## The Budget

in contradiction with the principle governing the UI system and with your concept of equality.

• (1550)

Second, the same committee recommended that, in the future, students will have to run up higher debts, something which will affect women even more than men since, in the course of their careers, there are times when they are not gainfully employed, for example when they decide to stay at home to raise their children. Consequently, these women will be burdened with larger debts and for a longer period of time. That also seems to be a contradictory measure.

Finally, there is the plight of women who do not receive any welfare or UI cheques and who are not eligible for programs such as the assistance program for independent workers, which helps people start businesses.

Does the hon. member not agree that the government could have made an extra effort regarding these three areas, or should at least, through the social program reform, ensure that women in Canada and Quebec are not adversely affected by recommendations which are neither appropriate nor adequate in terms of helping them get where they should get in the future?

**Mrs. Finestone:** Madam Speaker, I thank my colleague for his questions. As a father of two daughters, his interest is clear to me. We are certainly on the same wave length in that both our sons and daughters should enjoy equal opportunities and wage parity. I certainly agree, and I commend him on his position.

I want to say to the hon. member that he should not be too worried about unemployment insurance. So far, no decision has been made. It is still hypothetical. The report drafted by the people who worked so hard to listen to what the public had to say has been tabled, and the final decisions will be made at the appropriate time.

As for female students, if I am not mistaken, in the last two budgets the situation improved, and it is easier for women to get bursaries when they want to do a doctorate. There are certain situations, and I do not remember the exact circumstances, but I will certainly make enquiries and send you the rest of the details, but I know that women have been privileged in this respect, and if we want equality, I hope that the time will come when we no longer have to take this kind of action to ensure that women have the opportunities to which they are entitled.

On the subject of small business, I dare say that for the first time we have, if not threatened, or at least strongly suggested or advised, the banks that if they did not give small businesses the kind of protection they need and did not give them loans on request, we would apply sanctions that would be a little more severe than was previously the case. And when we see that 40 per cent of all businesses started by women have a better success rate than those started by men, I think it is because women tend to take a more thorough approach. They do not take as many risks, that is true, but in the end they have a better success rate.

A study has found that 50.1 per cent of businesses that have been in existence for 25 years are run by women, and these are incredibly successful businesses with sales that are absolutely amazing. I hope that this more or less answers your questions, but I can assure you that we have not yet won on all fronts. We must take action through partnerships with people like the hon. member, and I am counting on the co-operation of everyone, especially here in this House.

• (1555)

[English]

**Mr. Dick Harris (Prince George—Bulkley Valley, Ref.):** Madam Speaker, I listened to the hon. minister's presentation. I appreciate a lot of things she had to say, particularly in the opening part of her statement where she said that women have a very good understanding of fiscal restraint and what it takes to run a business or a household.

My wife is a person who does understand. It is a shame my wife is not here to hear the comments of the hon. member for Halifax. I am sure she would take issue with that. Perhaps she is watching this on television. My wife does understand as the minister rightly said the need for fiscal restraint. My wife also is 100 per cent supportive of my opting out of the gold plated MPs pension plan. Why? Because like millions of other Canadian women who understand the need for belt tightening in these times of financial crisis in order to get our country's finances on the road she believes that leadership should start right at the top, here in the House of Commons.

If the women Liberal government members do support leadership by example, then why do they still cling so fervently to this still gilded MPs pension plan?

**Mrs. Finestone:** Madam Speaker. Women know how to handle money. They know how to turn a nickel into a dollar. They have been very cautious and careful. They have had to be, because men have not always been very sharing or very open with their wives or their children.