

# INDIGENOUS CO-OPERATIVES REPORT



Northern Ontario Research, Development, Ideas and Knowledge







## SUMMARY

This landscape report discusses the importance of Indigenous co-operatives in Canada as economic, social, and cultural organizations for Indigenous communities. These co-operatives are defined as being managed by and for Indigenous communities and are based on values that align with Indigenous ways of being. This report on Indigenous co-operatives aims to highlight their experiences, successes, and challenges, and emphasizes the need for connection and dialogue between Indigenous co-operatives and the broader co-operative sector.


Among the findings of this report; funding, support needs, training, awareness and importance of different types of Indigenous co-operatives were highlighted as common themes.



Some of the co-operatives expressed the need for more funding and a concern about long-term financial stability. While some co-operatives are completely self-sustaining, others face obstacles in obtaining funding, particularly loans. Lack of support was another problem faced by Indigenous co-operatives due to systemic discrimination of Indigenous people within the country and business sector.


The report found that lack of adequate training is a major obstacle for Indigenous co-operatives. Those interviewed indicated a need for further training or facilitated access to training. Access to training was found to be limited due to the cost of training, remote location of some co-operatives, and lack of funding. Mentoring was suggested as a valuable way to provide capacity building, and post-secondary education institutions were suggested as a way to create future Indigenous co-operatives. Lack of awareness about Indigenous co-operatives was identified as a significant challenge, and all co-operatives stated that there needs to be further awareness and knowledge spread about Indigenous co-operatives.

The report highlights the importance of Indigenous co-operatives in serving Indigenous communities but notes that they lack resources and support. Specific and culturally conscious support is needed for the growth of Indigenous co-operatives, and the broader co-operative movement needs to recognize the political dimensions of sovereignty and independence embedded in this growth. Reconciliation efforts in Canada must involve the business sector and the co-operative movement, which should begin by supporting a collaborative space for Indigenous co-operatives and expanding to respectful collaboration between Indigenous and non-Indigenous co-operatives.



# INTRODUCTION

Indigenous co-operatives in Canada are important economic as well as social and cultural organizations for Indigenous communities. Indigenous co-operatives are as diverse as Indigenous communities themselves, with some long-standing co-operatives being strong financially sustainable businesses, and others facing barriers to growth. Indigenous communities are often underserved and require more cultural and contextual understanding in order to strengthen the community and support Indigenous co-operatives. This landscape report reviews Indigenous co-operatives in Canada through a literature review followed by a survey and interviews with Indigenous co-operatives. The goal of the landscape report is to highlight the experiences of Indigenous Co-operatives in Canada with an understanding of both successes and challenges. The report highlights the importance of connection and dialogue between Indigenous co-operatives, and as well as with the broader co-operative sector.



Indigenous co-operatives are co-operatives managed by and for Indigenous communities. For the purpose of this report, Indigenous co-operatives are defined as co-operatives that have been identified as such co-operatives by Co-operatives and Mutuals Canada. Co-operative values of collaboration, democracy, giving back to community members, social responsibility, and self-sufficiency are similar to Indigenous ways of being, which are “egalitarian, collectivist, community-based, and non-Western” (Co-op 1). As described by Arctic Co-operatives limited, “the co-operative model was a relevant fit with Indigenous community values”. Indigenous co-operatives interviewed concur that “co-ops are good in Aboriginal communities since they provide benefits when the communities run their own businesses. Co-op values work well together with Aboriginal values” (Findlay & Wuttunee, 2007, p. 13). Due to these reasons, throughout Canada “Aboriginal people are more likely to be members of co-operatives than other people...” (Findlay & Wuttunee, 2007, p. 10).





# LITERATURE REVIEW

06

## Context and History

Most Indigenous co-operatives are concentrated in the Northern Arctic territories. One reason for this is that some of the first Indigenous co-operatives were established in the Arctic (Lyall, 1993; MacPherson, 2001). Arctic Co-operatives Limited celebrated its 50th anniversary in 2022, while some of its member co-operatives established in the 1960s celebrated their 60th anniversary. According to MacPherson (2001) co-operatives in the far North, such as Arctic Co-operatives Limited, have more consistent growth because the co-operatives, are built around serving specific needs related to community self-sufficiency. Due to the scarcity of goods and geographic isolation, “it was a matter of survival for people to work together and cooperate. The community also banded together to create competition against and prevent the monopolization of the economy as well as the manipulation of the people” (Thunder & Interas, 2020, p. 66).

## Benefits and Barriers

Indigenous co-operatives have been shown to be strongly socio-economically beneficial to Indigenous communities and “successful in fighting poverty” (Thompson et al., 2014, p. 178). Indigenous co-ops create jobs and self-sufficiency for the community and allow greater access to essential goods and services. The most important and positive outcomes stemming from Indigenous co-operatives within a community include returning a greater portion of financial profit to

the community (Gibson et al., 2005; Ketilson & MacPherson, 2001; Thompson et al., 2014), providing jobs and stimulating economic activity (Brown and Ketilson, 2009; Corntassel, 2008; Gibson et al., 2005; Ketilson & MacPherson, 2001), developing more trained and educated leaders within the community (Ketilson & MacPherson, 2001), and most significantly, facilitating Indigenous self-sufficiency, self-reliance, and self-determination (Corntassel, 2008; Craig & Hamilton, 2014; Gibson et al., 2005; Ketilson & MacPherson, 2001; Lyall, 1993; Pattison & Findlay, 2014; Rose, 2014). Additionally, Indigenous co-operatives can be an important vehicle for preserving and strengthening Indigenous culture (Corntassel, 2008; Rose, 2014). This can be done through co-operatives based on protecting and preserving traditional cultural enterprises, such as trapping and fishing (Pattison & Findlay, 2014; Rose, 2014; Thompson et al., 2014), and molding the co-operative structure to encompass more Indigenous values and preserving cultural capital (Rose, 2014).

The literature indicates there are a number of significant challenges to the operation of many Indigenous co-operatives. One of the first identified needs is for financial aid and funding, which may be difficult to access and restricts the path to self-sufficiency. The need for funding may on first examination seem to be a paradox because it has been widely recognized that Indigenous co-operatives are a tool for self-sufficiency and self-determination. However, funding and aid from governmental and non-governmental sources are still essential in the early formation and growth phases of Indigenous co-operatives (Craig & Hamilton, 2014; Newhouse, 1997; Thunder & Interas, 2020), as it is with the formation of and growth phases of all co-operatives. In many cases Indigenous communities have been separated from their resource base though the process of colonization (Daschuk, 2013; Isenberg, 2000) and therefore do not have the resources that have been accessible to non-Indigenous communities forming co-operatives (Fairbairn, 2004).

There are multiple recommendations in the literature for changes to obstacles faced by Indigenous co-operatives. As previously mentioned, there is a need for further funding, which can be seen in Craig and Hamilton (2014), Findlay and Wuttunee (2007), Ketilson and MacPherson (2001), Lynch et al. (2010). The literature indicates there is a recognized need for training and education for current or future members of co-operatives, especially due to a need and lack of qualified and skilled members in leadership positions (Findlay & Wuttunee, 2007; Gibson et al., 2005; MacPherson, 2001; Pattison & Findlay, 2014). Another prominent recommendation is more outreach and awareness about Indigenous co-operatives, to people outside the local community, and to other Indigenous peoples (for support, membership, and empowerment) (Corntassel, 2008; Craig & Hamilton, 2014; Gibson et al., 2005; Findlay & Wuttunee, 2007; Newhouse, 1997; Pattison & Findlay, 2014; Thunder & Interas, 2020). In conclusion, the literature indicates co-operatives are beneficial business models for Indigenous communities, allowing for high levels of self-determination, and community advancement on various dimensions: financial, social, and cultural sustainability. Although some Indigenous co-operatives are succeeding, with some becoming financially self sustaining operations, there are still essential changes and improvements to be made for further growth of Indigenous co-operatives.





# METHODOLOGY

The total population of Indigenous co-operatives considered for this report were 157 co-operatives classified as current Indigenous co-operatives by Co-operatives and Mutual Canada. Out of these 157 Indigenous co-operatives, 124 were reachable by email and received an English and French survey containing demographic questions about the co-operative's history, location, employees, and ethnocultural background/focus. Seven co-operatives responded to the survey for a response rate of 5.6%. Seven Indigenous co-operatives completed the English survey, variously located in Ontario, Manitoba, British Columbia, Saskatchewan. Six Indigenous co-operatives completed interviews over Zoom. These co-operatives were located through the provinces of Ontario, British Columbia, Saskatchewan and the territory of Nunavut.

## **Survey**

Out of the seven original survey responses, one entry from a non-Indigenous co-operative was deleted from the dataset to accurately represent the target population. The co-operatives that completed the survey were based in British Columbia (1), Ontario (2), Manitoba (1), and Saskatchewan (2). Four out of six of these co-operatives reported serving only their local community, while two served seven provinces and northern territories including Nunavut, and Northwest Territories. The range of years between the organization forming and being incorporated as a co-operative ranged from 1975 to 2017. The majority of survey respondents (83.3%) were share capital co-operatives, while 1 was a without share capital co-operative.

Consumer co-operatives were the most common (50%), while the remaining co-operatives were evenly split between community services co-operative, housing co-operative, and producer co-operative.

The number of members for these co-operatives ranged from 5 to 170 members, with full-time employee count ranging from 0 to 20, and part-time employees ranging from 0 to 20. Note that one of these co-operatives was a federation of co-operatives, with members being other coops rather than individuals. All of the co-operatives asserted that they primarily served an Indigenous community, while 5 out of 6 of the co-operatives indicated primarily Indigenous leadership of their organization. One co-operative indicated that their leadership was mixed Indigenous and non-Indigenous.

## **Interviews**

Interviews were carried out with six Indigenous co-operatives. These co-operatives were located in the provinces of Ontario, British Columbia, and Saskatchewan and the territory of Nunavut. An additional organization which supports Indigenous co-operatives, Co-operatives First was also interviewed for broader insights. Two of the co-operatives were housing co-operatives, one was a retail co-operative, one was an insurance co-operative, one was a fishery co-operative, and one was a federation of northern co-operatives. Most of the people taking part in the interview were managers, founders, or had a central day-to-day role in the co-operative.

Throughout the literature review, there were recurring themes: funding, support, training, and awareness/outreach. The survey and interview results reinforced the majority of these themes and allowed for a comparison and more in depth analysis of through first-hand experience and understanding. Two new themes emerged from the current research, one is the desire for support for a space for collaboration between Indigenous co-operatives, and the second is

the need for reconciliation between the broader co-operative sector and Indigenous co-operatives. For privacy reasons, the co-operatives interviewed are referred to by generic names: Co-operative 1, Co-operative 2, Co-operative 3. This privacy protection enabled the co-operatives to speak freely and highlight issues without any risks. Co-operative 4, 5, and 6 provided their name for use in the report and are listed by their respective names First Nations Housing Co-op Inc., River Select Fisheries Co-operative, and Arctic Co-operatives.





## Funding

The need for funding varied between different types of Indigenous co-operatives. Three out of six of the interviewed co-operatives expressed a need for more funding and a concern about long-term financial stability. Co-op 1 (housing co-operative) explained that they were almost constantly in a deficit, despite subsidies, with a large part of this problem due to the inadequate and inconsistent funding that their federation chose to allocate each year. This causes severe operational and performance deficiencies, including having to underpay staff (the interviewee related that they had to list their hours as part time to cut costs, despite working full time many weeks) and as well as the inability to hire outside help for business planning or consulting. First Nations Housing Co-op disclosed that they received “consistent funding on the federal level for subsidy housing”, but that they faced obstacles in obtaining the capital funding to be able to expand housing units.

However, there were no significant operational problems for First Nations Housing Co-op, since their “capital accounts are healthy”. Funding for housing co-operatives, including access to low interest loans has been limited compared to previous time periods. At the same time, the need for stable housing for Indigenous communities in urban centres has grown faster than many other groups. In formulating housing policy including co-operative housing governments should be investing funds in housing for specific communities that are most in need. Co-operative 2 echoes this sentiment, saying that more funding or real estate allocation for housing from their provincial government would be a great support.

First Nations Housing Co-op agreed with this, stating that land or homes from their local municipal government and the federal government would be the biggest help. They also explained that while the federal government “are good with subsidies...it would be nice to know that they are ongoing, as it is a big stress”.

River Select Fisheries Co-operative postulated that being dependent on grants was a mistake, and “the transition from grants to our own source revenue is important for us so that we can become self-dependent, independent in the long term from government handouts”. The main obstacle that River Select Fisheries Co-operative faces is not being able to access loans. “We have suggested there is a need for a transition from grants to loans for developing Indigenous businesses like ours in the form of a “rotating loan” (or lending circle) that could be as low as 1% interest to cover loan administration, costs but still provide access for start-up capital that Indigenous communities can draw upon to buy fish back from their communities fishers for re-investment in value-adding” (River Select Fisheries Co-operative). Co-operative 2 (retail co-operative), however, reported that they were completely self-sustaining and had no current obstacles in obtaining funding if needed. Similarly, Co-operative 3 (insurance co-operative) described their business as being “profitable for many years as an established company” and explained their financial situation as “zero funding from non-governmental sources. 100% self-sufficient. No debt”. Arctic Co-operatives indicated “We are completely self-funded” and they do access project specific government funding streams when it is appropriate for specific projects.



## Support

A lack of support was another problem echoed by Indigenous co-operatives. All of the co-operatives interviewed said that their co-operatives were established to support the community and provide an essential service to the community. Five out of six co-operatives interviewed explained that a central reason for the foundation of the co-operative was to provide an essential service to an Indigenous community that was not provided or was limited by exploitive prices due to discrimination or racism. Co-operative 1 stated that their co-operative was formed “due to discrimination against Indigenous peoples in the housing market, to be able to obtain decent, safe, and affordable housing...”. They also explained that the “Indigenous, land-based way of creating community spaces is not being supported” by the government. First Nations Housing Co-op reiterated that “discrimination and racism were definitely an issue for First Nations members not being let into other types of housing”. Co-operative 3 indicated that insurance companies largely did not want to work with First Nations, “the Indigenous marketplace in the 80’s experienced predatory pricing and was underserved as a result of systemic and institutional conditions that, while improved, still persist today”. Another, more complex example of this was given by River Select Fisheries Co-operative, who explained that they were faced with a great deal of corporate opposition and pushback while trying to bring Indigenous fisheries back into Indigenous community control, and that it was a very difficult process to generate cash flow, since “nobody wants to lend First Nations money using frozen inventory from their fish harvest as security”.

These experiences show that Indigenous co-operatives are formed not only due to entrepreneurship or the desire to work with the co-operative model, but because of a fundamental need for services that are not being adequately provided by anyone else. The most frequently stated reason for this situation of underserved needs is systemic discrimination of Indigenous people within the country and business sector.

There are various sources of support that a co-operative can look to when seeking support, training, funding, awareness, business planning, and more. In this report, the central avenues of support specified were associated co-operative federations, local co-operative sector, local municipal government, provincial government, federal government, provincial/territorial sector, federal level (such as Co-operatives and Mutuels Canada), and post-secondary educational institutions. Each interviewee related different personal experiences with these institutions. Three out of five Indigenous co-operatives were part of an associated co-operative federation, and Arctic Co-operatives was a federation of co-operatives itself; First Nations Housing Co-op Inc. and River Select Fisheries Co-operative explained that their federations were very supportive and provided a great deal of essential assistance. Co-operative 1 asserted that their federation did “very little promotion or advocacy on behalf of Indigenous co-operatives” and that there was an “unconscious colonial, institutional problem...racism” where the process of reconciliation to date has involved a lot of talk but no substantial action.

Four out of five of the co-operatives mentioned that the local municipal government should and could offer their

co-operative more support. Co-operative 1 explained, with regard to the local municipal government, that “we [the Indigenous co-operatives in the city] need more support and acknowledgement” and specified that “we are not even invited to national housing day or to any strategic planning meetings...the co-ops have been shut out from this, even though we are the ones directly involved” in providing housing. Co-operative 2 stated that “they are supportive, but they do not do a lot to help”, while conceding that “they have never declined a request for assistance” and that several new collaborative projects are in development. First Nations Housing Co-op related that the local municipal government could help expand their land and units for more housing and said that they “have been overlooked”. In the case of River Select Fisheries Co-operative and local municipal governments “there is no direct interest by municipalities in our work” but instead “refer us to local agricultural organizations for support”.

The local co-operative sector seemed to be the most supportive in terms of referrals, community support and collaboration, resource sharing, and other aspects, for the majority of Indigenous co-operatives interviewed. In addition to other sources of support, there is significant potential for Indigenous co-operatives to support each other, and for other co-operatives to support Indigenous co-operatives. “There should be some sort of collaboration between Indigenous co-operatives to get together and be part of the larger co-operative movement in order to create solidarity between the Indigenous co-operatives, and to create learning and sharing” (Co-operative 3). “A pan-Indigenous co-operative networking session discussion would be ideal” (Arctic Co-operatives).





## Training

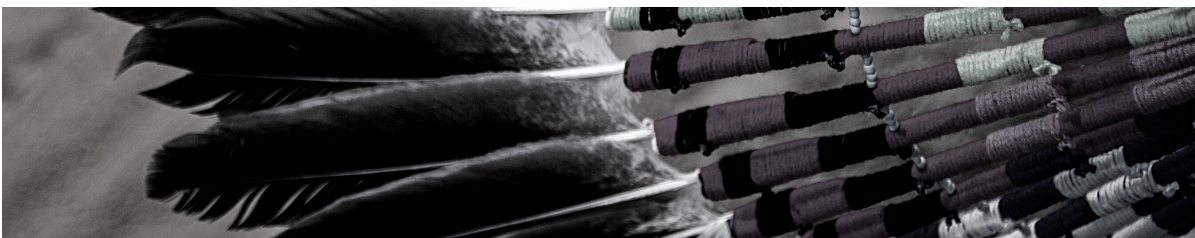
The lack of adequate or sufficient training for employees is another obstacle for Indigenous co-operatives within the literature. Four out of six of the interviewed co-operatives indicated that they want or need further training, or facilitated access to training. Co-operative 1 indicated the most difficulty with training, relating that there was no proper training provided, aside from a paid online course provided by their federation that “goes over the history and functioning of co-ops, but not how to actually work in a co-operative on the ground and function properly”. According to Co-operative 1, the federation offered very little for the membership fees that the co-operative paid, and the few yearly training opportunities given by the federation were not worth what they cost the co-operative out of pocket. Co-operative 2 similarly detailed training provided by their federation, which is more comprehensive. Additionally, they had access to various other avenues of training through nearby colleges, providing training such as safety certification, first aid, etc. However, Co-operative 2 still maintained that there are “always gaps in training because of seasonality” and that the cost of training was elevated due to the co-operatives remote location, indicating that they need more accessible training. River Select Fisheries Co-operative presented a more complex issue, saying that receiving training from DFO (Fisheries and Oceans Canada) was not ideal, since “when governments are in charge of training, they seem to think that they need to institutionalize oversight and we spend more effort in reporting than necessary [institution, instructor, attendance, grades, etc...]”.

River Select Fisheries Co-operative explained that for simple training, such as a forklift certification course, the huge amount of paperwork and bureaucracy was not worth it.

Countering these experiences, Co-operative 3 declared that they did not have many training gaps because “the board has been supportive, as education is a focus for this co-op, so training and education has not been a has not been a big problem for us to focus on”. They detailed the many forms of training that members have access to, from industry courses (funded by the co-op) to governance training and co-operative information sessions by Co-operatives First, to internal training. First Nations Housing Co-op similarly explained that their co-operative had access to “all sorts of training” that was “pretty thorough” currently, a great deal of which was funded by their co-operative federation or Home Starts. Arctic Co-operatives indicated they have a training department which coordinates the majority of training for employees and members internally. The vast distances between communities in the North is a challenge for implementing training programs. Availability of trainers can be an issue for scheduling training in the North. Some of the training can be completed remotely, but other training modules such as firearms certificate need to be completed in person, requiring travel. Arctic Co-operatives stated “Any funding for travel required for training would be great”.

The Indigenous co-operatives provided a few suggestions on the most productive ways to counter these training deficiencies. Co-operative 1 suggested hiring a community developer to train members on “what a co-op really is,

what the obligations are, and have financial literacy and life skills programs...” would be a great help to their members. River Select Fisheries Co-operative explained that they found “...mentoring is the most ‘valuable capacity building’ when you can get it from others who know the way, and that ‘mentoring as training is the most relevant [practical and technical skills] and is best retained”. Many co-operatives also shared ideas about how post-secondary educational institutions could also provide training for members and create future Indigenous co-operatives. Co-operative 1 explained that this could happen through “capacity building programs, which would create more Indigenous involvement in co-ops”; programs that are accessible without needed prior degrees and would teach essential hard skills including finance. An example that was given of this was the Concordia Community Economic Development program, which did not require previous high education, opening doors for “many Indigenous people who did not feel safe in schools”. They also shared that it would be important to have a post-secondary program “on co-operatives and their connection to Indigenous ways of knowing and leading”. Co-operative 3 emphasized that more education on co-operatives needed to be incorporated into post-secondary institutions, especially in business schools. They explained that business schools often neglected teaching about the co-operative model because it “goes against the stereotypical business model”.





## **Awareness**

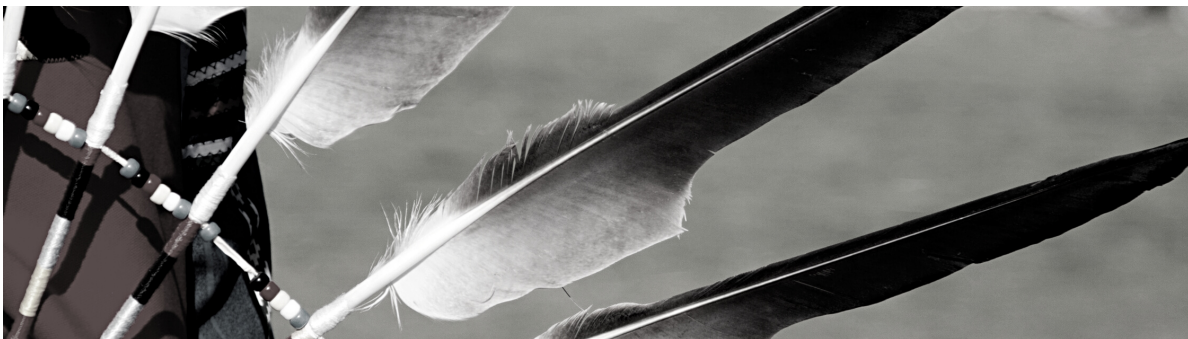
Another issue that Indigenous co-operatives faced was lack of awareness, whether about their specific co-operative, about Indigenous co-operatives, or even the co-operative sector/businesses as a whole. This trend is common for organizations and institutions on a national scale, consumers, or even community members. Co-operative 3 stated that there was not enough awareness about their co-operative within the community, saying that “even though we have been around since the 90s, many people still have no idea about us as an Indigenous owned co-operative, even other Indigenous people in the same region”. First Nations Housing Co-op said that they had been “overlooked” within their city and not approached as a source of information on First Nations people and Indigenous housing. However, First Nations Housing Co-op relayed that their co-operative was well known within their city to Indigenous people i.e., “especially with the targeted demographic”. Co-operative 2 shared that they advertised through online and paper means, and were satisfied that their “projects are well advertised by Federated Co-operatives Limited”. Arctic Co-operatives indicated that it is important to highlight their success as an Indigenous co-operative that has operated for 50 years in supporting local communities.

All of the interviewed co-operatives stated that there needs to be further awareness and knowledge spread about Indigenous co-operatives. Co-operative 3 shared that they “have taken the approach of being more vocal ourselves about our co-operative” and share or promote it at any opportunity and believed that it was most important to speak directly to people about it, saying that

“in-person conversations are always more beneficial than virtual or print media for real comprehension and explanation”. This sentiment was echoed by River Select Fisheries Co-operative, who shared that in-person presentations/events (such as the Co-operatives and Mutuels Canada forum) were especially beneficial to raising awareness and “being able to tell our story and share what we do differently as a co-operative in contrast with competitive mainstream businesses”. First Nations Housing Co-op shared that they were in need of more backing from people and institutions in order to expand their co-operative and obtain funding and capital, the barriers to which “are mainly financial and political. Many people say that these barriers are political or due to being First Nations”. Co-operative 1 said that Indigenous co-operatives needed more media exposure. They also shared an idea for bringing together the co-operative community and local citizens throughout the country, which could be done through a Co-operative Day “that could be national, to highlight co-ops, and the social (not only monetary) value of them”. It would also bring the community together and help local people understand “how their local co-operatives are helping their community and push them to become more involved”.

Many of the Indigenous co-operatives were aware that the obstacles to more mainstream and comprehensive awareness and understanding of co-operatives was lack of knowledge or misleading information. River Select Fisheries Co-operative acknowledged that many people did not really understand co-operative values or had bad experiences, saying that “co-operatives are what you make them, and any bad experiences people have had with co-ops likely arise from co-ops that don’t fit their

needs” Co-operative 2 similarly explained that some residents of their community “believe that the co-op is gouging prices, but this is the difference between co-op and price-driven models”, which makes it necessary to raise awareness about all of the “other things that the co-op does for and in the community”, better showing the “cost and benefit of running a co-operative in this region”. Co-operative 1 said that Indigenous ‘natural leaders’ needed to be “reached out to and spoken about co-ops, told how they relate to Indigenous values and how they can enrich and help the community”. One of the insightful perspectives raised by an organization that supports Indigenous co-operatives was that communities coming to them expressing an interest in forming a co-operative are given different options if a co-operative is not the right model for the specific context. Other economic development vehicles such as nonprofits or alternatives to co-operative businesses need to be provided as an option when the co-operative model is not the right fit. This will enable stronger co-operatives in Indigenous communities which have a good fit, and mitigates formation of co-operatives which are likely to fail since they are not an appropriate fit at a particular point in time for a particular community context. Further research on a significant number of Indigenous co-operatives that have not survived is needed.





## Importance

Finally, the importance of Indigenous co-operatives was central to many of the co-operatives' discussions. This is not only for the community that it serves as a whole, but also important as a vehicle for the strengthening of Indigenous culture and self determination. Co-operative 1 explains that "importing the Western model and values of business and government, as well as [non-indigenous] 'leaders' into Indigenous communities often leads to failure", which is why it is important to have Indigenous people start co-operatives since "co-ops are the ideal and most suited to Indigenous economic development due to the business structure". In co-operatives or businesses that may not be led by Indigenous people but that serve or work with Indigenous communities, it is important, according to Co-operative 2, to work through a decolonization process and respectfully consult the community including elders and support each other with mutual respect and knowledge.

One of the major themes is that Indigenous co-operatives are often essential to their community. Many Indigenous co-operatives, such as Co-operative 2, say that their services allow "the community to be able to eat and drink". River Select Fisheries Co-operative allows Indigenous people to gain back control of and ecologically protect their natural environments and ways of living (in this case, the salmon fishing industry), through "rebuilding traditional food sources fosters local food security and economies, protects cultural practices, and helps to maintain local fish stocks". Co-op 1 and First Nations Housing Co-op Inc. both provide Indigenous peoples with safe, decent, and affordable places to live, in an environment that is culturally appropriate.

Co-operative 3 allows Indigenous people and businesses to access affordable and culturally sensitive insurance.

Co-operative 1 explained how Indigenous values and culture were preserved through the co-operative, even off-reserve, sharing that the “seven Grandfather teachings are embodied in the work being done” especially through familial support, “which is very different from in non-Indigenous co-ops, and non-profit co-operatives, because there is a communal understanding of the trauma, blood memory...”. They hold feasts at members meetings, and are trying to arrange a ‘mini powwow’ for the community, allowing “non-Indigenous people to be able to be involved in the Indigenous community and culture”. As previously mentioned, Indigenous co-operatives create spaces that respect and fulfill cultural needs, such as “large gathering spaces or places for communal meals, or community living”, that most non-Indigenous housing does not provide, as explained by Co-operative 1. River Select Fisheries Co-operative explains that when fishing on their land and water is managed by the Indigenous co-operatives, “our aim is to restore fishing cultures back into the communities” and a “recommitment to protecting local food, culture and economic security, while protecting local fish stocks”.

The origins of the co-operative movement in the UK, US and Canada has always had a political dimension in addition to economic and social dimensions, such as the Co-operative Commonwealth Federation (now the New Democratic Party) party in Canada. The interviews with Indigenous co-operatives reemphasizes the political dimension of co-operatives, as a tool for advancing sovereignty and independence from dominant structures.



Research on Canadian co-operatives that has in many instances failed to recognize this political dimension of co-operatives limits the recognition of how important the political dimension is to Indigenous co-operatives. To engage in true reconciliation, the recognition of the importance of the contribution of Indigenous co-operatives to political goals for Indigenous communities is an essential part of the process. The need for reconciliation was indicated by multiple Indigenous co-operatives interviewed and part of the process is recognizing what is of importance to Indigenous co-operatives, different cultural and political dimensions of Indigenous co-operatives in addition to common social and economic values with other co-operatives.



# DISCUSSION AND RECOMMENDATIONS

26

There are various ways that the findings in this landscape report can be applied to Indigenous co-operatives in real life, in order to improve and support them further. Many of these suggestions can be enacted or facilitated by Co-operatives and Mutuels Canada.

There are various ways to provide more support to Indigenous co-operatives. One theme echoed by multiple co-operatives is the creation of Indigenous co-operative collaboration in order to create solidarity and share experiences. Co-operative 3 explained that “there should be some sort of collaboration between Indigenous co-operatives to get together and be part of the larger co-operative movement in order to...create learning and sharing”. “A Pan-Indigenous co-operative networking session discussion would be ideal” (Arctic Co-operatives) and “there are provincial co-operative associations that hold regular meetings, but it would be nice to talk to other Indigenous organizations as well” (Arctic Co-operatives). Co-operative 3 suggested a “diverse group, bottom up mainly, with Indigenous leadership from established structures would be ideal to lead the Indigenous co-operative movement”. Therefore facilitating a meeting of indigenous co-operatives across Canada is a positive contribution Co-operatives and Mutuels Canada can make.

Funding of different types was found to be essential to most of the Indigenous co-operatives. It would be important to create funds and grants for Indigenous co-operatives that are coupled with financial and other help, in order to eventually create a higher level of independence and self-sufficiency in the business. While most co-operatives indicated a need and desire for further grants and funding from external sources, some co-operatives were entirely self-sufficient, or did not want to rely on grants and wanted to explore other avenues of funding. With the similarity in co-operative business structures and values between co-operatives and credit unions, it might be important to attempt to create more mutually beneficial cooperation between more credit unions and co-operatives.

River Select Fisheries Co-operative mentions the financing that they obtained from Vancity credit union, while mentioning the bureaucratic obstacles to dealing with Indigenous credit unions. The issue of capital financing and land availability for Indigenous housing co-operatives is a strongly identified need that requires immediate support, with affordable housing in Canada reaching national crisis levels. Another potential avenue to explore is the role of both Indigenous and non-Indigenous financial institutions in supporting lending circles among Indigenous co-operatives, as a means to reduce dependence on more mainstream forms of credit and lending.



# CONCLUSION

This report has shown that Indigenous co-operatives are essential to the communities that they serve, and to many Indigenous peoples in general, but that they are severely lacking resources in many fields, including funding, awareness, training, and support. These results support and add further nuances to the existing literature on Indigenous co-operatives in Canada, as well as update it. Indigenous co-operatives require specific and culturally conscious support, and it is essential that the co-operative sector works with Indigenous co-operatives in order to bring about relevant and collaborative growth of the co-operative sector. Indigenous co-operatives need the broader co-operative movement to recognize the political dimensions of sovereignty and independence that are embedded in the growth of Indigenous co-operatives. The process of reconciliation in Canada with Indigenous communities involves not only educational institutions and government, but additionally the business sector and the social economy including co-operatives. The co-operative sector in Canada needs to chart its own path of reconciliation with Indigenous communities, starting with supporting a collaborative space for Indigenous co-operatives, which can then be broadened out to respectful and mutually beneficial collaboration between Indigenous and non-Indigenous co-operatives.



# INDIGENOUS CO-OPERATIVES REPORT



[info@canada.coop](mailto:info@canada.coop)



[www.canada.coop](http://www.canada.coop)



**Investment  
Readiness  
Program**



Northern Ontario Research, Development, Ideas and Knowledge

**N·O·R·D·I·K**  
INSTITUTE

