Young urban Aboriginal women entrepreneurs: social capital, complex transitions and community support

The employment pattern of young people is particularly significant for the economic, social and cultural vitality of urban Aboriginal communities. This study of young women entrepreneurs focuses upon the role of social capital in transitions to self-employment. It considers how social capital operates through networks within and between groups, has effects which are positive and negative in youth transitions, assists personal development and contributes to the community. The complex transitions of young women into self-employment occur at the same time as educational careers and family responsibilities are developing. Support for young Aboriginal people seeking self-employment is provided through a number of government-supported programmes. Focus group discussions, with young women whose businesses are predominantly in creative and cultural industries, reveal the role of social networks within Aboriginal and non-Aboriginal communities in their development and demonstrate their commitment to giving something back to their communities through their businesses.

Keywords: self-employment, social capital, urban Aboriginal women, youth

Urban Aboriginal youth in Canada constitute a complex and diverse population. For some young urban Aboriginal people there is a likelihood of growing up in poverty followed by poor educational attainment and unemployment. For others, transitions through school lead to vocational or higher education qualifications, followed by positive career development. This pattern of diversity is complex and gradually changing. This article, using concepts of social capital, focuses upon the trajectories of urban Aboriginal youth through consideration of the careers of a small number of young women entrepreneurs on Canada's west coast. It explores transitions into self-employment, analyses the role of social networks in the development of their careers, summarises the context of provision to support Aboriginal self-employment and considers the values which lead to their contributions to urban Aboriginal communities.

The project summarised here is part of ongoing research into the contributions of urban Aboriginal youth to the sustainability of their communities through their work, political action and cultural development. This aspect of the research was developed through contacts with the Urban Aboriginal Economic Development National Network (http://abdc.bc.ca/uaed). Its findings are being applied through the preparation of educational materials in further collaboration with Aboriginal youth. A study of self-employment amongst young men in urban Aboriginal communities is at the design stage.

Urban Aboriginal youth: demographic and social significance

The demographic, economic and social significance of the young urban Aboriginal population is well documented. The Aboriginal population in Census Metropolitan areas doubled within the twenty years between 1981 and 2001, and the majority of Canada's Aboriginal people now live in urban areas (Siggner and Costa 2005; Statistics Canada 2008). The median age of the urban Aboriginal population in 2006 was 27 years, while children and youth under the age of 24 make up almost one half of the population (Statistics Canada 2008). In Vancouver, the location for this study, the median age for Aboriginal people is 31 years, with about four in ten (41 per cent) of the 40,310 Aboriginal people being under the age of 25 and about one in four under the age of 15 (Milligan 2010).

Reports of social problems associated with urban Aboriginal youth, include studies of poverty, victimisation, poor health and involvement in gangs and homelessness (Heisz 2006; Heisz and McLeod 2004; La Prairie 1994; Matthew et al. 2007; Public Health Agency of Canada 2006; Smith et al. 2007). Explanations of the association of Aboriginal youth with social problems emphasise the significance of structural factors such as disadvantage in urban living conditions (Fitzgerald and Carrington 2008; Dickson-Gilmore and La Prairie 2005). Systemic discrimination in education and work, cultural loss and lack of cultural identity, interpreted as 'indicators of marginalization' are reported (Grekul and LaBoucane-Benson 2008: 76). Yet some young people are completing school, managing transitions into colleges and universities, working, and contributing to Aboriginal organisations. These young people are supporting the economic sustainability of urban Aboriginal communities, strengthening family lives and facilitating the artistic and cultural development of urban communities.

Differential achievement for Aboriginal youth can be detected in educational statistics. Across Canada the high school completion rate has been improving slightly (Siggner and Costa 2005). The average high school completion rate for Aboriginal students in BC increased from 47 per cent in 2005–06 to 53.7 per cent in 2010–11 (Heslop 2009; British Columbia Ministry of Education 2011). Young Aboriginal women have stronger educational profiles than young Aboriginal men. Sixteen per cent of Aboriginal women aged 25 to 34 have a university degree, which compares with a figure of nine per cent for Aboriginal men in the same age band (Statistics Canada 2008). Aboriginal women tend to return to education at later stages of life, a pattern related to parenthood and childcare (in 2006 31 per cent of Aboriginal children were in families with a mother as a lone parent; Milligan 2010).

Aboriginal employment and self-employment

There are differences in employment and self-employment between the Aboriginal and non-Aboriginal populations by sector and by income. Awareness of these social structural conditions is the background to the reflexive orientation of Aboriginal youth when they make choices about education and work. Positioning within these structural contexts is also the starting point for effective participation in social networks, which is a factor in the successes or otherwise of young people.

Employment rates for the Aboriginal population are lower than those for the non-Aboriginal population, but the rates for the Métis population are close to those of the non-Aboriginal population (Milligan 2010). The unemployment rate for the Aboriginal population in Vancouver is more than double that of their non-Aboriginal counterparts (Milligan 2010). There is a degree of labour market segmentation. For example, Aboriginal people are two times less likely to work in professional, scientific and technical services and finance and insurance, and are more likely to be working in construction, health care and social assistance and in public administration (Pérusse 2007). There are marked gender differences in the work-related content of postsecondary education followed by Aboriginal youth: more men than women follow vocational courses in trades (Milligan 2010). These differences in work-based postsecondary education and occupational sector contribute to inequalities in wages. Aboriginal workers receive an hourly wage on average 12 per cent lower than non-Aboriginal workers (Pérusse 2007; Milligan 2010).

Self-employed workers are of increasing economic and social significance in urban Aboriginal settings, providing employment, acting as role models and contributing to their communities. In 2006, self-employment was reported in the national Census by 34,045 Aboriginal people whereas the 2001 Census recorded 27,195 self-employed Aboriginal people (Statistics Canada 2008). This national increase, of 25.17 per cent in Aboriginal selfemployed people, is substantially more than the increase of 7.87 per cent recorded during the same period by non-Aboriginal people, despite there being less economic capital available for Aboriginal workers. A recent survey (2002) indicated that more than two thirds of Aboriginal self-employed people used less than \$25,000 in start-up funds, while half of self-employed Aboriginal people started their businesses without borrowing funds. Personal savings were used by 83 per cent of Aboriginal businesses as start-up funds although some also made use of commercial loans. Despite the relatively insecure financial basis for Aboriginal self-employment, almost 70 per cent had been operating for more than five years. More than one third had one or more full-time Aboriginal employees, while 29 per cent employed one or more part-time Aboriginal employees, although the majority of Aboriginal businesses remain small, employing 1-4 workers (Aboriginal Entrepreneurs Survey 2002).

Dimensions of urbanisation and youth of the Aboriginal population are reflected in evidence about Aboriginal businesses. The median age of self-employed Aboriginal people (35–44 years) was substantially lower than that for non-Aboriginal people (45–54 years), with more than one quarter under the age of 35. The majority of self-employed people amongst the Aboriginal population (55.29 per cent) live in urban areas (Aboriginal Entrepreneurs Survey 2002).

Comparisons between indigenous businesses and those of ethnic minority groups by Peredo et al. (2004) lead to conclusions about the distinctive value orientations, markets and forms of control of indigenous businesses. Three particular areas of comparison are identified: whereas ethnic entrepreneurs address immigrant populations and are relative newcomers, indigenous entrepreneurship involves people who have close ties to ancestral territories and the natural resources within them; whereas ethnic enterprise is developed at individual or family level, indigenous enterprise is often community based; ethnic entrepreneurs operate within a broader political context of integration with the dominant economy whereas indigenous entrepreneurs develop their businesses within a context of quasi-governmental or nation status. However, the methodology of these comparisons and their limited empirical basis lead

to cautions about their applicability to the situation of urban Aboriginal communities. Evidence about Aboriginal businesses run by women comes from a small study concluding that there was a strong sense of conformity and a tendency towards collectivism amongst Aboriginal women entrepreneurs. Aboriginal women entrepreneurs were described as mainly serving local community needs and contributing to cultural survival while having an inwardly focused orientation (Lituchy et al. 2006).

Observation of Aboriginal businesses suggests that they have distinctive roles in social and cultural support of the communities in which they are based. The range of Aboriginal owned small businesses in BC includes cultural tourism initiatives, gas stations, printers, jewellers, video production, restaurants, camp sites, art galleries, general stores and cafés, and Aboriginal crafts and designs (Stó:lõ Tourism Commission 2010). Commonly, an Aboriginal cultural presence is clearly displayed in business signs and items on display, even if the focus of the service (e.g. gas station or café) is for Aboriginal and non-Aboriginal alike. Newhouse has identified the commitment of Aboriginal business owners to a wider set of values than economic profit (Newhouse 2000).

Queries about the affinity of Aboriginal businesses with values which extend beyond seeking profit and the commitment of self-employed urban Aboriginal youth can be considered empirically. The material circumstances of the urban Aboriginal population have a role in mediating the inter-related dimensions of skill and capability, access to capital for investment, and access to markets which are important in establishing and sustaining businesses (Bates et al. 2007). Perhaps the social networks in which urban Aboriginal businesses are embedded also imply a combination of concern with business viability and an explicit motivation to improve the community, a specific form of what Brush et al. (2007) refer to as 'civic capitalism'.

Social networks are revealed as significant in studies linking urban Aboriginal communities with social problems and in contrasting studies reporting business initiatives. Given these links between social networks and the sustainability of urban communities, questions can be raised about the transitions or pathways of urban Aboriginal youth seeking to establish businesses. With regard to social networks there are two questions considered here. First, how do urban Aboriginal youth draw upon the resources of social networks within the Aboriginal community and non-Aboriginal communities? Second, how do urban Aboriginal youth respond to social problems within Aboriginal communities in their business development? With regard to the transitions or pathways followed by urban Aboriginal youth to self-employment there

are two questions. First, how are the routes to self-employment negotiated? Second, how are parallel careers of education, and family commitments interlinked with self-employment?

In the relative absence of research on social networks involving Aboriginal youth, the following section explores a possible framework for elucidating answers to the above questions by reference to concepts developed through studies of youth transitions from a range of contexts.

Social capital and transitions to self-employment

Participation in social networks, with relationships of reciprocity and trust, has been interpreted as a form of social capital which potentially benefits individuals and their communities. Social capital has been demonstrated to be important in youth transitions in a number of studies (e.g. Briggs 2010; Cattell 2004; Helve and Bynner 2007; Henderson et al. 2007; Reynolds 2010). Studies of social capital in the lives of young people have taken account of the direction and strength of their bonds with other people, the extent to which relationships are community based or cut across social and ethnic boundaries, and the positive or negative consequences of social capital. Helve and Bynner, for example, illustrate some of the facilitative features of social capital through reference to 'the cohesive quality of trust ... opening of opportunities and mutual support through social networks' (Helve and Bynner 2007: 1). Despite critical responses to the concept of social capital (e.g. Fine 2010), and cautions about over-simplification in theorisation (e.g. Leonard 2004), the concept has been elaborated (e.g. Portes 1998; Putnam 2000) and utilised as a linking concept with other forms of capital (e.g. Bourdieu 1986, 1997; Svendsen and Svendsen 2009). In general this literature suggests that the concept has considerable potential in illustrating and explaining the complexity of Aboriginal youth transitions.

In literature focused on social problems young people may be assigned a passive status with regard to social capital (Reynolds 2010). When considering the agency of youth and their transitions through education and work, social capital may be identified as facilitating or constraining choices and actions, as can be illustrated by reference to 'bonding' and 'bridging' social networks (Putnam 2000). The former tend to produce patterns of connection, trust and reciprocity within groups, while the latter creates networks which form links between groups, communities and institutions.

Social conditions in urban Aboriginal communities may lead to the forma-

tion of both 'bonding' and 'bridging' forms of social capital. Participation in street life, with consequences of gang membership, victimisation, abuse of drugs and involvement in crime can be perceived within frameworks of bonding social networks. Bridging social capital may be present in the development of urban Aboriginal organizations and in partnerships between the Aboriginal community and urban professionals (Newhouse and Peters 2003; Peters 2005; Todd 2001, 2000/2001, 2003, 2007, 2009). Social networks that facilitate the transitions of young people into particular family roles, such as early motherhood rather than career development, or shape their orientations to street life rather than participation in higher education and work may be contained in the same neighbourhoods.

Positive and negative consequences for individuals arising from family and community networks and relationships, including the consequences of negative aspects of power relations and the effects of gender relations in families have been demonstrated in a number of studies (e.g. Briggs 2010; Zontini 2010). Zontini concludes, 'strong ethnic groups can preserve community cohesion and shared norms at the expense of the individuals in them' (2010: 829). Thieme and Siegmann consider that 'feminist analysis has highlighted that social network dynamics in a wide range of cultural contexts can heighten women's vulnerabilities' (2010: 715). Schuller (2007) makes a distinction between instrumental and intrinsic dimensions of social capital. Instrumental social capital assists transitions of young people into new roles in adulthood, whereas the intrinsic dimension is related to the contribution to social capital at a societal level. Schuller attributes the sustained educational achievements of young women and their outperformance of young males in most OECD countries to the development of peer group support amongst young women: 'The classic social capital recipe is present: networks of people who share similar values and who help each other to attain their goals' (2007: 191-2). Jokisaari rejects explanations of success in individualistic terms: 'our employment and career prospects seem to be contingent on how we are located in social networks and related resources' (2007: 186). Personal goals are not solely a result of individual processes but are developed through the context of interpersonal relations (Salmela-Aro 2007). Intersections of informal social networks with institutional settings, including through state provision, are relevant to youth transitions, especially for young women with children. Childcare arrangements, the supportiveness of networks, and links between organizations all play a role in the construction of social capital (Small 2009).

In summary, young people's decisions and actions about self-employment occur not merely as individual choices but through the operation of social

capital, seen as social networks incorporating trust and obligation. These networks may operate through bridging or bonding mechanisms; they may have positive or negative consequences; and they may facilitate personal development and community characteristics. Linkages between interpersonal networks and institutional provision play significant roles in youth transitions. The next section of this article considers aspects of youth transitions to self-employment, identifying the complex moves and simultaneous management of careers which are instrumental in setting up a small business.

Youth transitions to self-employment

Institutional structures – operating with formal or informal procedures for recruitment, within established social networks – may provide relatively simple pathways for youth. However, Holland (2007) argues that contemporary youth transitions are more extended, more complex, with greater risk, and greater diversity in outcomes than in the past. Also, youth transitions are part of a lifetime of changes in status that occur as a result of individual decisions, transformation of social and economic contexts and the actions of the state (Byrne 2005). Hango and de Broucker (2007) map ten main education-to-labour-market pathways followed by Canadian youth. They reveal that fewer young women withdraw from high school or delay the start of post-secondary education in comparison with young men, and that Aboriginal youth typically leave education with lower levels of achievement than non-Aboriginal youth.

Youth transitions in poor neighbourhoods, with high persistent poverty, high unemployment and what the authors refer to as 'poor work' (low paid, low-skilled, without career development, and likely to be short-term and informal), may have complex and diverse outcomes. MacDonald and Marsh state 'there is not one single, uniform way of growing up in poor neighbourhoods' (2005: 193) and in such conditions 'individual transitions were complex, fluid and unpredictable' (p. 194). MacDonald et al. refer to a range of trajectories for youth, labelling them as 'school-to-work careers', 'family careers', 'housing careers', 'criminal careers', 'drug-using careers' and 'leisure careers' (2005). The structural circumstances of poor neighbourhoods, with a multi-generational history of low employment and low incomes, lead to restricted career opportunities for young people (Bourdieu 1997; Lash 1994). These social conditions may operate as constraints upon individual strategies and limit the social networks of young people:

So, paradoxically, while connections to local networks could help in coping with the problems of growing up in poor neighbourhoods and generate a sense of inclusion, the sort of social capital embedded in them served simultaneously to limit the possibilities of escaping the conditions of social exclusion. (MacDonald et al. 2005: 886)

Social capital in such neighbourhoods may contribute to the experience of 'poor work' rather than to positive career development. It may also lead to transitions which are not part of an overall strategy: 'Lack of planning ... was the definitive feature of the majority of the school-to-work, family and housing careers' (MacDonald and Marsh 2005: 210; emphasis in original). Social capital can therefore be a feature of coping but not for progressing, 'getting by' but not 'getting on' (MacDonald and Marsh 2005). Studies of family life and culture in conditions of poverty and inequality reveal that working-class and poor children do not grow up with the same sense of entitlement as those from more privileged backgrounds (Evans 2009; Gillies 2005; Irwin 2009; Lareau 2002). Such a lack of entitlement may also be a quality of life experienced by urban Aboriginal youth.

This discussion of social capital and transitions to self-employment leads to several research questions. With reference to urban Aboriginal youth, these questions concern: the presence of institutional support; the extent to which bridging or bonding social capital is a feature of transitions to self-employment; the role of instrumental and intrinsic social capital; the consequences of potential positive or negative social capital; and the presence or lack of a sense of entitlement. Questions also arise about the nature of their transitions towards self-employment and the management of other aspects of their lives (e.g. family commitments, childcare arrangements, gaining educational qualifications).

Institutional support for young Aboriginal entrepreneurs

The interplay of personal and social resources and access to capital and markets, briefly considered above, operates in a context of specific state-provided institutional support for potential Aboriginal entrepreneurs. This support includes specific sources of training, organisations that may provide loans or grants, and sources of business advice for potential Aboriginal entrepreneurs. The principal provider of training, counselling and support in BC, the Aboriginal BEST programme, was launched in 2004. Training session topics include entrepreneurship, market research and analysis, marketing, tax and other formal issues, funding, costs and pricing, use of technology and

planning. Contributors include successful Aboriginal business owners. By 2008 more than 500 students had completed the training, almost two thirds of whom were employed or self-employed (Aboriginal BEST 2010; BC Ministry of Aboriginal Relations and Reconciliation 2008). Support for potential Aboriginal business owners is also available through small-business advice centres, such as the Aboriginal Business Support Network. The Aboriginal Capital Corporation, supported by Aboriginal Affairs and Northern Development Canada, is a potential source of finance. Awards are given to young Aboriginal entrepreneurs through the British Columbia Aboriginal Business Awards, initiated in 2008 by the BC Achievement Foundation and the Ministry of Aboriginal Relations and Reconciliation. These include two awards annually for young Aboriginal entrepreneurs (BC Achievement Foundation 2011). The Aboriginal BEST programme is generative, fostering social networking amongst potential Aboriginal entrepreneurs. Course directors and tutors are a resource beyond the end of the program. The peer group support and solidarity which develops through the course has effects well beyond its conclusion.

Young urban Aboriginal women entrepreneurs: accounts of developing careers

In the course of discussion above, gender differences in trends in educational attainment and reports of distinctive characteristics of enterprises run by Aboriginal women have been summarised. Consideration of the literature on social capital and youth transitions has drawn attention to explanations of young women's achievement with reference to social networking, and the particular complexity of youth transitions where family responsibilities are managed in conjunction with the development of educational and work careers. In order to explore these themes with respect to young urban Aboriginal women entrepreneurs, data were gathered from focus groups held in the premises of Aboriginal community organisations. Invitations were circulated electronically through an established Aboriginal electronic youth network, requesting participation from young people who were self-employed or in the process of business development. Two focus groups were held, with a total of seven participants. Participants' profiles included First Nations and Métis backgrounds, urban and rural origins from different parts of Canada. The age range of the participants was between twenty and thirty years.

Questions for the groups were derived from the research questions raised

above in order to elicit information about prior work experiences, social networks, transitions from education or work to self-employment, and progress in business development. Participants were asked: (1) Why did you want to start your own business? (2) Who or what inspired you? (3) How did you get started? (4) What has helped or hindered you? Two supplementary questions were: (1) What do you hope for in the future – say, one to five years ahead? (2) What would help other young people who might want to start a business?

Business profiles fell mainly within the sphere of cultural and creative industries. The target market for some included Aboriginal and non-Aboriginal people but the market for others was the Aboriginal community. Some ventures involved inter-linked business activities. Employment statuses included part-time employed, part-time self-employed and wholly self-employed. The businesses were at different stages of development, including preliminary consultation and research; formal proposal development after completion of training; formal bid for financial support prior to business launch; business in operation and formally registered. Some group members had been self-employed for up to four years.

Youth transitions and social capital

Focus group discussions are summarised below with headings organised sequentially to reveal key stages in transitions to self-employment. These cover prior experience, the social context of decisions, getting started, sustaining self-employment and hopes for the future. The role of social networks emerges in each sub-section. Contributions by individual group members are identified by randomly assigned capital letters in brackets.

Negative and positive experiences in employment

The drive to self-employment of some participants was based upon responses to available work, the quality of work experienced (including work that did not match the abilities of the participants and excessive work hours and stress), and reactions to the work of friends and family. One respondent reported 'I knew I didn't want to work in a cafe' (A). Another, reflecting limited employment in a different field of work said, 'Why wait for my agent to call me and go say "This is your sandwich", get a three line part?' (G). Work experiences of friends and family were mentioned: 'I could see that some people would be doing a job just for the money and how unhappy they would be' (B).

Potential for personal development and control of work were other factors, for example: 'I think I was just tired of working under other people who didn't have the same trust in my abilities that I had myself. [I] didn't have the space to grow ... found myself frustrated ... needed more freedom and flexibility in my life' (F).

Role models, sources of inspiration and supportive networks

Positive orientations to self-employment were developed through membership of family, business and educational networks. Role models and support came from different generations within families: one group member referred to her father and mother as role models, while another referred to encouragement from her partner and her sister. Another participant identified a network of both family and friends: 'I have been surrounded by people pursuing their own passion, and seeing them being fuelled by their passion, and being able to make a living off of what they do, is inspiring' (A). Other members of the groups were significantly encouraged by people who were not members of their family, such as local business owners, or a mentor. One formulated a business proposal through university studies: 'The idea came to me in my course' (C).

Getting started

Family, peer and institutional networks were significant in the process of getting started in business. One participant referred to a gradual process of development, beginning with involvement in a group project (with encouragement from other participants) and leading to design of business cards, a website, business stationery, marketing, research and electronic networking. Others referred to a rapid transition towards self-employment and learning through practical action while being self-guiding and self-sustaining. One group member said, 'You have to sink or swim ... And that's how I learned a lot from doing that ... from being pushed ... and doing something ... learning from doing' (E). Similar sentiments were expressed by other members, for example: 'I think you just have to do it' (G) and 'I flew by the seat of my pants' (F). The difficulty of getting started, while also needing money to survive and to pay the rent, was recognised by all group members, for example: 'So, I don't want to work because I want to put my all into this business plan' (C). For some participants this entailed trying to achieve a balance between developing their business and simultaneously being employed parttime. Childcare arrangements and the availability of institutional childcare were factors for some in the timing of their move into self-employment.

Business plans, obstacles and support

Barriers to getting financial capital for business development include lack of a substantive credit history, lack of collateral, absence of business experience or an employment record, and the presence of student debt (SME Financing Data Initiative n.d.). Credit problems were considered to be significant by all group members. The ready availability of credit for young people at a time when funds are low was reported to trigger lasting financial difficulties for some. All group members considered that early education about the importance of credit history, and the problems of gaining a poor credit record, would be valuable.

Education and training had enabled development of skills of planning, marketing and fund raising. One member, summarising her role in a small partnership, explained her position in the team: 'I am more the kind of marketing plan, and business plan, and getting money kind of person, so it meshes together' (C). For some group members, pressure to work led to lack of time for planning, for example: 'what hinders me is I don't have a business plan. I'm always doing it. I don't have time' (E). Another member, reflecting on complications arising from the need to deal with competing business requirements, commented, 'I was so busy, I wasn't setting up those foundational practices because I didn't have a business plan ... that balance is tricky' (F).

Sustaining business activity

Long-term development of business ideas and practices was achieved through continued contacts with former tutors, mentors, peer-group contacts and family members. These social networks assisted with business-planning advice, supported further self-employment by providing contacts leading to further work, enabled necessary equipment purchase through financial assistance and stabilised administrative workloads.

Business associations were judged to be of little relevance for Aboriginal businesses: 'Also, [there are] business associations. I know they are out there. I have been to a couple of things but I believe they do not respect me or my values ... they are focused on very different kinds of things' (F).

Reciprocity, community support and values

All of these young entrepreneurs were committed to returning something positive to their families and communities. For one, the business plan incorporated use of parents' skills and for another the business provided employment and financial support for different generations of the family. For

some the business was youth orientated, and for another the business was to be a resource for community members of all ages. When explaining their motivations, or clarifying their background and its role in the emergence of their determination to be self-employed, group members' narratives reflected the difficulties faced by Aboriginal communities as a result of colonisation, residential schools and meagre material circumstances. They spoke with compassion and deep understanding of the problems of earlier generations in their families and communities. One member said, 'Just mainly want to help our Elders, parents, with their healing' (C). They recognised the pattern of adaptation that enables people to manage in straitened circumstances, for example, 'we were always in survival mode' (E). The complex history of such an adaptation, and the difficulties of living with 'the burden of scarcity' (F) was also understood. For example:

It's interesting ... because it is a beautiful country. It was also really hard country for my ancestors. I know that they struggled for survival: they are coming from a place of living without. There was a really major loss of language and culture: beautiful place but survivalistic. (F)

Community contributions to personal development, including through community organisations, were acknowledged. For example: 'so through all of that it has taught me to be resourceful, so it has translated into really good things' (E). Community experiences were also the background to the sense of reciprocity that emerged when group members talked about their longer-term hopes: 'I believe in giving back to the community. From living in different communities in my lifetime I have benefited greatly from community centres and programmes addressing native youth, so I feel like I should, if I am a successful person, give back to the community ... That's really important to me' (D).

Difficult circumstances faced by Aboriginal youth were acknowledged, with references, for example, to alcohol abuse and violence. The effects of poor material circumstances on young people's sense of entitlement were understood: 'We have that "I don't deserve" factor' (E). This participant's self-employment was aimed at 'getting the young people to realise their potential' (E).

Reflexivity in these accounts was shown through consideration of the purposes and values of self-employment. These were not merely grounded in economic concerns but were to do with individual and community values. They were not solely based upon individual biographies but were located in a wider recognition of their positions in their communities and their commu-

nities' histories. Accounts of business development were framed by concerns for positive community development. One participant, reflecting on communications in the networks within which she worked, commented,

One of the things I hear often, and one thing I think is key to my marketing, is the discussion of values. 'Why I am doing this?' on a much deeper level ... How can we cultivate a world in which we can do what we are passionate about, and what we are excited about? ... A lot has to do with passion, creativity, sustainability, for their families and their children. (F)

Conclusions

This account of the role of social capital in the transitions of young urban Aboriginal women towards self-employment has sought to recognise the unique features of their lives while also reflecting social factors in their decisions. The social capital of these young people includes ties which lead to their sustaining links with their family networks while also investing in networks in other social and institutional contexts. These young women have created networks within educational institutions, within occupational and professional networks which have provided role models and expertise, and through peer group networks which have provided mentors, support and encouragement. Their transitions have been complex, involving educational, occupational and family careers. Their educational transitions have included the acquisition of skills and formal qualifications related to the social and economic dimensions of small business. Educational and work experience has led to the shaping and re-shaping of their lives. Responsibilities for family members, including children, have been a major factor in the development of these young women's transitions. Although the social-structural circumstances of urban Aboriginal communities have been a highly significant part of the context of these career developments, they have not pre-determined the outcomes. The emergent and developing careers in self-employment of these young women have contrasted with the careers of others in their peer group. The context of training and financial support, provided by the state, through formal educational institutions and through short-term programmes, has been an essential resource for skill-development and formed a basis for the development of social capital. The community contexts in which these young women are located has contributed to their reflexive understanding of their own development and formed a basis for their commitment to positive use of the social and financial resources in their businesses.¹

Notes

1 This research was supported with the assistance of the Government of Canada. I am grateful to those involved in the Aboriginal BEST programme and particularly to Kristin Kozuback for her assistance. Thanks are due to the Coast Salish people who provided accommodation for group meetings and to the young people who participated in the focus groups. Thanks also to Chris Corrigan and to Greg Halseth for comments on an earlier version of this article.

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