
The Agreement includes special annexes in the services chapter to provide greater security of access to the U.S. market for tourism, computer services and enhanced telecommunications services, as well as a separate chapter on financial services. These service industries all have large percentages of women employees. In addition, an annex in the services chapter on architecture provides for the reciprocal accreditation of architects. This will benefit such professionals by allowing them to pursue greater business opportunities in the larger U.S. market. The Agreement also allows for the possibility of negotiating similar annexes for other professions in the future.

Demand for services will rise as a result of the anticipated growth in goods exports. Goods are often sold in conjunction with a package of services which may be a deciding factor in the purchase. For example, computers often come with software, training, after-sales maintenance and repair, and customized delivery. Where services form part of a package including goods, the enhanced trade in goods resulting from the Agreement will create more demand for these services and increased employment for the women who work in these service industries.

The service sector is expected to be a major beneficiary of the employment growth accompanying free trade. Women in services will benefit not only directly from the increased employment anticipated in the service sector, but also indirectly as increased commodity trade stimulates the

production of more services and related employment. The income gains from the Agreement will lead to increased consumer demand for services in all sectors, not only those which are traded. Thus, the rapid growth experienced by services in the last 10 years is likely to continue and the Agreement will enhance this growth.

The growth in services will also create opportunities for women entrepreneurs. The majority of all new business starts have been in service industries which are characterized by small Canadian-owned firms, particularly in retailing, computer software development, trading houses and business services. Women constitute a significant and growing proportion of Canadian small business entrepreneurs and have a successful record in business activity.

Agriculture

In the agriculture sector, most farms are family owned and operated. Gains from the Agreement will be shared by both women and men who work in agriculture. An analysis of the Agreement's impact on each of the various agricultural commodity groups — grains and oilseeds, livestock and red meat, dairy, horticulture, poultry and eggs, and special crops — has been presented in a separate study entitled *The Canada-U.S. Free Trade Agreement and Agriculture: An Assessment*.