programs with individually targeted packages whose interactive capabilities can give trainees and learners greater control over their learning and faster access to the materials thy need. NMLM adds considerable power and value to education and training programs offered though distance education and the Internet.

Education and training services firms, particularly SMEs, find it difficult to attract capital and to secure loans and lines of credit. The banking and investment communities have been uncertain about how to value the intellectual assets represented by courses, curriculum packages and software. Solid sales records and successful strategic alliances among education and training providers are helping educate the financial community.

Because most Canadian SMEs cannot afford to hire training staff, and because of the proliferation of new skills requirements at all levels from equipment maintenance and operation to organisational management, the market for independent suppliers is growing. Foreign education and training services suppliers and international demand for training have sharpened competition. As a result, specialised education and training services firms have begun to develop strategic links with other industry sectors and to enter into strategic alliances in order to gain more effective market presence.

Clients both in Canada and abroad find it difficult to identify with confidence who speaks reliably for the sector from a national perspective, or which suppliers provide consistent, high-quality services. They must rely on individual contacts and experience for their information. Australia, France and the United Kingdom in contrast have definite strategies, policies and industry associations that provide a framework for the industry, and particularly for international marketing. U.S. providers exists in a less structured environment. They nevertheless operate in a more strategic fashion, and have strong co-ordinated marketing support. Better organisation of the sector in Canada is a challenge that needs to be addressed.

Internationally, demand for education and training will continue to grow, especially in the primary, secondary, technical/applied skills and informal markets. The Canadian International Development Agency (CIDA), the International Financial Institutions (IFIs, which include the World Bank and the other multilateral development banks) and the European Commission have committed billions of dollars to training , retraining and education. Ten percent of World Bank lending ($2.9 billion in 1995), for example, now