



# **Indigenous Economic Development and Empowerment:**

**Achieving sustainable change through Indigenous entrepreneurship**

This paper was prepared as background material to support dialogue at the fifth gathering of senior Canadian and Australian public servants under the Canada-Australia Public Policy Initiative (CAPPI)

Canada-Australia Public Policy Initiative

January 2019

## ***Executive Summary***

*The CAPPI process has presented a significant opportunity for the Australian and Canadian governments to collaborate on Indigenous economic development. This paper outlines the shared history of colonisation and subsequent economic exclusion of Indigenous peoples. In both countries, this history has translated into present-day gaps in key socio-economic indicators and structural barriers to Indigenous economic participation.*

*This paper focuses on the role that Indigenous enterprises and entrepreneurship can play in bringing Indigenous people into the economy. Canada and Australia aim to empower Indigenous communities by building a strong Indigenous business sector to improve economic outcomes for Indigenous populations. Each country is investing in initiatives to:*

- i) improve access to capital for both individual entrepreneurs and community-owned enterprises;*
- ii) facilitate access to regional and local opportunities; and*
- iii) establish self-directed governance and institutional supports.*

*As you read this paper, you will see that there are areas where each country is performing strongly, and those where progress needs to be accelerated.*

*This paper is limited in scope to the role that Indigenous enterprises, both individual and community-owned, can play in supporting Indigenous economic inclusion. It does not discuss some other critical parts of Indigenous economic development, such as the importance of education and health, and the role that Indigenous employment programs can play. It also does not touch on important issues around how Indigenous people can be supported to leverage land assets.*

*In particular, there is much Australia can learn from the Canadian experience in supporting strong Indigenous institutions. In Canada, these institutions provide the bedrock from which Indigenous enterprises and a culture of entrepreneurship can be fostered. While steps have been taken in Australia to work more closely with Indigenous Australians, through the creation of high-level advisory groups, Canada's approach to institutionalising this role has provided a firmer basis for economic development.*

*And there is much that Canada can learn from Australia's experience in driving the creation of opportunities for Indigenous peoples, particularly through the Commonwealth Government's Indigenous Procurement Policy. Now in its fourth year, Australia has had remarkable success in increasing the number of Indigenous businesses delivering services for the Australian Government, with more than 1000 individual businesses delivering more than \$1 billion in contracts. It has also learnt some important lessons in how this kind of policy can be introduced in a way that is sustainable and delivers long term results for Indigenous people.*

*Finally, both countries recognize that there are shared challenges in how to stimulate Indigenous enterprise in remote locations, where there are no natural resources and no tourism market. These remote communities are heavily reliant on government transfers and subsidies and attempts to implement a western, capitalist model of development have not worked. Ongoing collaboration between Canada and Australia is critical to ensure that ideas that work can be shared and built upon.*

## ***Part 1: Introduction***

Recognition of economic rights and support for economic development can deliver improved outcomes and new opportunities for Indigenous peoples as they chart the course towards self-determination. Shared experience in Canada and Australia suggests that developing a strong Indigenous business sector and empowering communities will have a positive impact on Indigenous people and on national economies.

Both Canada and Australia endorse the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), and recognize the links between Indigenous rights and economic prosperity, for Indigenous peoples and for all citizens.

The Australian Prime Minister's 2018 Closing the Gap report states:

*“Greater opportunities and economic participation, more Indigenous-owned businesses and higher employment levels lead to...greater individual choice, greater intergenerational choice and greater community choice – to the point where Indigenous Australians have the same opportunities as any other Australians to exercise genuine choices about their own lives and communities, creating real economic independence.”<sup>1</sup>*

According to Canada's National Indigenous Economic Development Board:

*“There is a rising recognition of the importance of Indigenous participation in Canada's economic development, affirmed by recent court decisions and the growing alignment of economic interests between Indigenous people and the non-Indigenous business community. Indigenous prosperity is increasingly linked to Canada's overall prosperity, reflecting the vital role the Indigenous population has in ensuring the long-term collective success of the Canadian economy.”<sup>2</sup>*

In both countries, considerable barriers remain to ensuring that Indigenous peoples and communities can fully participate in the economy. Key among them are **access to capital** for both individual entrepreneurs and community-owned enterprises, **access to opportunities** including use and benefits stemming from traditional lands, and **self-directed governance** and institutional supports. This paper will highlight Australian and Canadian approaches, and discuss respective challenges, strengths and opportunities, with a view to identifying key success factors in creating and sustaining viable Indigenous economic participation.

### ***Canada and Australia – shared contexts***

Canada and Australia share a similar colonial history in relation to Indigenous peoples, with past policies that resulted in the economic exclusion of Indigenous peoples to the benefit of settlers, through the dispossession of lands and resources. The modern day expression of this legacy is seen in the shared challenges of settling land disputes, a push to share benefits from resource extraction on traditional Indigenous lands, and persistent gaps in key socio-economic indicators.

While accurate data on Indigenous economic activity is limited, we know that in both countries, Indigenous peoples represent the youngest and fastest-growing sector of the population<sup>3</sup>, with tremendous potential to contribute to national economies. Further statistics are at [Appendix A](#).

Critical to successful Indigenous economic policy is consideration of the diversity within Indigenous populations (i.e. First Nations, Inuit and Métis in Canada, and Aboriginal and Torres Strait Islander peoples in Australia) and among urban, rural and remote communities, which require locally-driven solutions. For example, target groups for Indigenous economic development programs tend to fall into two cohorts (examples at [Appendix B](#)):

<sup>1</sup> <https://closingthegap.pmc.gov.au/sites/default/files/ctg-report-2018.pdf?a=1>

<sup>2</sup> <http://www.naedb-cndea.com/reports/NAEDB-progress-report-june-2015.pdf>

<sup>3</sup> According to the 2016 Canadian census, approximately 44% of the Indigenous population was under 25 years old, compared with 28% of the non-Indigenous population (Statistics Canada).

- i) groups on the edges that need support to integrate into the mainstream economy (often urban and regional). Demand side policies together with larger scale capital support programs are important to ensuring these groups can become a sustainable part of the mainstream economy.
- ii) groups facing heightened social and market disadvantages that need ongoing support and subsidies (often remote). Intensive and long term capacity building, microfinance and business incubator support are important to ensure these groups gain some financial independence.

While Indigenous peoples continue to lag behind in key economic indicators related to employment and income, Indigenous entrepreneurship is growing more rapidly than in the general populations. This has created a significant demand for capital and business development supports, which is outstripping supply. As such, it is increasingly important to ensure that national economic policies are inclusive of Indigenous citizens. At the same time, efforts to drive Indigenous economic development through government policy interventions must be carefully managed to avoid unintended consequences and ensure sustainability.

**The Australian Context**

The Australian Government is embracing closer working relationships with Indigenous leaders and communities – an approach that supports Indigenous agency, enables true partnerships with Government, and recognizes the diversity of Aboriginal and Torres Strait Islander peoples.



This includes an Indigenous-led and designed approach to development through the Empowered Communities (EC) initiative. EC involves Indigenous communities and governments working together to set priorities, improve services and apply funding effectively at a regional level. In tandem, the Commonwealth, States and Territories are investing in a range of regional governance models to support local decision making across Australia. Embedded in this broader regional governance agenda is economic policy largely focused on the creation of choice and the realisation of opportunity. Australian Indigenous economic policy rests on two pillars:

1. Driving demand for Indigenous businesses and employees through purchasing/procurement; and
2. Strengthening supply side supports to enable Indigenous Australians to take up the demand side opportunities.

The Australian Government has a strong focus on the role of Indigenous-owned businesses, and addressing the significant discrepancy between Indigenous and non-Indigenous participation in business (3.7% working age Indigenous people are in business compared to 10.8% non-Indigenous

Australians<sup>4</sup>), to support Indigenous economic development. Indigenous businesses create self-employment and other employment opportunities, build wealth and are key to economic empowerment for Indigenous Australians. For example, Indigenous businesses who have won Indigenous Procurement Policy (IPP) contracts on average have an overall Indigenous workforce of 37 per cent, compared to an average Indigenous workforce of 0.7 per cent in non-Indigenous businesses.

<sup>4</sup> 2016 Australian Census

The refresh of Australia's national agenda to support Aboriginal and Torres Strait Islander peoples, *Closing the Gap*, is centred on achieving parity through partnership. It is a commitment from Australian governments to work with Indigenous Australians to improve outcomes in areas of health, education and employment, and sets targets aimed at eliminating the gap in outcomes between Indigenous and non-Indigenous Australians.

The strategy has been developed and agreed to by Australia's Commonwealth and state and territory governments through the Council of Australian Governments (COAG) framework, with responsibility for implementation shared between the jurisdictions. Like the UN Sustainable Development Goals, *Closing the Gap* is a long-term, ambitious framework which requires sustained efforts from all levels of government and each sector in society.

As an investment in the fundamental components of human capital, estimates suggest that closing the gap in social and economic outcomes for Indigenous Australians would deliver considerable benefits to the Australian economy, with a gain of approximately \$24 billion by 2031. It would also have positive implications for government budgets, with an estimated net gain of \$11.9 billion to governments across Australia by 2031<sup>5</sup>.

### ***The Canadian Context***

The Government of Canada is committed to a nation-to-nation relationship with Indigenous peoples based on the recognition of rights, respect, cooperation and partnership. Canada's reconciliation agenda is focused on two inter-related pillars: closing socio-economic gaps between Indigenous and non-Indigenous Canadians and advancing self-determination and self-government through the recognition of rights. Through meaningful co-development and distinctions-based approaches, the unique cultures, experiences and perspectives of First Nations, Inuit and Métis are shaping policies and programs, as they assume greater control over institutions and the design and delivery of holistic, community-driven services.

A strong majority (74%) of non-Indigenous Canadians agree that reconciliation between Indigenous and non-Indigenous peoples will be impossible as long as Indigenous people remain socially and economically disadvantaged<sup>6</sup>. The Truth and Reconciliation Commission's 94 Calls to Action, issued in 2015, provide a framework for transformative change to address the legacy of residential schools and close gaps in areas such as child welfare, education, language and culture, health, justice, and to advance reconciliation across all sectors of Canadian society. Since 2015, there have been significant investments made to support the transformation of policy approaches, with 2017-2018 Budget commitments totaling over \$11 billion.

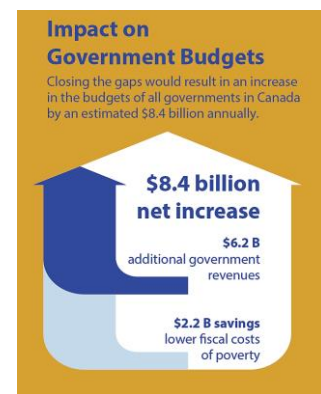
The Government of Canada is also modernizing its institutional structures, laws, policies and operational practices to support First Nations, Inuit and Métis in implementing their vision of self-determination. There is a concerted shift in policy, based on the principles of the UN Declaration, away from reliance upon and use of the courts to solve problems, towards an approach focused on the recognition of rights that embraces active co-development and co-decision-making.

New major project reviews and impact assessment processes are being advanced to provide regulatory certainty and predictability, while recognizing and respecting Indigenous rights, and protecting the environment. This will bring significant clarity to the "who, how, and what" of land and resource decision-making, to address the impacts of unresolved land disputes that have deterred key investments (i.e. the Trans Mountain Pipeline). Creating economic certainty is of utmost importance to many stakeholders including industry, investors, and all levels of government, and reduces economic development barriers and increases investment attraction both domestically and internationally.

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<sup>5</sup> Deloitte Access Economics, 2014, *Economic benefits of closing the gap in Indigenous employment outcomes*. Prepared for Reconciliation Australia.

<sup>6</sup> [https://www.enviroinstitute.org/docs/default-source/project-documents/public-opinion-about-aboriginal-issues-in-canada-2016/final-report.pdf?sfvrsn=30587aca\\_2](https://www.enviroinstitute.org/docs/default-source/project-documents/public-opinion-about-aboriginal-issues-in-canada-2016/final-report.pdf?sfvrsn=30587aca_2)



It is equally important to ensure that Indigenous peoples and communities benefit from these major developments and share in Canada’s prosperity. Research suggests that addressing persistent gaps in key economic indicators for Indigenous peoples would result in an estimated 1.5% increase in Canada’s GDP (\$27.7 billion annually), as well as a positive net fiscal impact for governments.<sup>7</sup>

## Part 2: Access to Opportunities

Indigenous groups face unique barriers to participation in the mainstream economy. Historic economic marginalization, together with low intergenerational wealth transfer, and the ongoing impact of poor education, employment and health outcomes mean that Indigenous groups may require additional support and information to establish and grow businesses.

For example, in Australia, the relatively low rate of Indigenous business ownership indicates there are structural, social and economic barriers, including social prejudice, that limit the proportion of Indigenous Australians entering business. The 2016 Reconciliation Barometer survey found Australia is becoming more hostile towards Indigenous Australians and the experiences of racism by Indigenous people grew to 46% in 2017 from 39% in 2014. In Canada, conflict over the role of Indigenous peoples in natural resource development has a significant public profile. While 55% of Canadians agree that Indigenous people should “have authority to share management of natural resources in their traditional territories”<sup>8</sup> over 61% of Canadians think the national interest is more important than the rights of Indigenous peoples when it comes to moving proposed energy projects forward (up from 54% in 2017 and 49% in 2016).<sup>9</sup>

Small and medium-sized Indigenous enterprises tend to be most successful in local markets, particularly when their products and services are well-aligned with community needs. For example, Indigenous businesses in Canada are leading the way in green energy, in moving their communities off diesel generators. However, they often experience challenges in scaling up to take advantage of larger regional and national markets, such as attracting joint venture partners, or accessing government and other major procurement opportunities.

Remoteness adds barriers that hinder business development and opportunity. Businesses in remote and very remote communities face smaller local markets; long distances to larger markets, coupled with high travel costs; limited infrastructure, local banking and internet accessibility; and challenges accessing skilled labour, business networks and fit-for-purpose business advice. Indigenous communities and governments are also challenged by lack of capacity and community readiness to engage in major projects happening on or near traditional Indigenous lands, as well as significant infrastructure deficits in transportation, broadband access/telecommunications, housing, and energy.

Legal obstacles also affect the establishment, growth and performance of Indigenous-owned businesses on Indigenous lands. In Australia, there are often difficult and lengthy processes in resolving native title claims and further challenges related to developing lands held in trust by Indigenous Land Councils for economic purposes as investment decisions must balance economic benefits with social and cultural priorities. Similarly, in Canada, a lack of clarity on Indigenous land rights in relation to resource development on traditional lands and the duty to consult and accommodate, can create an uncertain investment climate.

However, these barriers can be addressed by a range of Government and private sector interventions to drive demand for Indigenous businesses and employees and create opportunities to mobilise Indigenous land assets.

<sup>7</sup> [http://naedb-cndea.com/reports/naedb\\_report\\_reconciliation\\_27\\_7\\_billion.pdf](http://naedb-cndea.com/reports/naedb_report_reconciliation_27_7_billion.pdf)

<sup>8</sup> Privy Council Office Survey on Current Issues, September 10-23, 2018 (n=1,003)

<sup>9</sup> <http://www.nanos.co/wp-content/uploads/2018/04/2018-1169-Positive-Energy-Report-1-April-16.pdf>

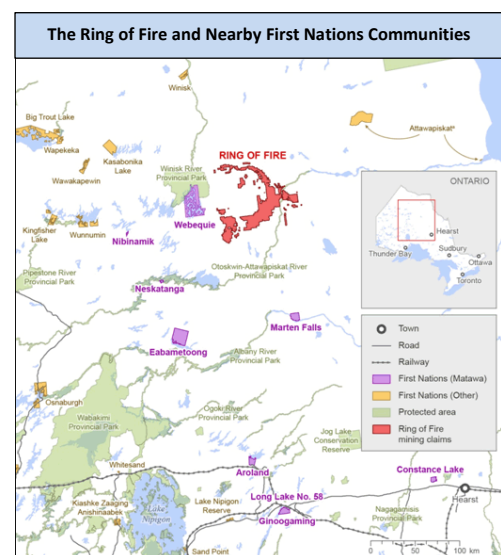


## Canada

Most natural resource development projects in Canada take place in remote areas on the traditional lands of Indigenous peoples. Generally, the closest communities are Indigenous and they hold the greatest potential source of labour. However, the pre-conditions required to capitalize on this potential labour pool often mean that hiring locally is a major challenge. Partnerships between industry, Indigenous organizations and governments are becoming more common and have in many cases have proven beneficial to all. However, these partnerships take time and a significant commitment from all parties to be successful. The Raglan Mine in Nunavik (Arctic Quebec) and the Voisey's Bay Mine in Nunatsiavut (Northern Labrador) are examples of very successful partnerships that have resulted, in the case of Voisey's Bay, in a workforce that is over 50% of Indigenous.

The Government of Canada is also investing in efforts to help close the employment and earning gaps between Indigenous and non-Indigenous people, with the recent renewal of the Indigenous Skills and Employment Training Program, and an ongoing annual investment of \$408.2 million. This new approach will have a stronger focus on training for higher-quality, better-paying jobs, and addressing the unique needs of First Nations, Inuit and the Métis Nation.

For many communities, the barriers to economic participation are more complex. The Ring of Fire area in Northern Ontario<sup>10</sup> holds some of the richest mineral deposits in the world, but sits alongside some of the most disadvantaged remote Indigenous communities. Through the Strategic Partnerships Initiative, a federal interdepartmental program with the aim of focusing and coordinating federal investments from multiple departments, Canada is working with the Government of Ontario to lay the groundwork for these communities to take advantage of a broad range of future economic opportunities. Although the work initially focused on business readiness, it has been recognized that fundamental elements of community well-being, such as adequate housing, sound governance and addressing substance abuse, need to be addressed first in order for communities to eventually be ready to seize economic opportunities.



Across the country, significant efforts are also underway to increase the Indigenous land base and maximize its economic potential through greater Indigenous control. While Inuit land claims have all been settled and discussions on Métis lands are at the exploratory stage, the First Nations land regime is complex, with most First Nations still bound by the reserve system. However, Canada has established opt-in legislation to support First Nations communities in assuming jurisdiction over their reserve lands, as well as formal processes to support the acquisition of land for economic development purposes. While expanding the land base of First Nation reserves is a priority, there is also an opportunity to think more broadly about the equitable distribution of benefits that could stem from traditional lands, while continuing to work towards comprehensive land claim settlements.

While government procurement has the potential to offer significant business opportunities in all regions of Canada, this potential has yet to be fully realized. As such, Canada is undertaking a preliminary policy reform of Indigenous procurement that will focus on setting procurement targets, clarifying the definition of Indigenous business, building business capacity and advancing regional/local and distinctions-based approaches. Indigenous businesses currently represent less than 1% of all federal government contracts, even though Indigenous people represent over 4% of the population and a rapidly growing sector of the economy. However, many Government of Canada procurements do include Indigenous Benefit Content,

<sup>10</sup> Map: [https://lop.parl.ca/sites/PublicWebsite/default/en\\_CA/ResearchPublications/201417E](https://lop.parl.ca/sites/PublicWebsite/default/en_CA/ResearchPublications/201417E)

such as employment and sub-contracting requirements with Indigenous people and business. Settlement agreements that address Indigenous rights can also open new paths to procurement opportunities. For example, the four Inuit regions in Canada have all signed constitutionally-protected land claims and/or self-government agreements, which contain provisions for preferential procurement practices when the Government of Canada is undertaking work in Inuit regions. This has resulted in significant contracts being awarded to Inuit firms.

### **Australia**

The Australian Government recognizes that encouraging more Indigenous Australians to consider a life in business can drive economic development, locally and nationally. Accordingly, the Government has implemented initiatives that balance demand-side policies that create and drive opportunities for Indigenous businesses with supply-side reforms that build the capacity and effectiveness of businesses to capitalise on these opportunities.

To drive demand, one of the successful programs delivering outcomes for Indigenous business is the Indigenous Procurement Policy (IPP). The IPP was introduced in July 2015 to leverage the Commonwealth's annual multi-billion dollar procurement spend by setting an annual target that 3 per cent of Commonwealth contracts are to be awarded to Indigenous businesses. Since 1 July 2015, over 1000 Indigenous businesses have delivered over \$1 billion in Commonwealth works. This compares to just \$6 million in government contracts awarded in 2012-13. The policy works because it is transparent and holds each portfolio to account. The success achieved through the IPP is helping to change the nature of the Government's engagement with Indigenous Australia from a frame of disadvantage, welfare and dependency to economic empowerment, opportunity, aspiration and excellence.

Beyond the IPP, the Australian Government is embedding Indigenous economic objectives within cornerstone nation-building projects (like the construction of the Western Sydney Airport and the construction of the Inland Rail project from Brisbane to Melbourne), requiring that Indigenous employment and supplier-use targets be met. Most state and territory governments have also adopted policies that are similar to the IPP.

Increasingly, large corporations are adopting policies like the IPP in their own supply chains under Reconciliation Action Plans. In 2018, a group of ten companies agreed to a voluntary framework for measuring and reporting on Indigenous supplier use.

For Indigenous businesses to take up these opportunities, a coordinated support system is required. The Australian Government has committed to a ten-year Indigenous Business Sector Strategy (IBSS) to provide the support the sector needs to meet this growing demand. It will improve access to business and financial support through actions such as: the establishment of one stop shops for business support, doubling access to microfinance, with a focus on regional and remote Australia, and working in partnership with mainstream banks to enable growing Indigenous businesses to access more credit.





**Looking forward**

Australia can share learnings with Canada on designing and implementing preferential Indigenous procurement, including the recent introduction of changes to strengthen the regulation of joint-ventures between Indigenous and non-Indigenous businesses and other possible changes to increase the value of contracts.

While initiatives to generate demand for Indigenous employment and suppliers have had recent success, ensuring this progress is sustainable and maintained beyond specific government interventions will be a challenge. Examples of government successfully withdrawing preferential treatment or support from an industry (e.g. Australian car manufacturing) are limited. For the broader social impact of engaging Indigenous employees and businesses (a traditionally disadvantaged group) to be realized, Governments need to ensure that these employees and businesses can independently compete in the market in the long term.

Further, the additional challenges of remoteness curtail the ability of some individuals and business to benefit from preferential policies. For example, the benefits of the Commonwealth's Indigenous Procurement Policy are concentrated in south-eastern Australia (with around 50% of the value of contracts going to Indigenous businesses registered in New South Wales and the Australian Capital Territory). The added transaction costs, compounded with the increased social disadvantage experienced by remote Indigenous community members often make it difficult for them to compete with Indigenous individuals and businesses based in urban/regional centers.

In the Canadian experience, the ability to leverage private sector and provincial/territorial partners in more holistic, community-based approaches to major projects has been a key success factor in ensuring that communities benefit from development, both in the short-term through jobs and training, and over the longer-term through trusts, land ownership and in some cases, equity partnerships.

**Part 3: Access to Capital**

Community remoteness, small retail markets, financial literacy, low accumulated wealth and lack of credit history are all factors contributing to the difficulty in accessing credit for Indigenous entrepreneurs. These legislative and markets-based barriers limit the ability of Indigenous entrepreneurs to start, grow or acquire a business, and opportunities for community economic development.

In Canada, the *Indian Act* is a major factor that contributes to the difficulties in accessing credit for First Nations on-reserve. The legislative regime often acts to prevent market forces from operating properly on "Indian lands" while restrictions placed on the use of property as collateral has made it very difficult for Indigenous entrepreneurs and communities to secure financing. Similarly, in Australia, the ability to use land as security to leverage private sector capital is a challenge for Aboriginal and Torres Strait Islander people. Historically, banks have been unwilling to use Indigenous land as security to leverage capital. Complex land tenure systems for Indigenous land are not easily understood by potential investors or financial institutions, and Indigenous land and native title rights are often perceived as restricting the use of land as collateral as, unlike ordinary freehold, Indigenous land is mostly inalienable (cannot be transferred, sold or mortgaged) and is often communally-held.

According to research conducted by Australia's finance industry, Aboriginal and Torres Strait Islander people 'are the predominant group of people consistently associated with financial exclusion'. The exclusion from access to capital results in 'poor access to fair, safe and appropriate products and services, low understanding of financial matters and a greater likelihood of experiencing financial difficulty'.<sup>11</sup>

Similarly, in Canada, the 2016 National Aboriginal Business Survey demonstrates the challenges faced by Indigenous entrepreneurs to access financing (equity/capital). As reported, 65% of Indigenous business

<sup>11</sup> 2008 ANZ report, *Home Ownership and Indigenous Australians*

owners rely greatly on personal savings, not only for start-up financing but also as an ongoing source of financing. Less than 20% of Indigenous business owners relied on business loans or lines of credit. Less than 9% relied on grants/loan from the government of Canada.<sup>12</sup> In the report, the lack of access to financing has been identified by Indigenous entrepreneurs as a major obstacle to their business development and growth. When a lender or program is eventually found, Indigenous entrepreneurs often find it difficult to meet all requirements including presenting a formal business plan.

For Indigenous communities and governments, high dependence on government transfers and funding cycles also makes it difficult for community-owned enterprises to secure private capital. The lack of access to sustainable sources of own-source revenue (i.e. taxation, resource royalties) that can be used to stimulate business development and allow communities to create and leverage business opportunities, perpetuates the cycle of ongoing dependence on government programs and policies.

### Canada

There is an extensive network of Aboriginal Financial Institutions (AFIs) across the country providing loans, grants and business supports to new and expanding Indigenous businesses. They specialize in tailored supports and services to Indigenous entrepreneurs in small and medium enterprises that traditional banks often pass over. In addition, AFIs will often lend to community-based business structures. With a cumulative federal investment of \$240 million since their inception in the mid-1980s, AFIs have provided over 44,000 loans to Indigenous business owners with a total loan value of nearly \$2.5 billion.<sup>13</sup> Each dollar invested by the Government of Canada has been recycled 8.4 times over in new loans. In 2016, the AFI network advanced \$108.5 million in loans. Those loans supported 1,364 businesses and created or maintained over 4,400 jobs which had a direct economic impact of over \$264 million across the country. However, the network cannot keep up with growing demand, and lack of access to capital is hindering Indigenous entrepreneurs from starting or expanding their businesses.

At the community level, while many Indigenous governments continue to rely solely on public funds, some also have significant own-source revenue that can be used to stimulate business development and effectively leverage private sector funds. The largest economic drivers tend to be collectively-owned Indigenous corporations dedicated to reinvesting profits for the benefit of the community. Examples include the Makivik Corporation's Air Inuit, which employs 500 people and provides an essential service to remote regions, and the Manitoba Métis Federation's Métis N4 Construction Inc., which has established significant partnerships with companies such as Manitoba Hydro and Enbridge.



In 2015, the Government of Canada successfully transferred the administration and delivery of its Aboriginal Entrepreneurship Program to the **National Aboriginal Capital Corporations**

**Association (NACCA)** and the Aboriginal Financial Institutions' network. NACCA is a membership organization of over 50 AFIs from across the country, with a mandate to represent a common voice, facilitate partnerships, provide capacity building and operating support systems, and deliver a full suite of economic development programs in partnership with the network. They have strong on-the-ground presence and reach deep into the communities they serve, often investing considerable time and energy up front to help position a business for success. With their deep knowledge of their client base, they have built a strong track record of efficient service delivery. Devolving decision making to Indigenous partners and working with them to create and to acquire more flexibility in order to manage at the speed of business has contributed to the success of this program.

<sup>12</sup> <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>

<sup>13</sup> [https://nacca.ca/wp-content/uploads/2018/11/NACCA\\_ANNUAL\\_REPORT\\_FINAL\\_WEB.pdf](https://nacca.ca/wp-content/uploads/2018/11/NACCA_ANNUAL_REPORT_FINAL_WEB.pdf)

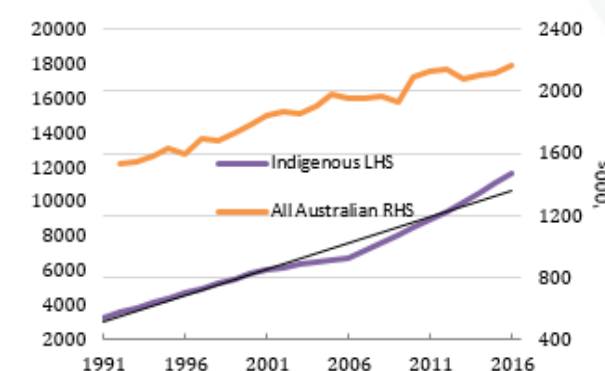
Leveraging funds resulting from settlements of various claims and litigation also holds significant potential, with many resulting in the establishment of community trusts that can be grown and re-invested. Many communities are also seeking an ownership or equity stake in major projects, as a means of securing sustainable long-term benefits from major resource developments. For project proponents, this can form an important element in obtaining social license to operate. Impact Benefit Agreements are also a commonly used vehicle, negotiated directly with the private sector and tailored to the needs of individual communities. However, depending on the structure of the agreement, they can cause severe social and economic challenges in communities, resulting from a sudden and significant influx of new money.

A key success factor in growing and sustaining these kinds of partnerships will be to continue to attract new funding partners. Canada's Truth and Reconciliation Commission acknowledged the important role of the corporate sector and called on them to adopt the UN Declaration as a reconciliation framework and ensure that Aboriginal communities gain long-term sustainable benefits from economic development projects. To this end, there is growing interest from chartered banks in playing a more active role in Indigenous entrepreneurship and the provision of equity, as well as from NGOs and private foundations in partnering with Indigenous communities on business development and expansion, particularly in high-risk areas.

### **Australia**

The number of Indigenous Australians going into business is growing rapidly – with a 30 per cent jump in the number of Indigenous Australians reporting that they were self-employed in 2016 compared to 2011, compared to a 1 per cent increase for non-Indigenous Australians. However, the financial exclusion experienced by Aboriginal and Torres Strait Islander people creates a significant barrier to successfully starting or growing a business. To support a strong and prosperous Indigenous business sector, the Australian Government is working to identify and develop initiatives to address existing barriers to accessing capital.

Indigenous self-employment and all Australian businesses, 1991 to 2016



Historically, the Australian Government has funded a statutory agency, Indigenous Business Australia (IBA), to deliver business support and business loans to Indigenous businesses that are unable to access commercial finance. In 2016, the Australian Government made a commitment to refocus the efforts of this agency, and IBA has rapidly diversified its business loan products to meet the changing needs of the sector. For example, a performance bond product was launched in 2018 to assist Indigenous businesses who are winning Commonwealth contracts in construction to strengthen their balance sheets and meet bonding requirements. In 2016-17, IBA delivered a total of 83 business loans worth \$16 million and provided 962 customers with an assessment of their business ideas.

In addition, through the development of the Indigenous Business Sector Strategy, the Australian Government has worked with Indigenous businesses and relevant stakeholders to identify the key gaps and barriers to accessing capital and supporting growth of the sector, and design products and services to meet the needs of emerging and growing businesses. This has resulted in the Government expanding microfinance that provide loans between \$5,000 and \$20,000 with wrap-around business support to more locations in regional and remote Australia.

The Government is also finalizing a new Indigenous Entrepreneurs Capital Scheme (IECS) that will offer qualifying Indigenous businesses access to concessional debt products, with an aim to help the business build a credit history and over the medium term transition to mainstream banking products. The IECS targets Indigenous businesses that are established (in operation for two years or more) and ready to grow, but are under-capitalized and unable to access mainstream bank financing outright.

Finally, the Australian Government delivers a grant program called the Indigenous Entrepreneurs Fund which provides capital for business plant and equipment for Indigenous businesses located in regional and remote Australia.

Ultimately, the finance products and programs supported by the Australian Government aim to fill identified gaps for individual Indigenous entrepreneurs and businesses seeking access to capital, while also supporting a pathway for businesses to eventually access mainstream funding independent of government.

### ***Looking Forward***

While urban and regional areas have functioning markets, the market in remote areas is limited with a small consumer base, diminished disposable income and often no comparative advantage. The economies of remote Indigenous communities in both Canada and Australia are heavily supported by government funding, both through the tax and transfer system and direct subsidies/programming.

Given this context, it is challenging for governments to work with Indigenous people to build sustainable businesses in remote areas. Access to capital and business support services for remote Indigenous residents may be of limited use if they don't have access to a conventionally functioning market in which to operate. While the shift to a digital economy has the potential to mitigate some impacts of remoteness, it will require considerable investments in broadband infrastructure and capability.

Governments need to consider whether an open commitment to long term subsidization in some remote communities can be an appropriate policy response, particularly where local Indigenous businesses are providing essential services, such as transportation or food distribution. Aggregated redistribution models, such as the Ontario Lottery and Gaming Corporation's approach to profit-sharing with 132 First Nations province-wide, may also hold significant potential to share benefits across urban and remote regions, but requires a broader range of willing partners.

## ***Part 4: Governance and Institutions***

Just as financial management capacity and financial literacy for individual entrepreneurs are critical elements of business success, Indigenous communities and governments require capacity and expertise in establishing systems, procedures, and governance structures to manage their economies and capitalize on opportunities.

Over the past two decades, the Harvard Project on American Indian Economic Development has conducted extensive research on the conditions under which sustained, self-determined social and economic development is achieved among Indigenous nations. Key factors identified include sovereignty, institutions, culture and leadership. In particular, they have observed that:

*“For development to take hold, assertions of sovereignty must be backed by capable institutions of governance. Nations do this as they adopt stable decision rules, establish fair and independent mechanisms for dispute resolution, and separate politics from day-to-day business and program management... Successful economies stand on the shoulders of legitimate, culturally grounded institutions of self-government.”<sup>14</sup>*

In Canada, the Minister of Indigenous Services has publicly committed to “getting out of the business” of service delivery by creating new governance models that bring control and jurisdiction back to Indigenous communities. A critical element will be strengthening existing Indigenous-led institutions and developing new ones, in order to provide a sustainable suite of Indigenous public-sectors mechanisms that support Indigenous communities on the path towards self-determination. Some of these institutions exist already (as described below) while others are emerging.

<sup>14</sup> <https://hpaied.org/about>

In addition, all governments require an adequate revenue stream and tax base to generate wealth to sustain their operations, re-invest in their economies and delivery high quality services to citizens. Consequently, there is growing interest on the part of Indigenous governments in resource revenue-sharing and increased taxation powers for their communities. Both governments and the private sector are being asked to explore options that challenge existing structures and conventions.

### **Canada**

A strong institutional and legislative framework is already in place to support community financial capacity and access to low-cost capital through the *First Nations Fiscal Management Act* (FNFMA). Since 2006, 266 First Nations have opted to participate in the *Act*, with more seeking to be added on a regular basis. Once a First Nation has been added to the schedule of the FNFMA, it can begin working with any or all of the three First Nations institutions established under the *Act*:

- The [First Nations Tax Commission](#) oversees the implementation of First Nations property taxation regimes under the *Act*, including approving tax rates, revenue bylaws, building capacity and reconciling First Nation governments' and taxpayers' interests. Through the Commission, 121 First Nations have developed and implemented on reserve property taxation laws resulting in approximately \$54 million in revenues for local services and infrastructure needs in 2017-18.
- The [First Nations Financial Management Board](#) assists First Nations in strengthening their financial management regimes and provides independent certification to support borrowing from the First Nations Finance Authority. Support from the Board has resulted in 149 First Nations enacting financial administration laws, as well as 124 First Nations receiving financial performance certification as of October 2018.
- The [First Nations Finance Authority](#) permits qualifying First Nations to work co-operatively in raising long-term private capital at preferred rates through the issuance of bonds on capital markets, and provides investment services to First Nations and First Nation organizations. The Authority has provided 45 First Nations with access to over \$530 million in financing for housing, commercial, education, health, wellness and sports facilities, transport, water treatment, renewable energy and other socio-economic development projects that would not have otherwise received government funding due to limited resources.

Building on the success of these institutions, many First Nations are now interested in exploring new potential taxation powers in areas such as the production, sale and distribution of cannabis and tobacco, as well as securing a share of resource royalties generated on traditional lands. However, the development of effective royalty and taxation regimes is highly dependent on the cooperation and participation of provincial governments and their level of interest in working with Indigenous communities varies.

Canada is also exploring innovative ways to ensure Indigenous communities have the means to plan, build, and maintain critical infrastructure necessary to foster economic and social growth, including the establishment of a new infrastructure institution under the *First Nations Fiscal Management Act* that would work in partnership with participating First Nations and regional First Nation organizations to deliver a more sustainable infrastructure system.

Consideration is also being given to creating a suite of new institutions to support communities – many of which will have implications for certain elements of wealth creation. Examples include a Shared Services



The **National Indigenous Economic Development Board** is a Governor-in-Council appointed advisory board that engages urban, rural and remote communities in developing recommendations to advance Indigenous economic development. The Board meets with community leaders from across the country to hear about their successes and challenges, and draws on these positive examples to inspire others to grow their economies and more effectively participate in economic opportunities. Their recommendations have resulted in investments and improvements in data collection and management to track Indigenous indicators of social and economic progress, and substantial policy changes to remove barriers, streamline and expedite the Additions to Reserve process.



Institute, Oil and Gas Institution, a First Nations Ombudsman and Auditor General, and the advancement of First Nations-led statistical functions.

Taken together, these institutions can support First Nations along the path to defining their own vision of self-determination, and moving beyond the confines of the *Indian Act*. While Inuit have already assumed land and governance jurisdiction throughout Inuit Nunangat (the Inuit homeland in Canada) using the existing comprehensive claims and self-government policies, new options are emerging to accelerate progress towards self-determination and sustainable economic prosperity for other Indigenous groups. Through over 70 Recognition of Indigenous Rights and Self-Determination Tables, and new investments to support the capacity of Indigenous groups to rebuild their nations, Canada is bringing greater flexibility to negotiations, based on the recognition of rights, respect, cooperation and partnership. For the first time in Canada's history, the governing members of the Métis Nation are also engaged in self-determination discussions to define the nature of their distinct government-to-government relationship with Canada.

### **Australia**

The Australian Government is committed to working with Indigenous Australians and has established several mechanisms and governance structures by which the Indigenous community can influence and contribute to policy, regulatory changes and investment.

At a national level, the Government has established bodies such as the Prime Minister's Indigenous Advisory Council (IAC) and the Indigenous Reference Group to the Ministerial Forum on Northern Development to provide expert policy advice to the Australian Government on Indigenous policy and programs, implementation and practice. The Government also supports and partners with the National Congress of Australia's First Peoples, a national representative body for Aboriginal and Torres Strait Islander peoples. National Congress Co-Chairs participated in the Council of Australian Governments' Ministerial Council on Indigenous Affairs' historic first meeting to discuss refreshing the Closing the Gap agenda to one based on Indigenous strengths.

At a more local level, a range of regional governance approaches exist across Australia, which are supported variously by Commonwealth and state and territory governments. States and territories are progressing on their own regional/local models of engagement with Indigenous communities, such as the New South Wales Local Decision Making initiative, and South Australia's Aboriginal Regional Authorities.

The Australian Government has also established the community-led Empowered Communities (EC) program. The EC presents a new way of Government working in partnership with Indigenous leaders and communities to work together to set priorities, improve services and apply funding effectively at a regional level. Through the EC initiative and arrangements with regional authorities, joint decision-making processes are co-designed and implemented, enabling communities to determine their own development futures.



There are also specific governance structures in place assist Aboriginal and Torres Strait Islanders to negotiate economic outcomes from land. In regards to land ownership, there are two systems of Indigenous land rights in Australia, native title and land rights legislation. Under native title claims, Prescribed Bodies Corporates (PBCs) are set up in perpetuity to manage and protect native title. PBCs protect and manage native title on behalf of traditional owners, in addition to providing a single legal entity for engagement by governments and other parties to engage. There is also a Commonwealth-administered statutory land rights scheme specific to the Northern Territory (the *Aboriginal Land Rights (Northern*



*Territory) Act 1976*) that establishes a system whereby Indigenous people may lay claim to land based on traditional ownership or historical association.

### ***Looking forward***

A collective approach that focuses on building and funding community-led institutions may provide a mechanism to navigate the market limitations in remote Indigenous communities. Australia could learn from the Canadian experience in moving beyond initiatives targeting individuals or businesses, and building on regional governance models, towards Indigenous-led institutions that can provide expertise, enable communities to leverage resources and achieve economies of scale, and build capacity in Indigenous communities and governments.

### ***Questions for discussion***

- How can Government design economic policy appropriate to the market limitations in remote Indigenous communities? How could an open commitment to long term subsidization work effectively?
- What insights and learnings can Canada take from the Australian Indigenous Procurement Policy? How can Governments ensure this type of market intervention creates Indigenous business capable of competing in an open market?
- What insights and learnings can Australian take from Canada's place-based Indigenous-led institutions, noting the differences in our constitutions/federalism?
- Where does the role of Government begin and end in supporting Indigenous economic development as we move to greater self-determination? What are the most appropriate interventions for government, and where can other partners and institutions achieve better results?

## Appendix A - Indigenous Economic Statistics: Canada and Australia

CANADA		AUSTRALIA <sup>15</sup>
<p><b>1.7 million</b> people 4.9% of total Canadian population<sup>16</sup></p> <p><b>49.0%</b> Registered Indians (820,115) <b>13.9%</b> Non-status First Nations (232,380) <b>3.8%</b> Inuit (64,325) <b>32.1%</b> Métis (537,855)</p>	<b>POPULATION</b>	<p><b>798,400</b> people 3.3% of total Australian population</p> <p><b>91.1%</b> Aboriginal only (727,500 people) <b>4.9%</b> Torres Strait Islander only (38,700) <b>4.0%</b> both Aboriginal and Torres Strait Islander origin (32,200)</p>
<p><b>Median age</b> <b>29.1 years</b> Indigenous population <b>41.3 years</b> non-Indigenous population</p> <p><b>Urban/rural breakdown</b> <b>57.9%</b> urban settings/population centres <b>20.3%</b> living on reserve (one in five) <b>21.8%</b> rural settings<sup>17</sup></p>	<b>DEMOGRAPHICS</b>	<p><b>Median age</b> <b>23.0 years</b> Indigenous population <b>37.8 years</b> non-Indigenous population</p> <p><b>Urban/rural breakdown</b> <b>37.4%</b> in major cities <b>44%</b> in inner/outer regional areas <b>18.6%</b> in remote/very remote areas</p>
<p><b>56.2%</b> Indigenous employment <b>71.8%</b> non-Indigenous employment</p>	<b>EMPLOYMENT</b>	<p><b>42%</b> Indigenous employment <b>61%</b> non-Indigenous employment</p>
<p><b>4.8%</b> Indigenous self-employment <b>8.7%</b> non-Indigenous self-employment.<sup>18</sup></p>	<b>SELF-EMPLOYMENT</b>	<p><b>3.7%</b> Indigenous self-employment <b>10.8%</b> non-Indigenous self-employment</p>
<p><b>\$27,159</b> p/a average Indigenous income <b>\$36,357</b> p/a average non-Indigenous</p>	<b>INCOME<sup>19</sup></b>	<p><b>\$28,184</b> p/a average Indigenous income <b>\$44,304</b> p/a average non-Indigenous<sup>20</sup></p>
<p><b>Secondary</b> - High school diploma or equivalent <b>74.4%</b> of Indigenous people (ages 25-64) Up from <b>65.9%</b> in 2006</p> <p><b>Tertiary</b> (University degree) <b>10.9%</b> of Indigenous people ages 25-64 Up from <b>7.7%</b> in 2006<sup>21</sup></p>	<b>EDUCATIONAL ATTAINMENT</b>	<p><b>Secondary</b> - Year 12 or equivalent <b>30%</b> of Indigenous people (ages 25-64) Up from <b>24%</b> in 2011</p> <p><b>Tertiary</b> (University degree) <b>5.6%</b> of Indigenous people (ages 25-64) Up from <b>4.8%</b> in 2011</p>
<p><b>53.8%</b> Indigenous households <b>68.6%</b> non-Indigenous households<sup>22</sup></p>	<b>HOME OWNERSHIP</b>	<p><b>36%</b> Indigenous households <b>68%</b> non-Indigenous households</p>
<p>In 2010, 54.1% of First Nations on reserve relied on government transfers as their main source of income, compared to 25.6% of the non-Indigenous population, ages 15+</p>	<b>GOVERNMENT TRANSFERS</b>	<p>Estimated direct expenditure per person: \$44 886 for Aboriginal and Torres Strait Islander Australians, \$22 356 for non-Indigenous Australians</p>

<sup>15</sup> All statistics drawn from 2016 Australian Census unless otherwise indicated

<sup>16</sup> The Indigenous Population in Canada: Highlights from the 2016 Census of Population

<sup>17</sup> The Indigenous Population in Canada: Highlights from the 2016 Census of Population

<sup>18</sup> Statistics Canada, 2016 Census of Population

<sup>19</sup> Statistics are not directly comparable as Australia uses Median Gross Equivalised Income, based on a ranked scale (i.e. 1.0 for first adult, 0.7 for ages 14+, 0.5 per child), Canada uses per capita income ages 15+

<sup>20</sup> 2017 Health Performance Framework Report

<sup>21</sup> The Indigenous Population in Canada: Highlights from the 2016 Census of Population

<sup>22</sup> Statistics Canada, 2016 Census of Population

## Appendix B – Case Studies: Recognizing Diversity in Economic Development

### Australian examples

#### Supporting Indigenous economic participation in remote Australia

##### Indigenous Business Incubators

The Australian Government is piloting Indigenous business incubation models in small remote communities to deliver place-based services and provide support to help build viable and sustainable small businesses.



Arnhem Land Progress Aboriginal Corporation (ALPA) established the first Indigenous business incubators in the remote communities of Ramingining (approximate population 800) and Galiwin'ku (approximate population 2,206). ALPA's incubators will deliver culturally appropriate support, including business coaching and mentoring, back-end administrative services, workspaces, digital support, assistance with product development, links to capital sources, and business sustainability planning.

While these incubators are likely to support entrepreneurs establish financial independence from government support, it will support them engage in meaningful and productive economic activity.

#### Using procurement to drive Indigenous economic outcomes

##### Department of Defence contract for Garden Island

The Department of Defence approached PSG Holdings (PSGH), a small to medium, 100% Indigenous-owned enterprise, to manage the development phase of an upgrade to the Garden Island Defence precinct. It became apparent during design development that a refurbishment would not provide a value-for-money solution to the Commonwealth. In response to the project's increased cost, scope and risk profile, PSGH engaged Lendlease as a joint venture partner.

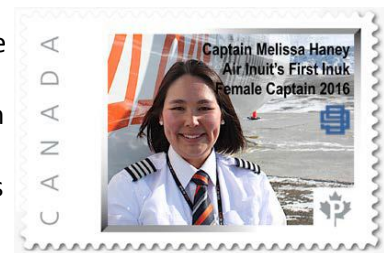
After evaluating PSGH's joint venture proposal, Defence awarded the contract for the \$213 million project to the Bayinguwa Delivery Team, a 50% Indigenous-owned joint venture between PSGH and Lendlease. The Bayinguwa Delivery Team has since created an Indigenous Engagement Plan committing the joint venture partners to increase Indigenous employment and business opportunities throughout the delivery of Stage One. The Plan sets a target of 4% for Indigenous employment, and a 4% target for Indigenous procurement on Stage One. It is anticipated that the project will generate up to 150 jobs at the peak of construction with opportunities available for local industry and Indigenous involvement.



## Canadian Examples

### Leveraging Land Claims Settlements to Serve Citizens

**Air Inuit** was founded in 1978 through negotiation of Canada's first modern land claim agreement – the James Bay and Northern Quebec Agreement (JBNQA). The airline was prioritized to ensure Quebec's northernmost communities were kept connected in an area so vast that air transportation is the only means to move people and goods efficiently. Today, Air Inuit is 100% owned by Makivik Corporation, the Inuit land claim organization for the Nunavik region. Makivik has a mandate to administer, distribute, and invest money paid to the Nunavik Inuit, as provided by the JBNQA. This includes a provision that beneficiaries of the agreement travelling on Air Inuit, pay only 40% of the commercial fare. Air Inuit currently has a fleet of 24 aircraft, with 660 employees, of which approximately 30% are Inuit. The company has recently built a multi-purpose state-of-the-art maintenance and technical centre at Montreal's Trudeau International Airport and has developed a Northern regional flight training school in Kuujuaq, Quebec for local Inuit pilots.



### Enabling Traditional Economic Activities to Meet Needs in Remote Regions

#### Supporting Hunters and Harvesters

Hunter support programs in the Canadian North provide funding designed to alleviate poverty and to preserve and advance Inuit harvesting culture, heritage and traditional ways of life, including food sharing. Programs such as these, established as part of land claims settlements, provide Inuit in need with funding assistance to make harvesting equipment and tools more affordable. The **Nunavut Harvester Support Program** contributes to small equipment, safety equipment and disaster relief replacement costs as well as supporting community hunts. The **Nunavik Hunter Support Program** subsidizes costs associated with hunting and also purchases harvested goods for redistribution within the community.



### Maximizing Benefits of Major Resource Development Opportunities

**Voisey's Bay** is an open-pit nickel, cobalt, and copper concentrate mine located in Labrador. Since Voisey's Bay is located in an area subject to land claims by both the Innu Nation and Nunatsiavut Government, separate Impacts and Benefits Agreements (IBAs) have been negotiated with each group. Through the IBAs, specific employment commitments have been established for Innu and Inuit. Of the approximately 500 people who support mining operations at Voisey's Bay, 51% are Indigenous. The agreements provide for ongoing support funding for programs aimed at encouraging school attendance and student development, as well as scholarships for Innu and Inuit. Capacity-building Indigenous joint ventures are encouraged to meet supply and service needs. Indigenous businesses are given first consideration to provide goods and services to mine operations, resulting in Indigenous businesses holding approximately 80% of the operations support contracts at the Voisey's Bay mine and concentrator.



Concentrator Complex, May 2006

PLC/CE

### Enhancing Community Prosperity through First Nations Institutions

Membertou First Nation, part of the Mi'kmaq Nation of eastern Canada, opened the **Membertou Corporate Division** in the fall of 2000 at Purdy's Wharf in downtown Halifax, Nova Scotia. Membertou Corporate Divisions include: insurance brokers, a data centre, an entertainment complex, gaming commission, restaurants, light commercial and retail properties, industrial buildings and markets, commercial realty, a wharf and a convention centre. In January 2002, Membertou received International Organization of Standards (ISO) status, becoming the first ISO 9001 certified Indigenous government in Canada, and in the world. In July of 2012, Membertou became the first Aboriginal government to secure long-term financing of \$10 million through the First Nation Finance Authority (FNFA). In the 2016-2017 fiscal year, Membertou gross revenues exceeded \$72M.

Membertou Corporate Division uses a combination of FNFA, Aboriginal Financial Institutions, grants and traditional bank loans to finance their projects. FNFA funding plays an important role in supporting projects that traditional banks are averse to supporting (i.e. environmental remediation or gaming).



## ***Interesting Reading Material***

United Nations Declaration on the Rights of Indigenous Peoples, 2007:

[https://www.un.org/esa/socdev/unpfii/documents/DRIPS\\_en.pdf](https://www.un.org/esa/socdev/unpfii/documents/DRIPS_en.pdf)

The Aboriginal Economic Progress Report 2015 (Canada): <http://www.naedb-cndea.com/reports/NAEDB-progress-report-june-2015.pdf>

Canadian Council for Aboriginal Business, Promise and Prosperity: The 2016 Aboriginal Business Survey <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf> Office of the

Auditor General of Canada, Report 5: Socio-Economic Gaps on First Nations Reserves - Indigenous Services Canada, Spring 2018: [http://oag-bvg-gc.ca/internet/English/parl\\_oag\\_201805\\_05\\_e\\_43037.html](http://oag-bvg-gc.ca/internet/English/parl_oag_201805_05_e_43037.html)

Truth and Reconciliation Commission of Canada: Calls to Action, 2015:

[http://www.trc.ca/websites/trcinstitution/File/2015/Findings/Calls\\_to\\_Action\\_English2.pdf](http://www.trc.ca/websites/trcinstitution/File/2015/Findings/Calls_to_Action_English2.pdf)

The Closing the Gap Prime Minister's report 2018 (Australia):

<https://closingthegap.pmc.gov.au/sites/default/files/ctg-report-2018.pdf?a=1>

The contribution of the Indigenous business sector to Australia's economy (Price Waterhouse Coopers Indigenous Consulting):

<https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=2ahUKEwj6uf6Zr-TeAhXJKo8KHbL5AtwQFjAAegQIChAC&url=https%3A%2F%2Fwww.pwc.com.au%2Findigenous-consulting%2Fassets%2Fthe-contribution-of-the-indigenous-business-sector-apr18.pdf&usg=AOvVaw2YSHGGuhANurllv03-8sds>

Ongoing growth in the number of Indigenous Australians in business (Centre for Aboriginal Economic Policy Research): <http://caep.r.cass.anu.edu.au/research/publications/ongoing-growth-number-indigenous-australians-business>

Australia's Welfare 2017: <https://www.aihw.gov.au/getmedia/088848dc-906d-4a8b-aa09-79df0f943984/aihw-aus-214-aw17.pdf.aspx?inline=true>

Uluru Statement From The Heart: [https://www.referendumcouncil.org.au/sites/default/files/2017-05/Uluru\\_Statement\\_From\\_The\\_Heart\\_0.PDF](https://www.referendumcouncil.org.au/sites/default/files/2017-05/Uluru_Statement_From_The_Heart_0.PDF)