

CANADIAN FEDERATION OF INDEPENDENT BUSINESS

S U B M I S S I O N

To

The Government of Northwest Territories

On

The SCONE Report

Yellowknife  
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Director, Provincial Affairs

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## FOREWORD

The Canadian Federation of Independent Business (CFIB) is pleased to present this submission on behalf of our Northwest Territories (NWT) members. These independent business people represent a wide cross-section of the NWT economy, including: construction, manufacturing, trade, transportation and business and personal services. They are located in a number of centers in the Territories and range in size from very small to medium-sized firms. As a result, CFIB data and research reflects the concerns of the NWT independent business community at large.

The CFIB is a political action organization representing the interests of 85,000 small and medium-sized Canadian-owned enterprises from all regions. It is funded solely by membership fees and is non-partisan. CFIB policy is directed by the membership through ongoing votes and surveys. The goal of the CFIB is to give independent business a greater voice in the laws that affect them, to promote free enterprise, and to strengthen the entrepreneurial culture in Canada.

Small business is a major source of job creation, growth and diversification in the NWT economy. 89 per cent of all firms in the NWT have less than 50 employees; 56 per cent have less than 5 employees. In the 1978-87 period, firms with less than 50 employees were responsible for 88 per cent of all the net new jobs created in the NWT, an increase of 4600 new jobs. Of these, the bulk - 48% or 2500 jobs - were created by very small firms, with less than 5 employees (Appendix A). Small business is a cornerstone of the economic future of the NWT.

## I. INTRODUCTION

The economic future of independent businesses in the NWT, and those in other parts of Canada, is one that is characterized by rapid economic, social and political change. Our economic and social well-being depends on the ability of individuals, businesses and governments to adjust to this change. The Report of the Special Committee on the Northern Economy provides a timely and valuable foundation for dealing with the problems and opportunities arising out of the unique circumstances facing the NWT. The GNWT is to be commended for its leadership in initiating this major review on the economic future of the NWT.

In addition, the Committee itself deserves special credit for its extensive efforts. The "SCONE Report: Building our Economic Future" is a powerful, effective analysis of the economic realities of the NWT, written with a deep commitment to the economic and social future of the NWT. The Report, along with the background reviews, is extremely valuable in helping concerned parties understand, participate in and contribute to the development of effective strategies to enhance the economic future of the NWT.

CFIB has taken a lead role in defining the emerging role of small business in job creation and economic diversification in our rapidly changing economy. As a result of on-going research, CFIB has developed a comprehensive understanding of the barriers to small business development. From this has emerged policy recommendations aimed at enhancing the survival and growth of small businesses, and thereby their contribution to economic development in all regions of the country.

Small businesses, regardless of their location, have much in common in dealing with the problems and opportunities they face. The SCONE Report provides a basis for understanding the issues affecting small business development in the NWT, and a framework through which to apply CFIB policy perspectives and research to the realities of independent business in the NWT. The purpose of this submission is to help define policies that will allow small business to fulfil its potential in building the economic future of the NWT.

## II. SMALL BUSINESS PERSPECTIVES AND THE SCONE REPORT

### A. Foundation of Economic Development

The SCONE Report begins and ends with reference to three fundamental elements of economic development: education, organization, and discipline. These are identified as the critical attributes that allow people to utilize the more tangible tools of economic development - such as capital and infrastructure - to generate the jobs and wealth to improve economic and social well-being.

However, this reference fails to recognize a fourth fundamental element of economic development. The catalyst, the fuel that drives economic development, and small business growth, is something called the "entrepreneurial spirit". The SCONE Report recognizes the importance of this entrepreneurial spirit in two of its Guiding Principles: in Principle #7 and indirectly in Principle #3. The SCONE Report is correctly identified entrepreneurship as something much broader and far-reaching than the typical use of the term as it is applied to those who start and build businesses.

In Principle #7, entrepreneurship is referred to as a willingness to take action, to innovate, to make changes and to seize opportunities. It is a motivation, an attitude, a way of doing things that is the key ingredient for individuals, businesses, communities and government alike if the economic potential of the NWT is to be fully realized.

CFIB recommends that the GNWT, in interpreting and applying the findings of the SCONE Report, place greater and more overt emphasis on entrepreneurship as the primary goal of economic policy. This should be incorporated in all aspects of government policies including social policy, education policy, and taxation policy. It should influence the design and delivery of government programs and administration. The "developmentalism" of Guiding Principle #4, really means "entrepreneurial" government policy and administration - government which seeks to nurture the entrepreneurial spirit, to operate entrepreneurially and to avoid inadvertently creating barriers to entrepreneurial economic activity.

#### **B. The Developed and Under-Developed Communities**

The SCONE Report presents a very valuable assessment of the dichotomy of the developed and under-developed communities in the NWT. Moreover, the SCONE Report sheds light on how standard business development strategies may be inconsistent with the realities of the under-developed communities. The GNWT has a greater role to play in the under-developed communities. Government must sometimes act where the circumstances prohibit successful private sector activity. At the same time, government must help develop an integrated economic strategy in a way that will lay the groundwork for increased private sector activity in the under-developed communities.

CFIB recognizes the need for a two-pronged strategy to address economic development in both developed and under-developed communities. However, while the under-developed communities may receive the bulk of government attention, small business development policy should be given equal priority to that of an integrated strategy for the under-developed communities. A top priority for the GNWT should be to ensure that barriers to small business development, regardless of location, are reduced as much as possible. Efforts to reduce these barriers usually require relatively low levels of government involvement. Indeed it is often a matter of government doing less rather than doing more, or merely doing something in a different, less burdensome way. Moreover, the pay-off can often be realized in a short period of time, with substantial unexpected spin-off. These spin-offs can have direct benefit for the under-developed communities, just as policies for the under-developed communities can benefit the developed communities.

CFIB recommends that the GNWT give equal priority to improving small business development policies initiatives as to integrated strategies for the under-developed communities. This would not mean an equal commitment in terms of resources but rather a recognition of equal value to the economic future of the NWT.

### C. The Guiding Principles

The CFIB in general supports the Guiding Principles for an Economic Strategy as outlined in Chapter 6 of the SCONE Report. The need for an economic strategy to be responsive to and driven by individual, community and regional needs is consistent with effective entrepreneurial and small business development policies. In addition the strategy should be



flexible, comprehensive, and, as stated above in Section II, A, the strategy must seek to nurture entrepreneurial attitudes and characteristics be it in personal development, cooperative community initiatives, business development or in government programs and administration.

In Principle #3, the SCONE Report points out the need for more of a "developmental ethic" throughout government in dealing with the under-developed communities. CFIB supports this principle as one which will make the under-developed communities more productive, more independent and more able to support small business growth in the future. Critical to the effectiveness of this approach is government's on-going ability to monitor and discipline itself. Reference was made previously in the SCONE Report that government be able to strike a balance between the need to fill a gap that the private sector can't and the need to control spending; to avoid creating unfair advantages and restrictions in regional markets; and to remove itself when private sector involvement is sustainable.

As with the under-developed communities, this "developmental ethic" should apply with equal priority to the impact of government on small business development. In addition to focusing economic policy on reducing barriers that hamper entrepreneurial activity, the GNWT should also ensure that other government policies don't "side-swipe" small business development by inadvertently creating additional barriers or problems.

A cautionary note should be raised over Principle #4 which recommends "integrated strategic planning at all levels of the economy". The temptation to overplan should be resisted. While planning is necessary to achieve coordination and to deal with the more profound problems in

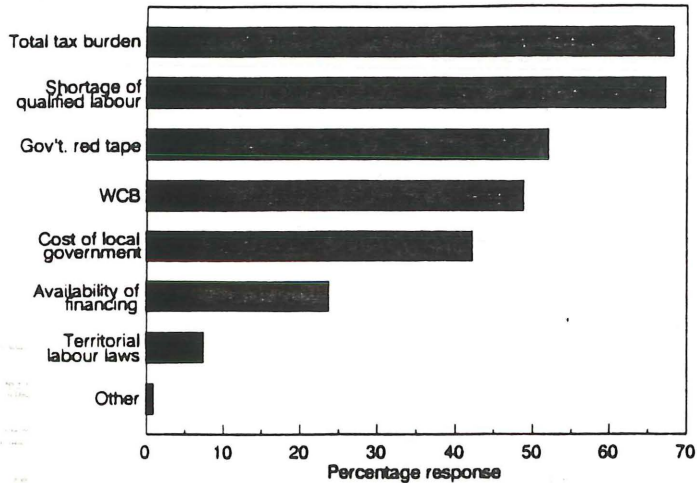
the undeveloped communities, it should not undermine entrepreneurial endeavor nor seek to replace the generation of new ideals. Government planning is inherently bureaucratic, and must not be allowed to stifle the entrepreneurial process.

### III. BARRIERS TO SMALL BUSINESS DEVELOPMENT

Small business people in general do not seek special treatment from government. Rather they seek the proverbial "level playing field", with fewer rather than more government restrictions, in order to benefit fully from their efforts. What small business generally asks of government is not subsidization or special favors, but rather for government to act to reduce or offset barriers in the economy that unfairly impact the ability of small business to survive and grow. Often these barriers are the result of a system that has evolved to meet the needs of big business, in conjunction with government and big labour. With the growing economic prominence of small business and entrepreneurial activity, it is important that these barriers be identified and removed in order to foster greater job creation and economic development.

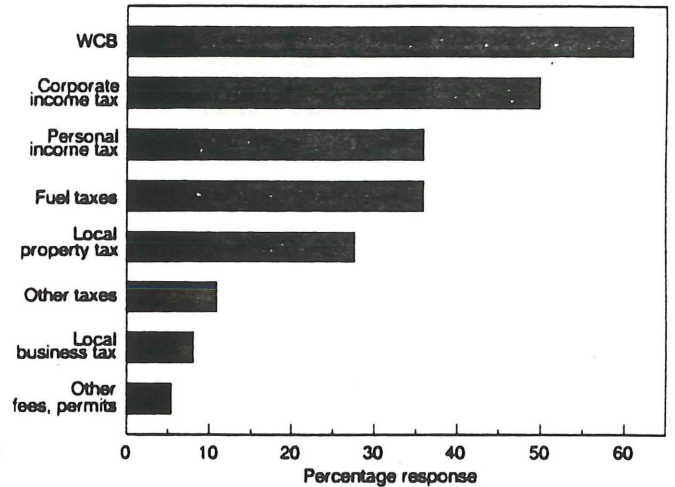
The following charts rank broad issues that CFIB members in the NWT have identified as major problems for their survival and growth. These issues are summarized in the charts below.

Most Significant Member Problems  
N.W.T. - 1989



Source: Canadian Federation of Independent Business, Results from Our Members' Opinions No. 25, 3rd and 4th quarters, 1989.

Taxes Most Harmful to Small Businesses  
N.W.T. - 1989



Source: Canadian Federation of Independent Business, Results from Northwest Territory Survey.

#### A. Total Tax Burden

CFIB surveys continue to show that total taxes are the most widely identified barrier to business growth a problem for 68.5% of NWT survey respondents. Of particular note in the NWT is the degree of concern with WCB assessment rates as well as with corporate taxes and fuel taxes.

The cumulative impact of these corporate, payroll, education, and municipal taxes creates a tremendous drain on the internal finances of small business. One of the most critical sources of financing for economic development and jobs in NWT is the earnings that small businesses retain and reinvest in their survival and growth. Small businesses have greater difficulty accessing external debt and equity financing than do large corporations. Also, research has shown that small businesses bear an inequitable portion of the total tax burden compared to large corporations.

Tax policy should be used to ensure equal overall tax treatment of small business, and to minimize the impact of total taxes on business' ability to reinvest earnings, and to offset difficulties small businesses have in accessing financial markets.

The GNWT is to be commended for lowering the small business corporate tax rate to 8% and is encouraged to continue this policy.

#### B. Shortage of Qualified Labour

Of almost equal concern for small business in the NWT is the shortage of qualified labour - a problem for two thirds (67%) of respondents to the 1989 National Survey.<sup>1</sup> This concern reflects both a shortage of available labour, and inadequate levels of basic education or skills training in the available workforce. (Appendix B and Appendix C)

This problem is exacerbated by unfair competition in the labour market from government. Over 91% of respondents indicated that high government salaries and benefits were a serious problem in hiring and keeping good employees. (Appendix D) Furthermore, the GNWT is the main source of the problem, for 84.4% of respondents (federal 12.5%, local 3.1%).<sup>2</sup>

Small business, which is creating the majority of new jobs in an economy plagued by a shortage of labour, is unable to compete with the excessive government pay packages. No where is the problem as severe as in the NWT. The inability to hire restricts business growth, plus high government remuneration levels drive up market rates arbitrarily and increase taxes. Another results is a double standard wherein those who spend and are paid in tax revenues are

treated more generously than the private sector employees and employers who generate tax revenues.

The GNWT should commit to keeping wage and benefit levels consistent with those in the private sector, including small business.

### C. Government Regulations, Paperburden and Red Tape

The red tape burden is a serious concern to over 50% of NWT members and serves to substantially increase the already high operating costs in the NWT. The large presence of government in the economy of the NWT serves to magnify the burden of red tape faced by businesses. The federal government is the biggest culprit: 52% of respondents indicated that federal paperburden has been increasing (4% decrease, 44% no change). However, the GNWT is a significant part of the problem, with 24% seeing an increase (3% decrease, 57% no change).<sup>3</sup>

Small businesses do not have the administrative resources to deal with the red tape requirements of government. In order to meet the demands of excessive regulations and paperburden, productive resources must be diverted, with a resulting increase in costs and loss of output.

Reducing the costs and impact of government red tape should be an economic development priority. The incidence of regulations and administrative requirements must be reduced wherever possible. An on-going audit and reduction target initiative should be set up to review programs for unnecessary complexity. Paperwork should be redesigned and reduced; regulations and penalties should be reworked to accommodate the needs and realities of small business, not

government bureaucracies. Excessive red tape stifles entrepreneurial activity.

#### D. Workers' Compensation

Workers' Compensation was a serious concern for 48.9% of survey respondents.<sup>4</sup> WCB assessments were harmful for more (61.1%) businesses than any other tax and are a major cost element for a number of higher rate industries.<sup>5</sup> Moreover, employers as shareholders have been denied adequate information on, and input to, policy and management decisions. There has existed a lack of confidence in the quality of the fiscal and actuarial policies and management of the WCB in past years, and concern over the impact of high WCB costs on small business.

CFIB supports in general the changes that are being made to improve the cost-effectiveness of WCB. These must continue, based on on-going consultation with the private sector in order to reduce WCB costs and help reduce work-related injuries.

#### E. Cost of Municipal Government

Over 40% of small businesses in the NWT identified the cost of municipal government as a significant business problem.<sup>6</sup> There is concern over the quality of services provided and the lack of tight fiscal management. Municipal taxes are particularly onerous because they are profit-insensitive and have to be paid regardless of the ability of a business to pay. As such, local property and business taxes hit particularly hard on new and growing firms - a major source of jobs and economic growth.

## F. Availability of Financing

Problems in attaining adequate financing by small businesses is one of the most direct impediments to economic development in the NWT and a serious problem for 23.9% of CFIB members.<sup>7</sup> Small business cannot access equity financing from capital markets and therefore must rely on informal personal sources and retained earnings or bank loans. Bank lending practices, under capitalization, inadequate preparation, and unfavorable economic conditions combine to put new or expanding small businesses in a financial straitjacket. CFIB has conducted major and on-going research into the problems and shortcomings that the banking system causes for small business development. Problems range from lack of availability of credit, to excessive collateral requirements, to high interest charges, to service charge increases, to poor availability of services, to inadequate expertise and inability to properly access financial inability as a basic lending requirement. In the NWT, the problems with availability of credit is much higher than the national average. (Appendix E)

CFIB members support appropriate government action to help reduce the barriers that small businesses face in financing their operations. They do not, however, support direct government grants, subsidies or loans. Direct grants and subsidies are inefficient, usually have negligible positive impact on the market place as a whole, and create unfair advantages. Over 60% of NWT members indicated that government subsidies to competitors are causing increasing problems for business, by keeping non-viable competitors operating or giving viable competitors an unfair and unneeded advantage.

Rather, small businesses prefer government initiatives that use tax incentives to encourage investment in small businesses, or government guarantees which encourage banks to loan money to small business. These initiatives are more effective because they are available to all who qualify, they lever non-government sources like banks and private investment; they encourage good business management decisions and practices; rely on bureaucrats picking winners and losers; and they are less costly to government. (Appendix F)

CFIB will provide more detailed information on a variety of small business financing initiatives in subsequent submissions dealing with the SCONE background papers on economic development policy and banking.

#### IV. COMMENTS ON SELECTED SCONE REPORT RECOMMENDATIONS

The previous section provided an outline of major problems that impede small business development and job creation. As such they provide the basis for reaction to a number of SCONE recommendations plus input on economic development policy issues in general. In this section more specific CFIB comments are provided on selected recommendations from Chapter 7 of the SCONE Report. These comments are abbreviated rather than comprehensive, and are intended to summarize the small business perspective and to lead to more discussion as appropriate. In this regard, CFIB will follow-up on this submission with additional issue-specific submissions that will deal more comprehensively with such business development issues as tax policy, small business financing, and market and management information sources.



**COMMENTS BY SELECTED RECOMMENDATIONS.**#1 to #5 - Education and Training

Improving the quality of school education and the effectiveness of training programs is an essential element in resolving the "shortage of qualified labour" problem referred to in Section III, B.

- a) Over 50% of NWT members were dissatisfied with the job that schools were doing in preparing young people for work. (Appendix G)

Effective campaigns to increase literacy, and numeracy, and to keep students in school longer are strongly supported by the CFIB.

In addition, school curriculum should include mandatory courses dealing with the world of work, including: managing one's own career; understanding entrepreneurship; and a basic knowledge of business and the economy.

- b) CFIB supports the reorganization of adult training and education programs. There is an urgent need to redesign training programs to ensure that these are readily available in a format useable by small business and individuals throughout the NWT. Informal on-the-job training must be recognized, accommodated and fostered as an important vehicle for upgrading skills and securing employment. The system must be flexible and address the realities of small business and the regional economies. Special cooperative efforts must be worked out between business and the educational system. The private sector must help

define upgrading and training needs, and help deliver the training.

#### #6 Sustainable Development

Small business owners, as responsible members of their community, share the growing concern over the environment. For example, 68% of CFIB members across Canada support mandatory recycling for home and businesses.<sup>8</sup> However, it is important that the principle of sustainable development embody the pursuit of compromise and of finding practical solutions.

Small business is concerned that governments will introduce excessive or impractical measures in a knee-jerk response to growing environmental demands. CFIB urges the GNWT, when acting on the SCONE Report recommendations, to ensure that environmental measures are based upon and part of an effective comprehensive plan that includes adequate infrastructure, fair regulations, sufficient phase-in time and broad awareness. Excessive penalties, fees, and regulations in the absence of real solutions will create more problems than will be solved.

#### #8 Review of Federal Transfer Payments and Funding Programs

CFIB strongly supports the redesign of federal assistance programs to remove counter-productive disincentives and inefficiencies. Such assistance should be effectively targeted to those in need, and serve to encourage people toward independence and full employment rather than lock them into a cycle of dependency.

### #9 Public Service Commission

The CFIB supports the formation of a Public Service Commission to ensure proper personnel policies and management in government for the the GNWT.

A primary objective of the Public Service Commission should be to reduce the negative impact of excessive public sector pay and benefit levels on economic development in the GNWT. As stated in Section III, overly generous government pay packages undermine small business development by exacerbating the shortage of labour problems, and amount to government creating an unfair two-tiered earnings system paid for by tax dollars.

In the name of tax fairness and enhanced economic development, the Public Service Commission should move to equalize public sector pay and benefits with that in the private sector, including small business.

The CFIB strongly recommends that the Affirmative Action Policy be suspended until a proper analysis and comprehensive implementation proposal can be reviewed. The GNWT cannot afford to again do the wrong thing for the right reason, as happened with the Native Employment Policy. Adequate time and effort must be taken to ensure that such well-intentioned initiatives are effective and fair.

### #10-14 Business Opportunity Strategies

The purchasing power of government can be a powerful economic development tool. Over 80% of our NWT respondents in 1988 indicated that they had sold to some form of government agency.<sup>9</sup>

The GNWT should make access to government business as open as possible within the NWT. Decentralized procurement would expand the economic benefit to the regions. Often, restrictive tendering practices and tender specifications can form an effective barrier to small business participation. Purchasing procedures should be reviewed to ensure that such things as product or service descriptions do not serve to exclude local and first-time suppliers. For example, "performance standards" are more open and fair than the more restrictive "technical specifications". Ease of access and awareness of bidding opportunities is critical. An inventory of suppliers can help government to facilitate small business participation. Timely payment procedures will help cash flow pressures on small business. Priority should be to improving access for small business to the government purchasing process rather than focusing on special treatment provisions for local businesses.

Similarly, government can enhance the development of import substitution and export opportunities. Often what is missing is adequate information on products and services that are being utilized but not supplied locally or that could be supplied to other jurisdictions. Information inventories of all these inputs and their sources would provide a listing of market opportunities which local small businesses could pursue if appropriate.

There is a major role for government to play in the provision and brokering of economic development information. The provision of market and management information along with adequate sources of financing and training will provide the best building blocks for economic development and small business growth. Strengthening these building blocks should take priority over excessive preferential policies.

### #15, #26 Evaluation of Economic Policies Initiatives

The CFIB strongly endorses the SCONE recommendations for a Cabinet Committee on Economic Development to spearhead the on-going evaluation of all policies that impact on economic development and small business. It is critical that all relevant policies and programs be reviewed for cost-effectiveness and need. This review should also look for inadvertent negative effects that might side-swipe small business development and entrepreneurial activity, such as red tape burdens, unfair market distortions, and other potential barriers to economic development.

The GNWT is strongly urged to extend this evaluation approach to all government activities.

### #17 Extended Banking Services

As noted in Section III, F, improved bank financing and services is critical to small business development. The problem is two-fold: more responsive bank policies and services in general, and extended basic bank services in the smaller communities. The GNWT should continue to pursue loan guarantee and business management training programs that will improve the size and terms of debt financing extended by the banks to small business. The banking services need to be extended through facilities that will ensure that the lender will have the ability to assess the credit-worthiness of individual local businesses, as opposed to the formula lending approach so common today. CFIB is a strong supporter of increased competition in the banking industry.

### #21 Goods and Services Tax (GST)

The degree of concern of small business in the NWT over total tax burden threatens to explode as the federal government presses forward on its complex new GST. While past surveys of our membership revealed general support for sales tax reform, the vast majority of our members are convinced that the GST "cure" will be worse than the "disease".

We are especially opposed to the excessive costs of collection and compliance for small business, the complexity and distortions caused by the GST -- especially in the NWT, and the nightmare to be caused by a go-it-alone federal sales tax in conjunction with nine different provincial retail sales tax.

We will continue to provide the GNWT with CFIB concerns and recommendations on the GST and seek their support.

### #22 Corporate Tax Regime

The CFIB commends the GNWT for reducing the small business corporate tax rate to 8% in the 1990 Budget. As outlined in Section III, A, the total tax burden on small business is excessive and unfair, and undermines economic development by reducing small business' ability to finance growth. A lower small business corporate tax rate is a legitimate offset to the disproportionate tax burden that is a major barrier to small business development.

The GNWT is encouraged to continue to utilize tax policy to offset barriers to the financing of small business growth such as the Venture Capital Program. This type of program

is particularly suited to stimulating investment in business development at the community level in a cooperative manner.

#28 NWT Economic Development Agency

The experience to date with federal regional funding agencies has been questionable at best. There is potential for these to become counter-productive political slush funds. The resources may be misdirected or may be utilized in an ineffective manner. Targeted federal support, if properly designed and delivered, may be very valuable in addressing fundamental economic development issues such as transportation or education. Care must be taken to ensure that such funds are not misapplied in a way that is ineffective in influencing the goals of entrepreneurial economic policy or worse, counter-productive to it.

V. CONCLUSION

The CFIB supports in general the efforts of the Special Committee on the Northern Economy and the Government of the Northwest Territories to assess and define the road to building a better economic future in the NWT. The unique challenges and opportunities in the NWT require people, businesses, and a government that are particularly entrepreneurial in the way they run their affairs. This submission is intended to contribute to the SCONE process and to help define how best to reinforce the entrepreneurial efforts of the small business community in the NWT.

## NORTHWEST TERRITORIES

Job Creation by Size of Firm  
Full-year Equivalents

<u>Size of Firm</u> (no. of employees)	<u>1978-1987</u>	
Less than 5	2500	48%
5 - 19	1300	25%
20 - 49	800	15%
50 - 99	400	8%
100 - 499	100	2%
over 500	<u>100</u>	<u>2%</u>
Total Net New Full Year Equivalents	5200	100%

Source: Statitistics Canada - Employment Creation 1978-87,  
1986-87.



**NORTHWEST TERRITORIES DATA - MOST IMPORTANT PROBLEM**  
**Canadian Federation of Independent Business**  
**National Survey**

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Which of the following items are a significant problem for your business? (circle as many as apply)

	<u>Percentage results</u>	
	<u>1989</u>	<u>1988</u>
Total tax burden	68.5	43.4
Shortage of qualified labour	67.4	68.7
Government regulation and paperburden	52.2	69.9
Workers' Compensation	48.9	27.7
Municipal Government	42.4	13.3
Availability of financing	23.9	25.3
Provincial labour laws	7.6	2.4
Other	1.1	15.7

CANADIAN FEDERATION OF INDEPENDENT BUSINESS  
Northwest Territories Data  
Territorial Survey

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Which of the following are barriers to hiring competent workers for your business?

	Percentage Response
Poor skills training	57.1
Indifferent attitude of potential employees	39.3
Not able to compete with large employers on wages	60.7
Low supply of potential employees locally	50.0
Poor basic education	50.0
High wage expectations of potential employees	46.4
UI qualifications/benefits too generous	42.9

CANADIAN FEDERATION OF INDEPENDENT BUSINESS  
PROVINCIAL SURVEY 13  
NORTHWEST TERRITORIES DATA - AUGUST, 1989

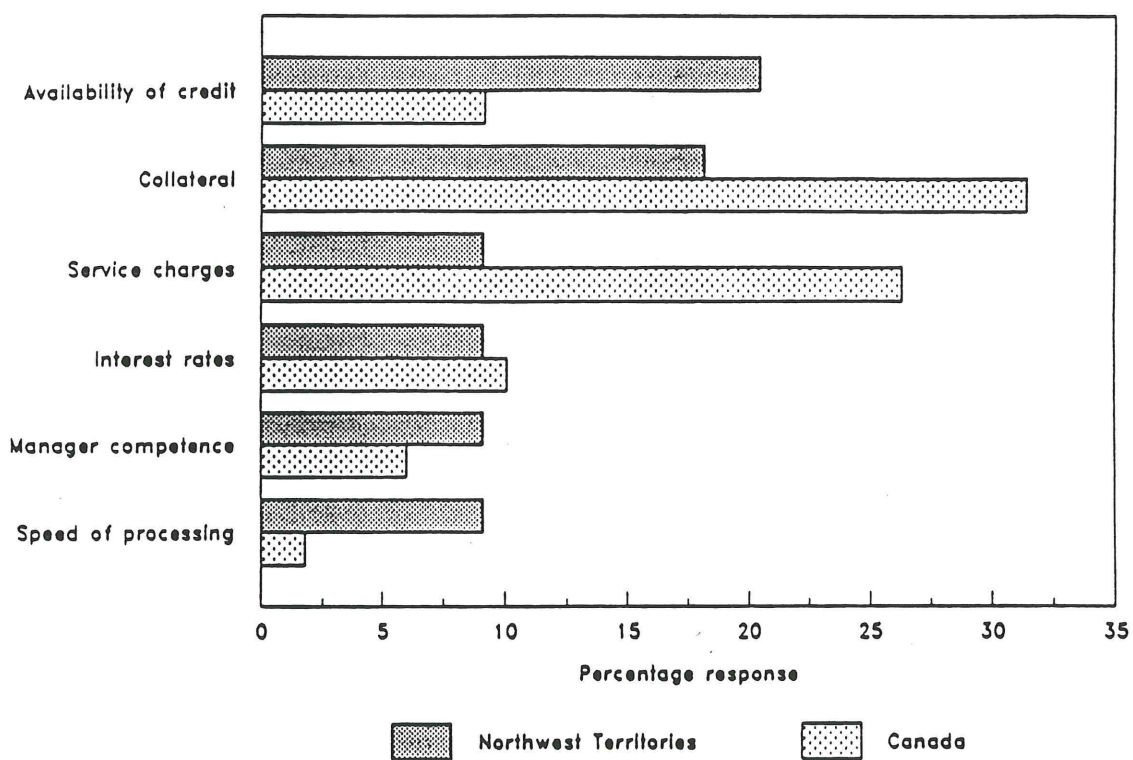
Do high government salaries and benefits cause serious problems for your business in hiring and/or keeping good employees:

Yes	91.7%
No	2.8%
Undecided	5.6%

If yes, which level of government most affects salaries and benefits in local labour markets?

Federal	12.5%
Territorial	84.4%
Local	3.1%

Most Significant Banking Concern in the Northwest Territories is the Availability of Credit



Source: Canadian Federation of Independent Business, "Banking Survey Results", (Toronto, February, 1988).

CANADIAN FEDERATION OF INDEPENDENT BUSINESS  
TERRITORIAL SURVEY 13  
NORTHWEST TERRITORIES DATA - AUGUST, 1989

Which of the following government programs would be most beneficial to improve the financing of your business?

Government guarantees to encourage banks to loan money to small business	29.0%
Direct government grants, subsidies or loans to business	9.7%
Use of tax system to encourage business investment	35.5%
None, do not want financial assistance from government	19.4%
Other	6.5%

CANADIAN FEDERATION OF INDEPENDENT BUSINESS  
Northwest Territories Data  
Territorial Survey

Please indicate if you are satisfied or dissatisfied with the following training/employment institutions in preparing workers for employment with your firm.

	Percentage Response	
	<u>Satisfied</u>	<u>Dissatisfied</u>
High schools	45.0	55.0
Government-run apprenticeship programs	60.0	40.0
Post-secondary technical schools/community colleges	60.0	40.0
Private training schools	67.0	33.0

## References

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