

Under agreements with the federal government, Indian associations receive the funds appropriated for local administration and operate needed community services themselves. Since the first such agreement was concluded with the Manitoba Indian Brotherhood in 1969, others have been entered into with Indian associations in Saskatchewan, Nova Scotia, New Brunswick, British Columbia and the Yukon Territory. In 1971-72, 437 bands handled more than \$32 million in program funds.

The federal government administers three housing programs on reserves: subsidy housing, a program of direct subsidy; band-administered housing, a scheme in which band councils are authorized to administer federal appropriations either as the sole source of financing or in conjunction with band funds and Central Mortgage and Housing Corporation (CMHC) loans; and Indian on-reserve housing, a system of CMHC loans to individuals, guaranteed by the Minister and often applied in conjunction with band funds or federal subsidies. Indians employed away from the reserve, wishing to live in non-Indian communities, are eligible for loans from CMHC or approved lenders in conjunction with a program of forgivable mortgage loans from the federal government.

Economic development. The Department, through its Indian-Eskimo Economic Development Branch, works to raise the economic status and increase the independence of individuals and bands by assisting in creation of business and employment opportunities in service and secondary industries and in areas of resource utilization and land development, including the development of mineral resources on Indian reserves. Many of these programs are conducted in co-operation with other federal government departments, provincial governments and private organizations. Assistance is in the form of loans, grants, loan guarantees, technical and management advice, and specialized training. The loans, grants and guarantees are provided from the Indian Economic Development Fund, capitalized at \$27.1 million for the year ended March 31, 1973. In addition, the Branch has 1972-73 appropriations totalling \$15.8 million to be used for the encouragement of economic activity through the provision of basic infrastructure and professional and technical services. The Branch also administers the Indian reserves and surrendered lands as well as certain categories of Indian estates.

Social services. Indians are eligible for benefits from a number of welfare programs which are administered by different levels of government, Indian bands and private agencies. Like other Canadians, not all Indians have the same programs available to them, as some programs vary not only between but also within provinces and on and off reserves.

Some Indian bands administer social assistance and child care for persons living on the reserve of the band. The criteria of eligibility and rates of payment for social assistance are based on those of the province in which the band is located. Family allowances, youth allowances, old age security and the guaranteed income supplement are paid to Indians by the Department of National Health and Welfare on the same basis as they are paid to other Canadians.

Indians are eligible for benefits from some, but not all, provincial welfare programs except in the Northwest Territories, where they are eligible for benefits from all territorial welfare programs. Generally speaking, Indians are eligible for benefits under provincial programs for specific categories of persons, such as the blind. Benefits from less specific programs, such as social assistance, are not generally available to Indians living on reserves, although they are in some parts of some provinces.

The federal Department of Indian Affairs and Northern Development provides social assistance, care for children and care for physically handicapped adults for Indians when these are not available from other sources. The criteria of eligibility and the rates used in calculating the amount to which an applicant for social assistance is entitled are based on those of the province in which the person applies for assistance.

Indian consultation and negotiation. In recent years the Department of Indian Affairs and Northern Development has provided consultation funds to finance meetings between departmental officials and Indian associations representing bands, as well as all-chiefs conferences. An increasing number of bands have indicated that they wish to carry out consultations on their own to resolve matters of immediate concern. At the Regional Directors Conference in February 1972 it was agreed that more emphasis should be placed on meetings between regional staff and bands, and less on conferences with associations and between associations and bands.