

hon. member has stated regarding the increase of women entrepreneurs in the system. That should be commended because it will spur the country to become self-sufficient and reduce the overall debt. We should take into account the one way in which small business people can get money to improve and enhance their business opportunities is through the source of capital from banks.

As the minister stated, through the budget the banks have to be encouraged to sit down with government to find ways to lend more money to small businesses. Considering that small businesses run by women are becoming more and more a factor, it is in the right direction to give them the tools they need to help our economy get stronger.

We should take into account the benchmark to which the minister was alluding. We should take into account that some banks are lending small businesses less than one-third of all their corporate loans. One recommendation I put forward was that the government should encourage banks to lend to small businesses at least one-third of the amount lent to all corporate donors. Then we would find an increase in loans to small businesses from \$33 billion to \$49 billion, or a 50 per cent increase. That would encourage many small businesses to expand and give women more tools to do much better.

Would the hon. member agree that would be a good step by the Minister of Finance?

Mrs. Brown (Calgary Southeast): Mr. Speaker, I thank the member for his question.

I would ask the member perhaps at another time to explain exactly what he means by government encouragement. I do not have a clear understanding of what he means by encouragement. However I would support government working with the banks to encourage a plan for action such as the hon. member suggested.

I talked about the whole matter of financial institutions lending to women. I was taken aback by the report undertaken by the Federal Business Development Bank regarding the gender bias that appears to be apparent with respect to women and how women have access to money to foster and create businesses that will thrive. That is the point I would like to make here. It was concern for gender bias. Women do not appear to be treated fairly by financial institutions, given the nature of the report I cited in my text.

From the Reform Party perspective we encourage and recommend competition in banking provided to entrepreneurs such as service to customers and delivery of quality products. We also recommend an independent ombudsman to adjudicate problems such as the ones I have mentioned. That is a form of problem resolution without having to go to government for further money to resolve the problem.

Supply

[Translation]

Mr. Paul Crête (Kamouraska—Rivière-du-Loup, BQ): Mr. Speaker, I think it is interesting to see there is some agreement on the relevance of the motion presented by the hon. member for Québec. I am not saying that members will agree on every single word or that the government or the other opposition party will be in complete agreement, but there seems to be a common concern about the way women will be treated in the future, considering the changes that are taking place.

I will read the motion again:

That this House denounce the government for its insensitivity and its inaction regarding the adoption of concrete measures to promote the economic equality of women in federal areas of jurisdiction.

● (1155)

I think the operative words in this motion are "the adoption of concrete measures", because policies on the status of women have been discussed for many years. However, I think governments should be judged on what they have actually done in this respect.

Perhaps I may take an example from every day life. Take, for instance, Marie-Hélène, a young student who intends to go to university next September. How does she see her future as a woman? What kind of future can she expect?

Well, as a result of social programs reform, she can expect to be in debt to a far greater extent during the next few years. If she decides to go for a university degree, she will end up with twice or three times the debt she would have if she were completing her schooling now. Which means that a young woman who wants a career and considers what her future will be is going to say: Well, maybe it is not such a good idea to go all out to develop my potential because of the increased debt load I can expect.

It is very surprising that she should think so under a Liberal government that, in the sixties and seventies, tried to do some interesting things to promote equal opportunity. Today, the government makes it very difficult for people to take advantage of such opportunities by telling them that when they go to university, they will have to carry a much heavier debt load. As a result, only wealthy families will be able to send their children to university, and we are thus reverting to a model we had 25 or 30 years ago, which no one wanted and where equal opportunity for education did not really exist.

So that is an example of a lack of concrete measures from this government, a negative action that will turn the clock back 20 or 30 years and give many women cause for concern.

Let us get back to our student. She has finished her education and would like to start a business. She decides that she wants to get into new technologies. Unfortunately, she is not covered by unemployment insurance because she has never worked a sufficient number of weeks to be eligible, and she cannot apply for