted worldwide and questions the legitimacy of others. One feature that is used to build much of the end of the presentation in this paper is statistical data - which was summarily done.

Literature Review

(1) Comparative Studies - Three studies looked at Indigenous entrepreneurs - not just indigenous women entrepreneurs. The first research looked at the broader category of Indigenous entrepreneurs worldwide, using a sample of 50,371 entrepreneurs operating enterprises and concluded that they operated less favorable export businesses than their migrant entrepreneurial counterparts (Ashourizadeh et al, 2016). The authors further concluded that the male migrant entrepreneurs, migrant entrepreneurs that had higher educational levels and migrant entrepreneurs that were first generation were more likely to operate this potent position (Ashourizadeh et al, 2016). An earlier study from Dzisi (2008) honed in specifically on Indigenous women entrepreneurs in Ghana and found something unexpected but enlightening. The author found that Indigenous women entrepreneurs in that country shared similar characteristics as their counterparts in other parts of the world, while at the same time making impressive contributions to that country's economy (Dzisi, 2008). A final comparative research paper on Indigenous Australian entrepreneurs and looked at a variety of factors and how these factors impacted the said entrepreneurs' success. Factors such as education, training, will power and survival tactics presented a picture that reinforced that the more those factors were present, the more likely the Indigenous entrepreneur was to become successful (Foley, 2003).

(2) Financial Implications - The financial positioning of entrepreneurial ventures is always a ripe topic of focus for researchers. This is no different in the case of Indigenous entrepreneurs, where nine prominent studies have tackled this topic. Zapalska et al's (2018) study of Indigenous Māori female entrepreneurs in New Zealand - both for its geographic focus and its monolithic focus that kept gender and race constant - focusing exclusively on this population is particularly noteworthy. The fact that the study also focused on a single industry - that of tourism - was also important, especially in the interpretation of the results. The study's findings suggest that three key areas are important for Indigenous Maori female entrepreneurs to overcome their current barriers - namely, inadequate human capital, social capital (network structures) or financial capital (Zapalska et al, 2018). The authors contend that overcoming these barriers would enable Māori female entrepreneurs to achieve their social, cultural and ecosystem objectives (Zapalska et al, 2018).

A look by Witbooi et al (2011) at Indigenous female entrepreneurship in South Africa and found that while indigenous women entrepreneurs, who represent 52% of the South African population, still suffer from historical and cultural prejudice in accessing economic freedom and opportunities This finding was significant since in that country Black indigenous women entrepreneurs are the largest single self-employed segment of the population; a fact is not often detailed in the current industry targets for business activity and a segment of the population

that is not often targeted for assistance and help with their business endeavors (Witbooi et al, 2011). These findings were echoed in a similar study by Ashok, D. G. (2013) who looked at Indigenous women entrepreneurs in India, specifically Rajbanshis, and found that they lacked help with obtaining and or developing financial resources.

In a similar vein, McDonnell (2004) highlighted access to credit for Indigenous women entrepreneurs as a key area of concern. The author contended that access to financing was the top challenge identified by Indigenous women entrepreneurs in that study and felt that it is hindered by eligibility criteria for equity investment, collateral, proven credit history, full-time involvement in the business and lack of micro-loans available (McDonnell, 2004). The author further felt that the Indigenous women entrepreneurs had fewer financial resources to invest in their business due to their lower average income and increased reliance on government transfers and expressed a lack of knowledge and business training in the areas of financial literacy and business planning, regulations and management and limited ability to participate in financial workshops and training because of family obligations (McDonnell, 2004).

Frederick et al (2008) and Frederick et al (2006) in two poignant research pieces felt that the plight of Indigenous people and their disadvantaged positions are often compounded by a continued legacy of inequity and by various internal and external factors that do not encourage an enterprising culture. These thoughts are echoed by Jamak et al (2014) who felt that help for Indigenous entrepreneurs, including Indigenous women entrepreneurs must start with looking at how to help micro-entrepreneurs, since Indigenous entrepreneurs often operate micro businesses and the rules that apply for macro businesses cannot necessarily be applied to micro businesses.

Lituchy et al's (2006) study on Aboriginal Indigenous women entrepreneurs in Canada focused on success factors. Defining success not in the usual way, but instead as having a sense of collectivism among these entrepreneurs and having the Indigenous women entrepreneurs in this case focusing on the needs of their communities (Lituchy et al, 2006). The authors saw this as particularly important since outside forces and factions may not always focus on the needs or take their requests for products and services into consideration (Lituchy et al, 2006). Foley's (2006) research revealed that inhibitors to financial business growth and success within Australia for Indigenous urban entrepreneurs include limited access to capital and business finance, and the effects of racial and gender discrimination.

(3) Motivating Factors - Zarafshani et al (2008) investigated a sample of 60 rural indigenous women entrepreneurs in Iran, using the Schwartz Values Scale and found that the motivating factors for starting their businesses were: conformity to social norms, benevolence, security provided by business ownership. The least motivating factors - the study found - were tradition, stimulation, hedonism, achievement, and power. Legitimate information indicates that there are in fact differences in values between indigenous and non-indigenous entrepreneurs. In Wood et al's (2011) article on male and female Australian indigenous entrepreneurs "push" factors were predominant as motivators for setting up

business ventures and were strongly linked to the desire to improve severe disadvantage through very poor economic situations and negative racial stereotyping, discrimination and prejudice as well as addressing the needs of their community (Wood et al, 2011). Push factors can be described as those negative situational factors arising from dissatisfaction with the current employment situation, such as job dissatisfaction, difficulty finding employment, insufficient salary, or inflexible working hours (Wood et al, 2011).

Christopher (2011) qualitative research analysis of Hindu and Christian Indigenous entrepreneurs in India using semi-structured interviews explored various diverse cognitions. The author found that their motivations and end-goals being context-dependent, with personal religious values appear to take priority over cultural and business norms in influencing the end-goals of Indian Indigenous entrepreneurs, particularly in the international business context (Christopher, 2011). Foley (2006) in a divergent vein contended that the key motivators of Indigenous Australian urban entrepreneurs are their hatred of poverty, their strong desire to provide a better life for family members including their children and their extended family. The results also indicated that they wanted very much to succeed and to create their own destinies and be responsible for their failures - in essence they wanted to be prominent in decisions that impacted their lives (Foley, 2006).

(4) Network Structures - Padilla- Melendez's (2014) paper using forty-two face-to-face interviews with female and male entrepreneurs, analyzed the factors that affect the activities of indigenous entrepreneurs of the region of Tiquipaya, Bolivia and found that - gender- and not so much being Indigenous was a key factor that impacted social capital. These results are in contrast to those unearthed by Todd (2012) who found that being Indigenous did have a significant impact on the make-up of one's social capital structure and the resulting beneficial effects of that structure on the sample of young Aboriginal Indigenous entrepreneurs (Todd, 2012).

Udén (2008) focused on the micro and meso-level entrepreneurial logics and terms of Sami Indigenous women entrepreneurs in Sweden. The research paper is exceptionally unique since it builds on ethnological methodology and an interactive approach. In a bold move, Uden (2008) applied market signaling theory and found that at the national level Indigenous entrepreneurs were offered help that they did not take advantage of, whereas at the regional and local levels Indigenous entrepreneurs were more likely to embrace the support structure they were offered and apply them. This is significant since it concentrates in layers and different factions and exposes how each faction responds to a specific population of the society. Foley (2006) saw that building a network structure that included non Indigenous members was critical to success, especially if these non-Indigenous members were from the dominant culture.

(5) Challenges - Orser and Riding (2016) in an expected move, from their sample in Northern Canada, found that these Indigenous women entrepreneurs, faced a variety of challenges, across major sectors of society on a national, regional and individual level. The authors concluded that these challenges were not easily overcome and required investment in various structural developments,

investments on a personal level and investments across many other levels of society (Orser and Riding, 2016). Unlike their White counterparts in that same country, the Indigenous women entrepreneurs were less likely to be offered help or receive help in these areas (Orser and Riding, 2016).

Conclusion

This research paper sought to perform a pseudo-meta-analysis and look at the extensive and prolific research that has been done on student loans for college students over the last six decades. It sets out to outline all the key research that has been conducted on college student loans over the last sixty years. It began with a look at the research that has been done by categorizing each article into one of a few key subject themes: college athletes; the hardships of taking student loans; an international perspective; socioeconomic status; impact of race; federal and state policies; stress; and student loan literacy. In so doing, this research paper for the first time in the last six decades seeks to summarize the research that has been done in a succinct manner. In so doing, it serves a unique purpose by allowing others to grasp what has been done. It does so in the manner that can aid research that will be done from here on out. As such, the current paper serves a fundamental purpose of presenting a significant research for interested researchers.

As stated previously, the current paper looked at a review of research done over the last sixty years on college student loans. This was investigated by deriving categories for the extensive research, placing each research paper in the appropriate category and then providing additional details on each research paper. The qualitative method chosen represents a pseudo-meta-analysis and while not quantitative, is representative of an in-depth and thorough review. In this sense, this paper used secondary data to conduct this pseudo-meta-analysis. The research papers were categorized, coded and themes derived based on techniques used in narrative analyses.

There were some difficulties in analyzing the research. There were times when a research paper had coverage of two or three different themes. In such a case, the decision was made to place the research under a theme that was most prevalent and overriding. The goal of this research was to conduct a meticulous analysis of the important coverage of college student loan debt. What emerges from this is a thorough analysis of where the research on this intensely important topic and the limited coverage it currently occupies needs to be remedied.

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