

A \$1,000,000 revolving fund has been set aside by the Government as a source of credit for reserve Indians. During the year ended Mar. 31, 1962, 120 loans totalling \$177,029 were approved, most of them for agricultural purposes.

**Welfare.**—A public assistance program is provided by the Indian Affairs Branch to assist Indians to realize an adequate standard of living. Training and selected placement facilities are available in the field of rehabilitation for the physically and socially handicapped. Indians are technically subject to provincial law which governs all aspects of child welfare but there is wide variation in the extent to which such legislation is enforced. However, the policy followed is designed to take advantage, on an increasing basis, of the co-operation and assistance of accredited provincial child-caring agencies. Housing is another important feature of Indian welfare services. In each of the three years ended Mar. 31, 1960-62, more than 1,200 houses were built on Indian reserves and, in the year ended Mar. 31, 1962, approximately 3,000 houses were repaired.

**37.—Housing on Indian Reserves, by Region, Year Ended Mar. 31, 1962**

Region	Houses			Expenditures				
	Started before, Completed during Year	Started and Completed during Year	Started during Year but Not Completed	From Welfare Appropriation	From Band Funds	From VLA Grant	Personal Contributions	Total
	No.	No.	No.	\$	\$	\$	\$	\$
Maritime Provinces.....	8	22	7	77,766	—	4,640	12,800	95,206
Quebec.....	4	92	40	276,701	300	1,257	120,353	398,611
Ontario—								
Southern.....	35	56	29	119,146	88,552	4,495	67,321	279,513
Northern.....	19	104	15	282,832	57,069	2,182	52,460	394,544
Manitoba.....	31	179	4	287,094	9,409	4,368	80,531	381,402
Saskatchewan.....	22	210	44	383,702	87,911	1,512	60,542	533,667
Alberta.....	23	172	37	248,423	577,194	—	32,955	858,572
British Columbia and Yukon Territory.....	51	185	122	451,760	169,298	—	214,510	835,568
Northwest Territories—								
District of Mackenzie...	28	25	10	127,340	—	—	20,357	147,697
<b>Canada.....</b>	<b>221</b>	<b>1,045</b>	<b>308</b>	<b>2,254,763</b>	<b>989,733</b>	<b>18,455</b>	<b>661,829</b>	<b>3,924,780</b>

Every effort is made to reach agreement with provincial governments which will make possible the application of normal provincial welfare services and benefits on reserves. Several bands in Ontario now participate in the Ontario General Welfare Assistance Act. Throughout Canada, Indians are paid family allowances, old age security, old age assistance, blind persons' allowances and disabled persons' allowances, and in the Provinces of Ontario and Quebec mothers' allowances are available to needy Indian mothers.

**Community Development.**—Community development on Indian reserves is progressing under the auspices of the Indian Affairs Branch. Leadership training courses are conducted to help Indians to identify and understand community problems and to become familiar with accepted methods of community organization. Indian women are encouraged to form Homemakers' Clubs which are patterned after rural women's institutes. Counselling as well as material aid is provided. Indian band councils are encouraged to exercise, to the fullest extent, the powers and responsibilities granted to them under the Indian Act.