

nity to address realistically the whole issue of poverty within single parent families which are usually led by the mother.

Last year in her budget speech the secretary of state was very proud to announce that the government recognizes there are inequities in our tax system and income system detrimental to woman. She suggested there would be a review—another review—to address things such as support payments for women. She suggested the government would improve this situation.

Here we are a year later and absolutely nothing has been done in this area. When a bill was presented by my colleague from Calgary Centre to redress this inequity the Liberal government refused to support it.

One questions the partisanship of the House when sound fiscal proposals are introduced. What is the government's position regarding the interest of women, if only to score political points?

Through effective and non-government subsidized efforts litigation and the simple exercise of expression through votes women do wield a lot of clout. When government officials, politicians, lawyers and judges get on side this will facilitate a powerful dynamic for change. In any quest for solutions the best models are partnerships of public and private resources. Resources mean more than money. Governments cannot act alone. They have neither the know how nor the money.

What I speak of has been a long time coming. Our daughters, my daughters and my grandchildren, granddaughters I hope, will view the years prior to the 1970s as the dark ages. Male domestic violence went unchecked. Divorced women were denied a share of family property. Pregnant women were discriminated against in the job market. Rape could be easily laughed out of court by smart lawyers. Women were expected to declare they would love, honour and obey when they took their marriage vows. In fact 27 years ago I said "obey" and thought nothing of it, but how times have changed.

The world was perceived from a male prism, from the use of language to the raised issues that have altered the course of those issues most important to women. Cases on equal employment opportunities, spousal support, fair pensions and equal pay, as well as sexual assault, sexual harassment, rape, pregnancy discrimination and violence against women have been benchmarks for women in the last decade. Remarkable efforts from remarkable men and women have resulted now in a very different world view.

The best models for change are built on the partnerships found in the public and private sectors. This is even more apparent as we move to discuss women in business. Governments provide the environment in which business will thrive. Governments are there to cope with infrastructure development while the private sector seeks to thrive in a competitive and free market.

Supply

This leads to my discussion of women in business. Women are starting businesses at three times the rate of men. Of these, 75 per cent start their businesses during the peak child bearing years, placing additional responsibility on the family structure. These, women like most small business people, work long hours, from 50 to 70 hours a week, and earn on average less than \$30,000 a year.

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I would like to throw out a challenge to those government institutions that become obstructionists to the phenomenon of women entrepreneurs. Women who create employment as small business owners are not a passing fad, but have become a basic trend.

However, there is still discrimination by financial institutions against women who own and operate businesses. This discrimination was detailed in a study released last week by the Canadian Federation of Independent Business and takes the form of higher interest rates and a higher refusal rate for financing requests for women than for men. This discrimination was identified despite the fact that the characteristics used for the study were the same, irrespective of gender.

The characteristics were the age of the business, the sector of activity, the number of employees, the sales performance, the number of credit managers, provincial and financial institutions. Externally it would appear that women are participating on a level playing field.

What possible conclusion could be drawn when women business owners operating with the same parameters as male business owners are either refused their financing requests or are forced to pay a premium rate to compete on this so-called level playing field? The cost of financing is therefore unequal for men and women who own and operate businesses. This is the kind of equality that needs to be challenged and changed because it is not equality at all.

The report concluded by making eight recommendations. I find it shocking that the recommendations suggest financial institutions should change their approach toward women business owners, that financial institutions should investigate ways of better understanding the particular situation of small and medium size businesses, especially women owners.

These kinds of recommendations do nothing to encourage responsible business decisions to be made by our financial institutions based on competency and merit. Instead, although identifying that women business owners are treated unfairly by our institutions, it concludes the fault is that of the women rather than gender bias.

The finance minister stated in his budget speech: "There is so much more that we would like to be able to do for the millions of