

Supply

women in agriculture. I should like to remind the minister that Canada concurred in a request to all governments concerning the place of rural women. The report reads as follows on page 106:

3. Requests governments to ensure that rural women:

- (a) Are provided with education, technology and training suitable to their needs, as identified by them in order to improve employment opportunities in rural areas;
- (b) Have access to credit and financing mechanisms on a basis of equality with men, and flexibility in the institutions which deliver credit services to rural women;
- (c) Are encouraged and assisted to attain key leadership roles in rural communities and organizations;
- (d) Are encouraged and adequately trained to participate actively in co-operatives and other organizations concerned with marketing;
- (e) Have free access to participation in rural industrialization programs.

The minister will have had that background in mind as he prepared his speech. I have in front of me the speech he delivered to the conference of farm women. A report in the press noted that the minister was there, made a number of statements and left before he could be questioned. In his absence, a number of questions were raised.

As we consider the estimates, I should like to raise some questions. I regret that hon. members opposite have not permitted the opportunity for a response. Some of these questions arise from Canada's concurrence as stated in Copenhagen, some from the minister's speech, and others from the failure of the minister to respond to the farm women.

First of all, the question was raised of farm credit and lending practices as they apply to women, and discrimination in that area. The minister will be aware that section 5 of the Human Rights Act, 1977, provides that no person should be denied access to goods, services—that is, credit—on the basis of sex and marital status, among other stipulations. This makes it illegal for a bank or the Farm Credit Corporation to deny a woman credit solely because she is female or because she is single, widowed or divorced. There is a problem, however, about defining credit as a service and many women are denied credit for this reason. Obviously, section 5 should be revised to include credit discrimination. There are problems with the denial of credit to women. If a woman does not sign for a loan to her husband's farm, she does not incur any financial responsibility, nor does she establish a credit rating. If she is then left alone—widowed or divorced—and wants to secure financing to continue operating the farm business, she has no credit rating.

The FCC does not recognize the woman as a legitimate business partner in a husband-wife partnership. The policy entitles individuals to apply for a maximum of \$200,000, and partnerships for a maximum loan of \$400,000. However, a husband and wife partnership may receive only up to the individual maximum of \$200,000. This discriminates against individuals on the basis of marital status. It also discourages spousal partnerships.

My question concerns farm credit. The minister told the conference that his officials were considering recommendations for change. That was a week ago. This issue was not new

at the time the minister spoke. What steps is the minister taking to ensure that the federal government adopts equal credit opportunity guidelines similar to those outlined by the province of Ontario, which guarantee that both single and married women will be granted credit provided they have adequate credit qualifications?

Will the minister press for a better definition of the clauses in the Human Rights Acts dealing with services and ensure that a separate section dealing with credit guidelines is incorporated in every act? Does the minister plan to establish education programs to inform farm women as to the necessity of acquiring credit history as well as how to obtain and use credit?

In the three minutes left to me, Mr. Chairman, I hope to pose some questions about women in agriculture and the CBC, and the discrimination practised regularly in the way farm women are depicted by broadcasters. As the great champion of farm people, will the minister bring to the attention of the CRTC, the dissatisfaction of women's groups, and in particular, farm women's groups, over their portrayal in the media?

I wanted to ask the minister about opportunities for young farmers. In his speech he mentioned the number of female graduates but, he neglected to point out that there is less and less opportunity for them because of the declining number of farms from 480,000 in 1961 to fewer than 340,000 in 1976. Given the current rate of inflation and the poor farm credit standards I have just outlined, how does the minister see this increased number of women graduates being able to set up farms? How are they to be involved in the agriculture industry?

I also want to ask the minister about the appointment of women to boards and whether he concurs with his colleague, the minister responsible for the status of women, in terms of affirmative action. As he knows from the responses of farm women, 15 per cent of federal appointees to 160 agencies—that is, 181 out of 1200—are appointed to farm-related boards. In the United States, 33 per cent of federal appointees are women. Is the minister "on board" with affirmative action, given the direction of the Speech from the Throne with its four references to women? Where is the action? The minister has been in his present portfolio for ten years.

I should have liked to speak to the minister about unemployment insurance opportunities and the fact that of 15 categories, farm women are among those who are being discriminated against and are unable to claim unemployment insurance in the event of losing their jobs through separation or marital discord.

I wanted to ask the minister if he had discussed this matter with the Minister of Employment and Immigration. Can the farm women of Canada expect to be included with other working women as beneficiaries of unemployment insurance?

I regret that I cannot ask these questions, Mr. Chairman, because my time has run out and that I cannot get a response