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Aboriginal Employment in the Banking Sector in Manitoba

**by Kathleen Sexsmith
with Aaron Pettman**

June 2006

CAW 507
OTTAWA

ISBN - 0-88627-465-6

Acknowledgements

I would like to thank Aaron Pettman for his thorough literature review and initiation of the interview process, which lay the foundations of this report. I am also grateful to John Loxley for his support and mentorship as the research progressed. I would like to express sincere appreciation for the representatives of 23 high schools, postsecondary institutions, and employment training organizations, and of 16 banks and credit unions, who gave their time to participate in an interview. -- *Kathleen Sexsmith*

This report is the result of research undertaken for the Manitoba Research Alliance on Community Economic Development in the New Economy over the period beginning in the spring of 2004 and ending in the summer of 2005. Aaron Pettman carried out preliminary investigations; Kathleen Sexsmith completed the research and wrote the final report. In its original form, this publication examined the effects of information technology on Aboriginal employment in each

of the banking and airline industries. Upon review of the original final report produced in July, 2005, "The Effect of Information Technologies on Aboriginal Employment in the Airlines and Banking Sectors", the decision was made to narrow the report as to include only those results pertaining to the banking industry. The original version of the publication is available on the Manitoba Research Alliance website: http://www.manitobaresearchallianceced.ca/Documents/3-Banking_and_Airlines.pdf.

We are happy to acknowledge the generous financial support of the Social Sciences and Humanities Research Council, grant #538-2002-1003, via the Manitoba Research Alliance on Community Economic Development in the New Economy.

This report is available free of charge from the CCPA website at www.policyalternatives.ca. Printed copies may be ordered through the Manitoba Office for a \$10 fee.

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**Social Sciences and Humanities
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Executive Summary

In its original form this report investigated the effects of information technology on Aboriginal employment in the airline and banking sectors in Manitoba. The research was undertaken for the Manitoba Research Alliance on Community Economic Development in the New Economy, which seeks to understand the effects of the economy's structural shift to toward knowledge- and technology-based work on disadvantaged communities in Manitoba and, further, how community economic development principles can be applied so that they may share in its benefits. This publication presents research results and recommendations pertaining to the banking sector.

The overall goals of this report are, first, to determine the accessibility of jobs in Manitoba's banking sector to Aboriginal people and, second, to identify the efforts that both suppliers and demanders of their labour should make in order to achieve equitable rates of employment. Specifically, this report examines: the relationship between the concentration of financial institutions operating in Winnipeg neighbourhoods and Manitoba census divisions and the concentration of Aboriginal people in those neighbourhoods and census divisions; the rate at which Aboriginal people are advanced from entry- to senior-level positions within financial institutions; the availability and effectiveness of programs preparing Aboriginal learners for employment in the banking industry; the strength and effectiveness of Aboriginal recruitment and employee advancement strategies of companies among banks and credit unions; the effects that the industry's increasing use of information technology may have had on rates of Aboriginal employment; and the existence of social, cultural, economic, or other barriers which may effect the representation of Aboriginal people in banking positions.

The employment of Aboriginal people in the banking industry is impeded by a number of fundamental barriers. Financial institutions are clustered in Winnipeg neighbourhoods and

Manitoba census divisions with below average Aboriginal origin populations, meaning that banking jobs are concentrated in areas other than those in which most Aboriginal people live. Moreover, with the exception of Assiniboine Credit Union, the number of Aboriginal employees as a share of financial institutions' total workforces does not come close to reflecting their representation in the city and provincial populations at any occupational level. Positions offering better pay and greater responsibility are particularly inaccessible, since the lowest rates of Aboriginal representation tend to be found at the most senior levels.

While high schools, postsecondary institutions, and employment training organizations offering programs for Aboriginal people seeking jobs in the banking sector are commonplace in Winnipeg, they are less available in rural areas. With the exception of the Urban Circle Training Centre in Winnipeg, these programs, for the most part, do not have strong enough connections with industry to provide short-term work opportunities for students, nor is their approach sufficiently holistic to ensure students' comfort in the learning environment and success in the workplace thereafter. Except for Assiniboine Credit Union, the Aboriginal hiring and retention strategies of financial institutions were found to lack the consideration of cultural differences and the resourcefulness necessary to achieve an equitable rate of Aboriginal employment.

Access to employment in banking is not hindered in any important way by the increasing use of information technology by financial institutions. Although people who come from remote communities often enter educational or employment training programs with a lower level of technology skills, they tend to graduate on par with their peers. Rather, a lack of experience in a sales- and service-oriented environment is generally considered to be the primary skill that Aboriginal applicants are lacking. Cultural differences and a relatively lower level of education

are also perceived to present significant barriers to Aboriginal employment in the industry.

The following list of recommendations for educational institutions and employment training organizations and companies in the banking sector ultimately aim to encourage them to: greater consideration of cultural differences, improve communication and strengthen connections between organizations working with Aboriginal learners and industry; and create an enlarged role for labour-market intermediaries.

1. Educational institutions and employment organizations should:

- i. Increase the availability of financial support specifically for Aboriginal students, in order to compensate for their high opportunity cost of studying, and motivate students to seek out potential sources of funding;
- ii. Ensure that new program entrants are sufficiently in mathematics, science, and the use of information technology before instruction begins, and offer personal tutoring free of charge in these areas to students who require it;
- iii. Heighten recruitment efforts by engaging on a more personal level with the Aboriginal community;
- iv. Create a non-intimidating learning environment through an aesthetic that reflects Aboriginal culture, employing friendly staff, and creating an egalitarian structure;
- v. Model programs after the holistic approach of Urban Circle Training Centre, which strives to create a family environment, provide personal attention to students, focus on soft-skills development, and consider the Aboriginal concept of the Medicine Wheel in its program design;

- vi. Communicate directly with employers in the financial sector in order to ascertain skills requirements and to raise awareness among them of a skilled ready Aboriginal workforce.

2. Companies in the banking sector should:

- i. Work with labour-market intermediaries to create more short-term work placement opportunities for Aboriginal learners;
- ii. Work with labour-market intermediaries to improve Aboriginal-hiring strategies such that they are culturally appropriate and draw on a wider network of contacts, particularly in the case of small financial institutions;
- iii. Provide all employees with cultural sensitivity and diversity training as to prevent conflicts arising from differences between Aboriginal world views and mainstream workplace attitudes;
- iv. Emulate the supportive, culturally sensitive, and holistic workplace environment of Assiniboine Credit Union;
- v. Communicate skills requirements directly to educational institutions and employment training organizations;
- vi. Create new banking positions in Aboriginal communities, with the assistance of labour-market intermediaries.

Aboriginal Employment in the Banking Sector in Manitoba

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CANADIAN CENTRE FOR POLICY ALTERNATIVES- MANITOBA

1. Demographics of the Aboriginal Population in Manitoba

The 2001 census indicates that Aboriginal people comprise 13.6% of Manitoba's population and 8.2% of Winnipeg's population. Approximately 1 in 3 Aboriginal persons in Manitoba were under the age of 15 in 2001. Because of its relative youth, the Aboriginal population of Winnipeg is projected to increase by about 40% by 2016 (All figures: Statistics Canada, 2001a). As the Aboriginal population is young and growing, the labour market will soon experience an influx of Aboriginal job-seekers.

Unemployment is a serious issue for the Aboriginal population. In 2001, the Aboriginal unemployment rate for Winnipeg was 14.3%, relative to 5.7% for the city overall. Province-wide, these statistics were 15.1% and 6.1%, respectively (Statistics Canada, 2001a). It is alarming that 26.6% of Aboriginal status people in Manitoba aged 15 to 24 years and 20.6% aged 25 to 34 years are unemployed (Statistics Canada, 2004). Among Aboriginal people in Winnipeg, these figures are 21.0% and 14.4%, respectively (Statistics Canada, 2004).

The over-representation of Aboriginal people among the unemployed may be explained by low rates of secondary and postsecondary completion, as well as poor access to communication technologies. The 2001 Aboriginal Peoples Survey (Statistics Canada, 2001b) shows that 47.2% of Aboriginal adults in Winnipeg and 49.2% of

those throughout Manitoba did not finish high school, and an additional 11% completed high school through the High School Equivalency program (GED). With regards to postsecondary education, 31.5% of Aboriginal adults in Winnipeg and 30.1% of those throughout Manitoba who have taken some postsecondary schooling did not finish the program in which they were enrolled (Statistics Canada, 2001b). Finally, access to communication technology is somewhat restricted within the Aboriginal community: 5% of Aboriginal adults in Winnipeg live in homes without telephones; 27% have not used a computer in the last 12 months; and 39% have not used the internet in the last 12 months (Statistics Canada, 2001b). For Aboriginal people throughout Manitoba, these figures are 6%, 30%, and 42%, respectively (Statistics Canada, 2001b).

2. Structural Change in the Banking Industry

The Canadian banking industry has been experiencing significant structural change since the late 1990s. In particular, financial institutions have increasingly come to rely on information technologies and have made a significant effort toward internal restructuring in order to remain competitive by continually improving the efficiency of customer service delivery, as well as internal restructuring.

These changes have had an impact on employment in Manitoba, where the total number of

individuals employed in banking declined by 1,385 between 1997 and 2005.

2.1 Progress of Information Technologies

Information technologies used by the banking industry can be classified into one of two categories: “front-office” services are those banks use to deal directly with customers (e.g., internet banking) and “back-office” services are those operations that are generally invisible to the customer (e.g., information exchanges between banks and other creditors) (Berger, 2003, p. 146, 151).

2.1.1 Front-Office Banking Technologies

Front-office banking technologies, such as telephone banking, ATMs, online banking, and electronic funds transfers, provide a cost-efficient alternative to traditional retail services. First, the automation of telephone banking has reduced the cost of a telephone transaction from US\$1.82 to US\$0.35 (Morisi 1996, p. 31, 32). This allows financial institutions to reduce branch and sales staff, as customers use automated telephone lines to carry out the routine transactions for which employees were once responsible.

Second, advances in ATM technology have increased customers’ sense of security with and the convenience of using these machines. Canadians have so strongly embraced this form of banking that they are world’s most frequent users of Automated Banking Machines (and also of debit cards) (Human Resources Development Canada, 2002, p. 11). The financial reasons for the financial sector’s increasing reliance on ATM technology are quite strong: a teller transaction is

estimated to cost \$1.07, as compared to \$0.27 for a transaction made using an ATM.

Third customers can now access accounts, transfer funds, or apply for a loan on line (Berger, 2003, p. 147). As of 2000, all Canadian banks offered online services, facilitated by partnerships with internet providers or by takeovers of web-based businesses (Human Resources Development Canada, 2002, p. 11). It is worth noting that transactional websites are accessible to small banks despite the scale economies involved, since they may outsource operations to companies that specialize in this area (Berger, 2003, p. 149).

Finally, electronic payment technologies have revolutionized banking services by replacing the traditional paper cheque. First, consumers have turned to credit card payments and debit card transactions as convenient alternative to cheque-writing. Second, the clients of many financial institutions have the option to pay bills for services provided by the bank as well as those provided by other businesses (e.g., utility companies) via the internet. This service is an efficient alternative, considering that the cost of an average electronic bill is only US\$0.30 to US\$0.50, as opposed to US\$0.60 to US\$1.50 for traditional paper billing (Kolodinsky et al., 2000, p. 180). Banks further stand to gain from the fees that can be charged to other companies for the provision of this service.

2.1.2 Back-Office Banking Technologies

The collection, processing, and distribution of financial information have been enhanced by the introduction of information technologies. One

	1997	1998	1999	2000	2001	2002	2003	2004	2005
Manitoba	6,665	6,200	6,370	6,395	6,090	5,960	5,500	5,370	5,280
Canada	221,400	222,200	222,000	235,600	239,600	239,500	237,100	239,050	248,750

such back-office banking technology is a cheque-imaging initiative, which would transfer data captured by digital imaging electronically, rather than physically, to the cheque writer's drawee institution (i.e. their clearing agent) (Canadian Payments Association, 2004). This would greatly reduce the time necessary for the drawee institution to decide whether the cheque can be honoured (Canadian Payments Association, 2004).

2.2 The Effects of Structural Change on the Composition of the Workforce

Technological progress in the banking industry has had an important impact upon the composition of the workforce. While in-branch retail service positions are rendered redundant by front-office technologies, the need for highly-skilled, "knowledge workers" to perform complex back-office information processing has increased. In effect, the increasing use of information technology in banking has created new opportunities for highly educated workers while causing a simultaneous decrease in the demand for workers without a postsecondary education.

The increasing demand for "knowledge workers" in banking is also the result of competition between banks to offer consumers a customized bundle of financial services and to target customers with high profit potential (Chou, 2000). Computers have enabled banks to analyze customer data and then create a customer profile without ever being in personal contact with them (Giannakoudi, 1999). Therefore, the demand for educated workers to analyze customer data and to develop effectual marketing strategies and product lines has been significantly affected by advances in IT.

Research on the effects of technological change on employment has been indeterminate, in the sense that technology may up-skill, deskill or render jobs obsolete even within an organization (Hunter et al., 2001, pp. 403-4). New technologies allow banks to direct "transaction approaches"

toward customers with low profit potential and "relationship banking" strategies to those with profit potential (2001, pp. 405-6). Employees who had previously dealt personally with customers who did not present a significant profit-earning opportunity have been replaced by front-office IT, while "relationship-based service could be provided by single, broadly skilled employees or by teams of cross-trained employees" (Keltner and Finegold 1996; Hunter and Hitt 1999 in Hunter et al. 2001, p. 407).

3. Opportunities for Aboriginal Employment in the Banking Industry

3.1 Banks and Credit Unions in Winnipeg Neighbourhoods/Rural Census Areas

Comparison of the number of financial institutions in Winnipeg neighbourhoods and Manitoba census divisions to the percentage of residents of Aboriginal origin residing therein is relevant to employment opportunities in banking for Aboriginal people to the extent that they are likely to seek work in proximity to their homes. To this end, 2001 census data was used to determine the proportion of the population that is Aboriginal within Winnipeg neighbourhoods and Manitoba census divisions. Branch locators of Royal Bank and Bank of Montreal, the MTS online directory for TD, CIBC, and Scotiabank branches, and the Credit Union Central of Manitoba and Caisses Populaires du Manitoba websites, were used to determine the number of banks, credit unions and caisses populaires within each Manitoba census division. The 2004 MTS phone books and the Credit Union Central of Manitoba website were used to determine the number of financial institutions within Winnipeg neighbourhoods. Bank branch listings in the 1992 MTS phone books were used to measure the change between 1992 and 2004 in the number of bank branches within each Winnipeg neighbourhood.

Financial institution accessibility for a neigh-

bourhood or census division is calculated here as the number of residents aged 15 years and older relative to the number of financial institutions within its borders. A higher ratio of individuals to financial institution implies a lower level of accessibility.

3.1.1 Winnipeg Neighbourhoods

As a general rule, financial institutions are less accessible in Winnipeg neighbourhoods with a high proportion of residents of Aboriginal origin (that is, a proportion above the Winnipeg average of 9.6%). Point Douglas South and Point Douglas North, which have the first- and third-highest Aboriginal populations of 37.6% and 20.3%, respectively, each have a higher number of residents per financial institution than the city-wide average of 3,125 persons. River East South, with an Aboriginal origin population of 15.9%, has no financial institutions whatsoever. There is a greater availability of financial institutions in those neighbourhoods with a lower than average proportion of Aboriginal residents.

Both credit unions and banks tend to be located where Aboriginal populations are lower than the city average. The Royal Bank, CIBC, and Bank of Nova Scotia have the largest share of branches located in neighbourhoods with above average Aboriginal populations, at approximately one third for each, while this proportion is approximately 30% for Bank of Montreal and 20% for TD; among credit unions, Assiniboine and Civic have the most branches located in these neighbourhoods, with 4 and 3 locations, respectively. From 1992 to 2004 every single area with an Aboriginal population above the city average experienced a net loss in the number of banks. These losses ranged from 2 bank branches in River East South to 16 bank branches in Downtown East. There were 43 bank branch closures in neighbourhoods with above average Aboriginal populations.

3.1.2 Manitoba Census Divisions

Excluding Winnipeg, Manitoba is divided into

23 census divisions. All but one of the five census divisions with Aboriginal populations exceeding the provincial average has a number of residents per financial institution exceeding the provincial average of 1,495. Among these five census divisions the number of residents per financial institution increases with the percentage of the population that is of Aboriginal origin. Among those 9 census divisions with Aboriginal origin populations of less than 10%, only 5 have fewer residents per financial institution than the provincial average. Among the five census divisions with Aboriginal populations exceeding the provincial average, four have a number of residents per credit union that exceeds the Manitoba average. The same is true for the ratio of residents to bank branches.

3.2 Aboriginal Banking Centers in Manitoba

Although each of the five major Canadian chartered banks has a department specializing in Aboriginal banking services, not all have Aboriginal banking centers or on-reserve branches within Manitoba. CIBC has a designated Aboriginal Banking Team, and offers specialty products and services to the Aboriginal community. Of seven on-reserve branch locations across Canada, none are located in Manitoba (CIBC Aboriginal Banking website). BMO Bank of Montreal created an Aboriginal Banking Unit in 1992 that works with Aboriginal communities to deliver tailored financial products and services. The company has 11 full-service branches, 4 community banking outlets, and 1 in-store Aboriginal banking locations, but none of these are located in Manitoba (Bank of Montreal Aboriginal Banking website).

Three chartered banks have a relatively strong presence in Manitoba Aboriginal communities. Scotiabank now has twenty-two Aboriginal Banking Centers and four on-reserve branches nationwide, two of which are located in The Pas and Winnipeg. The company offers financial products

designed for Aboriginal businesses, as well as investment services for Aboriginal government and individual members (Scotiabank Services for Aboriginal and First Nations website). RBC Royal Bank, which focuses on youth, education, training, and economic development in Aboriginal communities, has two Aboriginal Banking managers located in Winnipeg. Furthermore, three of the company's seven on-reserve branches are located in Manitoba (in the Cross Lake, Norway House, and Peguis First Nations), and an agency banking outlet of Nisichawayasihk Cree Nation is located in Nelson House (RBC Royal Bank Aboriginal Banking website). Finally, TD BANK, The Saskatchewan Indian Equity Foundation, and The Federation of Saskatchewan Indian Nations launched the First Nations Bank of Canada in 1996. One of the Bank's four offices, which offer personal and business financial products and services, is located in Winnipeg (First Nations Bank of Canada website).

4. Aboriginal Employment in Federally Regulated Chartered Banks

4.1 Nationwide Employment of Aboriginal Peoples in Banking

The following table reveal net changes in the representation of Aboriginal peoples, nationwide, in federally regulated banking companies between 1987 and 2003:

Table 2: Representation of Aboriginal peoples in banking			
1987	2001	2002	2003
0.6%	1.1%	1.1%	1.1%

(Source: Human Resource Development Canada, 2004 and 2005)

These statistics reveal that the banking sector has made significant progress in the employment of Aboriginal peoples between 1987 and 2003.

Nonetheless, the proportion of Aboriginal banking employees has remained at a plateau since 2001.

4.2 Aboriginal Employment Levels by Company and Employment Equity Occupational Group

The following data are drawn from the 2003 individual employer reports of the Bank of Montreal, Royal Bank, CIBC, Bank of Nova Scotia, and TD, which are available on the Human Resources Development website. Breakdowns of the representation of Aboriginal people by occupational category for each employer can be found in Tables 3-6.

4.2.1 Aboriginal Employment in Banking within Winnipeg

Employment data for banking in Winnipeg is limited to the representation of Aboriginal people among permanent full-time and part-time staff. The Royal Bank has the largest proportion of Aboriginal persons among both of these categories, at 5.2% of full-time and 4.3% of part-time employees. With respect to permanent full-time Clerical Personnel, the proportion of Aboriginal staff at CIBC is notably lower than that of the other four banks: 1.8% of CIBC clerical personnel are Aboriginal, as compared to more than 4% for each of TD and Bank of Montreal, and more than 7% for each of Royal Bank and Bank of Nova Scotia.

4.2.2 Aboriginal Employment in Banking for all Manitoba

The proportion of Aboriginal persons working permanently, full-time in the banking sector in Manitoba ranges from 1.2% for CIBC to 5.6% for Royal Bank. Although Royal Bank has a significantly greater number of total Manitoba employees than any other of the five major banks (1,240 as compared to less than 500 for each of the others), it still maintains the highest proportion of Aboriginal persons in its permanent full-time workforce.

	Bank of Montreal			Royal Bank			CIBC			Bank of Nova Scotia			TD		
	A	A / Total	A %	A	A / Total	A %	A	A / Total	A%	A	A / Total	A %	A	A / Total	A %
Senior Managers	0	0/1	0%	0	0/1	0%	0	0/1	0%	0	0/1	0%	0	0/1	0%
Middle and Other Managers	1	1/51	2.0%	14	14/272	5.1%	1	1/92	1.1%	4	4/125	3.2%	2	2/93	2.2%
Professionals	2	2/75	2.7%	3	3/122	2.5%	3	3/180	1.7%	0	0/9	0%	1	1/84	1.2%
Semi-Professionals and Technicians	0	0/0	n/a	0	0/0	n/a	0	0/1	0%	0	0/0	n/a	0	0/0	n/a
Supervisors	0	0/7	0%	1	1/61	1.6%	0	0/17	0%	3	3/34	8.8%	5	5/62	8.1%
Supervisor – Craft and Trades	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Administrative and Senior Clerical Personnel	6	6/128	4.7%	19	19/378	5.0%	0	0/8	0%	5	5/141	3.5%	0	0/2	0%
Skilled Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Skilled Crafts and Trades Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Clerical Personnel	5	5/98	5.1%	33	33/406	8.1%	4	4/162	2.5%	8	8/107	7.5%	9	9/166	5.4%
Intermediate Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Semi-Skilled Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Total	14	14/360	3.9%	70	70/1240	5.6%	8	8/461	1.2%	20	20/417	4.8%	17	17/408	4.2%

Table 4: Permanent Full-Time Aboriginal Employees: Winnipeg

	Bank of Montreal			Royal Bank			CIBC			Bank of Nova Scotia			TD		
	A	A / Total	A %	A	A / Total	A %	A	A / Total	A %	A	A / Total	A %	A	A / Total	A %
Senior Managers	0	0/1	0%	0	0/1	0%	0	0/1	0%	0	0/1	0%	0	0/1	0%
Middle and Other Managers	1	1/42	2.4%	8	8/176	4.5%	0	0/58	0%	2	2/98	2.0%	2	2/74	2.7%
Professionals	2	2/62	3.2%	3	3/122	2.5%	3	3/131	2.3%	0	0/9	0%	0	0/75	0%
Semi-Professionals and Technicians	0	0/0	n/a	0	0/0	n/a	0	0/1	0%	0	0/0	n/a	0	0/0	n/a
Supervisors	0	0/7	0%	0	0/52	0%	0	0/16	0%	2	2/27	7.4%	2	2/49	4.1%
Supervisor – Craft and Trades	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Administrative and Senior Clerical Personnel	6	6/108	5.6%	15	15/298	5.0%	0	0/8	0%	2	2/97	2.1%	0	0/2	0%
Skilled Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Skilled Crafts and Trades Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Clerical Personnel	5	5/88	4.7%	26	26/357	7.3%	2	2/112	1.8%	6	6/83	7.2%	6	6/134	4.5%
Intermediate Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Semi-Skilled Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Total	14	14/308	4.5%	52	52/1006	5.2%	5	5/127	1.5%	12	12/315	3.8%	10	10/335	3.0%

Table 5: Permanent Part-Time Aboriginal Employees: Manitoba

	Bank of Montreal			Royal Bank			CIBC			Bank of Nova Scotia			TD		
	A	A / Total	A %	A	A / Total	A %	A	A / Total	A%	A	A / Total	A %	A	A / Total	A %
Senior Managers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Middle and Other Managers	0	0/0	n/a	0	0/5	0%	0	0/3	0%	1	1/3	33.3%	0	0/2	0%
Professionals	0	0/6	0%	0	0/3	0%	0	0/18	0%	0	0/0	n/a	0	0/3	0%
Semi-Professionals and Technicians	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Supervisors	0	0/0	n/a	1	1/5	20.0%	0	0/0	n/a	0	0/0	n/a	2	2/13	15.4%
Supervisor – Craft and Trades	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Administrative and Senior Clerical Personnel	0	0/3	0%	1	1/55	1.8%	0	0/0	n/a	1	1/6	16.7%	0	0/0	n/a
Skilled Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Skilled Crafts and Trades Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Clerical Personnel	1	1/62	1.6%	32	32/599	5.3%	9	9/341	2.6%	6	6/137	4.4%	3	3/109	2.8%
Intermediate Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Semi-Skilled Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Total	1	1/71	1.4%	34	34/667	5.1%	9	9/362	2.5%	8	8/146	5.5%	5	5/127	3.9%

Table 6: Permanent Part-Time Aboriginal Employees:Winnipeg

	Bank of Montreal			Royal Bank			CIBC			Bank of Nova Scotia			TD		
	A	A / Total	A %	A	A / Total	A %	A	A / Total	A%	A	A / Total	A %	A	A / Total	A %
Senior Managers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Middle and Other Managers	0	0/0	n/a	0	0/5	0%	0	0/0	n/a	0	0/1	0%	0	0/2	0%
Professionals	0	0/5	0%	0	0/2	0%	0	0/14	0%	0	0/0	n/a	0	0/3	0%
Semi-Professionals and Technicians	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Supervisors	0	0/0	n/a	1	1/5	20.0%	0	0/0	n/a	0	0/0	n/a	2	2/10	20.0%
Supervisor – Craft and Trades	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Administrative and Senior Clerical Personnel	0	0/3	0%	1	1/43	2.3%	0	0/0	n/a	0	0/4	0%	0	0/0	n/a
Skilled Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Skilled Crafts and Trades Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Clerical Personnel	1	1/50	2%	20	20/458	4.4%	4	4/231	1.7%	3	3/91	3.2%	1	1/89	1.1%
Intermediate Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Semi-Skilled Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Sales and Service Personnel	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Other Manual Workers	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a	0	0/0	n/a
Total	1	1/58	1.7%	22	22/513	4.3%	4	4/245	1.6%	3	3/96	3.1%	3	3/104	2.9%

Further, Royal Bank has the highest representation of Aboriginal persons in the Middle and Other Managers, Administrative and Senior Clerical Personnel, and Clerical Personnel Employment Equity Occupational Groups (EEOG) at 5.1%, 5.0%, and 8.1%, respectively; CIBC employs the lowest proportion of Aboriginal persons in each of these categories at 1.1%, 0%, and 2.5%.

The Bank of Nova Scotia has the highest proportion of Aboriginal permanent part-time employees at 5.5%, or 8 of 146 employees. In comparison only 1.4% (1 of 71) of the permanent part-time workforce at the Bank of Montreal is Aboriginal. Permanent part-time Aboriginal employees tend to be concentrated in the Clerical Personnel EEOG, in which their representation ranges from 1.6% at the Bank of Montreal to 5.3% at Royal Bank.

Differences among the five chartered banks in the hiring rates of permanent full-time Aboriginal employees are significant. Of 99 employees hired by Royal Bank in 2003 (the highest number of new hires among the five banks), 10 (10.1%) were Aboriginal. Of these, 8 were hired as clerical personnel and 2 as middle or other managers. None of the 44 Bank of Montreal hires were Aboriginal, nor were any of the 28 CIBC hires. TD had the highest rate of Aboriginal permanent part-time hiring at 42.9%, or 3 of 7 new employees. Of 197 permanent part-time hires made by Royal Bank (the highest number among the five banks), 7.1% were Aboriginal persons. CIBC hired the lowest proportion of Aboriginal persons at 2.1%, or 1 of 48, of new part-time employees.

Royal Bank advanced the highest proportion of Aboriginal employees within the company among both permanent full-time and was the only employer to promote any permanent part-time Aboriginal employees. At the RBC Aboriginal persons received 5.7% (9 of 157) of permanent full-time promotions and 8.7% (2 of 23) of permanent part-time promotions. Further, 3 of the 9 promotions of permanent full-time Aboriginal

employees were in the Middle and Other Managers EEOG. Each of Bank of Montreal, CIBC, and Bank of Nova Scotia promoted only one Aboriginal employee, resulting in Aboriginal promotion rates of 2.3%, 4.0%, and 2.1%, respectively.

According to the salary summary of permanent full-time employees, 9 Aboriginal persons earn \$60,000 annually or more throughout the banking sector in Winnipeg. This amounts to 2.0% of the workforce in Winnipeg earning \$60,000. A total of 47 Aboriginal persons in the banking sector earn less than \$30,000. This means that 7.1% of the workforce at the lower end of the income spectrum is Aboriginal. Over 20 % of Aboriginal employees are reported to be in the \$25,000 to \$29,999 income category for each of the five banks, with this proportion being as high as 37.5% for CIBC. Permanent part-time Aboriginal employees are concentrated in the \$15,000 to \$22,499 earning brackets. Specifically, 68% (39 of 57) of the industry-wide Aboriginal permanent part-time workforce is reported to be ranked as such.

4.3 Aboriginal Employment in Aboriginal-Owned Financial Institutions

The First Nations Bank has one Manitoba branch located in downtown Winnipeg. At the time of interview, approximately two-thirds (4 of 6) employees were of Aboriginal descent; since the branch opening two years prior, the proportion of Aboriginal employees had remained constant. Two of these employees occupied entry-level positions, while the other two worked at the mid-management level.

MeDian Credit Union is an Aboriginal-owned closed-bond credit union in downtown Winnipeg. The percentage of its employees who are Aboriginal has remained relatively constant at 75%-85% in recent years. The credit union's Aboriginal workers do not occupy only entry-level positions, but are distributed throughout the company.

Peace Hills Trust is a trust company owned by the Samson Cree Nation of Hobbema, Alberta. The trust has 8 branch locations across western

Canada, including one in downtown Winnipeg. The company’s mission statement, as cited on its website, is that it “will continue to operate a full service company on a national basis with emphasis on the Native communities.” According to the representative, approximately 85% of Peace Hills’ employees are Aboriginal and are represented in all positions, from tellers to managers.

Table 7 Aboriginal Employment in Aboriginal-Owned Financial Institutions				
Financial Institution	Aboriginal % of total employees	Change in Aboriginal % of total employees over recent years	Retention rate	Distribution throughout company
First Nations Bank	66% (4 of 6)	Constant	Assumed constant	Two in entry-level positions, two at mid-management level
MeDian	75%	Constant at 75-85%	Too few non-Aboriginal employees to answer	Throughout
Peace Hills Trust (not a credit union)	85% (approx.)			Spread out from tellers to managers

4.4 Aboriginal Employment in Credit Unions

The information presented in Table 8 shows employment data for the credit unions that participated in an interview, and was gathered during the interview process. The Assiniboine Credit Union (ACU) has the highest proportion of Aboriginal people as a share of total employees. At ACU 11.7% of the workforce is Aboriginal, a proportion that had remained constant for the two years prior to the interview in early 2005. These Aboriginal workers are distributed from entry-level positions through to management. All of the credit unions said that there has been either no change or an increase in the share of Aboriginal employees over recent years, although this may be due to a reluctance to admit otherwise or to an increasing tendency for Aboriginal people to self-identify.

Table 8 Aboriginal Employment in Credit Unions				
Credit Union	Aboriginal % of total employees	Change in Aboriginal % of total employees over recent years	Retention rate	Distribution throughout company
Assiniboine	11.7%	Increased relative to 5 years ago, constant for previous 2 years	Turnover rate less than 1%	Entry-level through management
Cambrian	Under 10%	Increasing (could be due to increasing number of self-identified employees)	No difference for individuals with postsecondary education; Low retention for recruits from Aboriginal employment training organizations	Vice-President; Manager; Tellers; Office Clerks
Dauphin Plains	8.3% (3/36); 2 full-time, 1 part-time	Increasing	No difference	Manager of member services; Marketing communications assistant, student
Entegra	None to knowledge of representative	None to knowledge of representative over previous 3 years		
Flin Flon	0	None to knowledge of representative		
Portage	7% (Full-time equivalent)	Increasing	No difference	All in entry-level positions (by choice for at least 1 individual)
South Interlake	10% or less (highest in Pine Falls)	Increasing	No difference	At least one Aboriginal person at senior management level
Swan Valley	0	1 in 25-year history		
Vanguard	0	1 in recent past		
Vantis	A few (employees not asked to self-declare)	No change		Clerical administrative
Westoba	Do not keep track, do have some	Increasing	About the same for front-line employees; on average is lower	Concentrated in entry-level positions (member service representative)

The following table details the distribution of Aboriginal employees throughout Assiniboine Credit Union as of the end of 2000. The company increased the share of Aboriginal peoples employed from 9% to 11.7% and moved Aboriginal employees into management positions, between 2000 and 2005.

Table 9: Population Working for Assiniboine Credit Union as of September 29, 2000			
Occupational Groups	Total	Aboriginal Peoples	
	No.	No.	%
1. Senior Management	6	-	-
2. Middle Management	20	-	-
3. Professional	32	2	6%
4. Technical / Semi-Professional	39	3	8%
5. Supervisors	6	-	-
6. Clerical / Support	96	-	-
6.a) Member Service Officer	-	-	-
6.b) Member Service Representatives	62	11	18%
6.c) Clerks (including P/T)	25	1	4%
6.d) Administrative Assistants	8	-	-
Total	199	17	9%

(Source: Assiniboine Credit Union Aboriginal Employment Strategy)

5. Interview Results

Twenty-three in person and telephone interviews were carried out with representatives of high schools and postsecondary institutions, employment training organizations, labour force intermediaries, and sixteen financial institutions. (Thirteen requests for interviews received no response.) Interviewees were asked about their strategies for the recruitment of program participants/new employees; their partnerships with companies in the banking sector/the Aboriginal community; their perceptions of the effects that the increasing use of information technology has had on Aboriginal employment in the banking sector; and their opinions on other barriers to employment in the banking sector Aboriginal people may face. The following list enumerates the educational institution, employment training organization, and labour-force intermediaries that were interviewed for this report.

- Anokiiwin Training Institute
- Assiniboine Community College – Department of Business Administration
- Government of Manitoba Department of Education, Citizenship and Youth and Manitoba Advanced Education and Training – Aboriginal Education Directorate
- JobWorks
- Manitoba Aboriginal Youth Career Awareness Committee
- Manitoba Association of Friendship Centres – Partners for Careers
- Manitoba Association of Friendship Centres – Staffing Solutions
- Manitoba Employment Equity Practitioners Association
- Manitoba First Nations Education Research

Centre– Science Specialist

- Manitoba Métis Federation Provincial Recruitment Initiative
- PATH Resource Centre
- RB Russell Collegiate – Business/Computer Technology Program
- Red River College – Business Administration Integrated Program
- SEED Winnipeg/Alternative Financial Services Coalition
- Taking Charge!
- University College of the North – Department of Business & Aboriginal Studies
- University of Manitoba – Aboriginal Business Education Program
- University of Manitoba – Office of Accessibility
- University of Winnipeg – Aboriginal Student Services
- Urban Circle Training Centre Inc.
- Winnipeg Chamber of Commerce – Aboriginal Employment Initiative
- Winnipeg Indian and Métis Friendship Centre
- Winnipeg Technical College

Additionally, the following banks and credit unions were interviewed for this report.

- Assiniboine Credit Union
- Bank of Montreal
- Cambrian Credit Union

- CIBC
- Dauphin Plains Credit Union
- Entegra Credit Union
- First Nations Bank
- Flin Flon Credit Union
- MeDian Credit Union
- Peace Hills Trust
- Portage Credit Union
- South Interlake Credit Union
- Swan Valley Credit Union
- Vanguard Credit Union
- Vantis Credit Union
- Westoba Credit Union

5.1 Educational Institutions and Employment Training Organizations

5.1.1 Recruitment and Funding

a) High Schools and Postsecondary Institutions

Strategies for recruiting Aboriginal students vary in scope and intensity among high schools with vocational programs appropriate to future employment in banking. All educators at the secondary school level whose facilities are located in areas with dense Aboriginal populations said that they had made some efforts to recruit Aboriginal participants for their programs. For example, while the Business/Computer Technology Program at R.B. Russell Vocational High School does not advertise independently, the school does place ads for its courses in Aboriginal newspapers. As well, feeder schools, which have many young Aboriginal students, are invited for tours and open house events are held in order to promote vocational education.

The recruitment strategies of postsecondary

institutions are somewhat more intensive. The Aboriginal Business Education Program of the University of Manitoba uses its recruitment budget to support attendance at career fairs as far away as Toronto and Thunder Bay, visits to high schools and adult learning centres, placement of announcements on the Aboriginal Peoples' Television Network, mail-outs of videos and written promotional material to high schools, and tours and personal talks for high school students. A \$1,000 Citizenship Award is presented to the student who undertakes the greatest recruitment effort of his or her own.

While the recruitment initiative of the Business Administration program, financial services specialization at Assiniboine Community College, does consider Aboriginal persons, it does not target this group specifically. Similarly, the Business Administration program at the University College of the North recruits throughout northern Manitoba, thus no special efforts are necessary to target the Aboriginal community.

The Winnipeg Technical College disseminates information about its programs to the Assembly of Manitoba Chiefs. The College also has staff attend career fairs at the Centre for Aboriginal Human Resource Development, with which it has an agreement regarding delivery of certain educational programs. Since the Business Administration Integrated program of Red River College is an ACCESS model course, the central ACCESS department is responsible for direct recruiting. However, the program does make its own responses to requests for information from rural school divisions with large Aboriginal populations.

There is a consensus among providers of postsecondary education that funding is insufficient to attract and retain Aboriginal students to the extent that they desire. The representative of the Business Administration program at the University College of the North noted that there is a shortage of sponsorship funds for both Métis

and First Nations people wanting to attend the institution. These comments reflected a general desire for more funding specifically for Aboriginal students. The only two postsecondary institutions that did not explicitly express dissatisfaction with the quantity of funding available to Aboriginal students were the Aboriginal Business Education Program of the University of Manitoba and Assiniboine Community College. The former's Aboriginal Business Education Program scholarship provides an average of \$5,000 to \$6,000 funding per student on an annual basis from a pooled fund comprised of corporate donations. This scholarship is composed of three parts: funding for every student who has achieved a GPA above 2.0; funding for students not receiving money from their band (separated into approximately 6 categories based on marital status and number of dependents); and discretionary funding for those who actively support the program and incur additional personal expenses. However, the director of this program also noted that band-funded students often enter the program only to have their funding not come through. It was said that the provision of more entrance awards could increase enrolment at the University One year pre-management program phase. The Assiniboine Community College representative said that although the College does not offer entrance awards specifically for Aboriginal students, these students have the same access to entrance awards and external funding as non-Aboriginal students.

b) Organizations Providing Employment Training

Most employment training and services organizations undertake less direct recruitment strategies than the above-mentioned postsecondary institutions. The Urban Circle Training Centre works with 250 referral agencies and places ads in local Aboriginal newspapers as well as the *Winnipeg Sun*. Urban Circle representatives said that word-of-mouth has been their most effective means of recruitment. Partners for Careers, which

serves as a liaison between industry and Aboriginal job-seekers, posts job orders at local branches in rural communities or relays information directly to potential employees. Similarly, the Winnipeg Indian & Métis Friendship Centre has a job bank and posts opportunities on bulletin boards. The Indian & Métis Friendship Centre previously had an employment counselor on staff, but had to eliminate the position in 2003 due to funding cuts. Finally, the majority of individuals participating in PATH Resource Centre programs are self-referred, although some are referred by other agencies and community groups. This organization advertises externally when it is seeking participants for a program training potential employees for a specific sector.

Some Aboriginal employment training organizations undertake more direct recruitment initiatives that focus on youth or adult students. The Manitoba Métis Federation Provincial Recruitment Initiative includes word-of-mouth, job fairs (e.g., Rotary Club Career Symposium), and promotional activities at schools and elsewhere. Staffing Solutions attends job fairs and other events at local high schools and postsecondary institutions, and also relies on word-of-mouth. Because this organization receives no funding for advertising, its representatives can only attend free events. Finally, the Manitoba Aboriginal Youth Career Awareness Committee has involvement with about 9 schools, using the recommendations of school counsellors and students' attendance and academic records to recruit program participants. This organization campaigns both in Winnipeg and rural and northern communities.

5.1.2 Strategic Partnerships with Industry

a) Educational Institutions

Two separate educational organizations said the Royal Bank has worked with them as a proactive partner in the creation of work placements for Aboriginal students. R.B. Russell Collegiate worked in conjunction with the Manitoba Ab-

original Youth Career Awareness Committee to place two students at a Royal Bank branch for one afternoon per week over a four-month period. The program representative said the experience was positive and highly successful. The director of the Aboriginal Business Education Program (ABEP) at the University of Manitoba described the Royal Bank as a “well-oiled machine”, since it plans as early as September the positions it will make available the following summer to the program’s participants. Interns are often offered full-time positions for after their graduation as early as the end of their third summer in the program. The ABEP director also noted that the companies for which students work as interns are most often the program’s corporate sponsors. While other financial institutions have expressed interest in establishing partnerships, such linkages have not been formed in order to protect the interests of current sponsors.

The Aboriginal student work placement linkages that other high schools and postsecondary institutions have with industry are not as strong as those mentioned above. Assiniboine Community College noted that all business administration students must complete a four-month work placement in the summer, but that no special programs are in place for Aboriginal students. The director of this program further noted that demand is so high in the rural areas the institution serves that no special program is necessary, and moreover, in the past Aboriginal students have not been interested in receiving special treatment. The Business Administration Integrated program at Red River College had offered cooperative education for the last 13 or 14 years in which placements at banks had been made, but the program was recently eliminated due to a lack of enrolment.

b) Organizations Providing Employment Training and Services

The Urban Circle Training Centre incorporates a strong employment preparation component

in all of its programs, which include the mature grade 12 diploma and three job-specific training programs. The organization refers to the former as its “Academic Education and Employment Program”, and in its literature declares that the program includes “job preparation skills, a 6-week work placement and employment at the end of the program” (in Silver, Klyne, and Simard, 2003 p. 36). Assiniboine Credit Union and Peace Hills Trust accept many placement students from Urban Circle, as do Bank of Montreal and CIBC, all of which were said to be particularly attentive to their needs and to honour the organization’s holistic approach to training. A Career Exploration course takes students on visits to all postsecondary institutions in Winnipeg, and, additionally, has them perform three informational interviews with employers or postsecondary institutions (Silver, Klyne, and Simard, 2003 p. 36). Urban Circle’s approach to partnering with industry provides Aboriginal learners with the opportunity to become familiar with the banking environment and has been an effective means of integrating Aboriginal people into entry-level banking positions.

Strategic partnerships with industry are fairly weak among the remaining educational and employment training organizations serving the banking sector. One exception is Taking Charge!, which has operated a business-banking retail program in past years. Program graduates have been placed as customer service representatives with such financial institutions as Royal Bank Assiniboine Credit Union, CIBC, TD, and Astra Credit Union. The department of Business Administration at the University College of the North includes a two-week work placement as part of its Computerized Business Applications, Community Economic Development, and Business Assistant programs, through which banks in Thompson have accepted students in the past.

While Partners For Careers does not have any such strategic linkages with the banking industry, Royal Bank has expressed interest in forming such

a partnership. The PATH Resource Centre has begun making connections with the banking sector since clients in the industry are just starting to express interest in strategic partnerships. Although the Anokiiwin Institute does have partnerships with some private companies, it has no strategic links with the banking sector. While the Manitoba Métis Federation Provincial Recruitment Initiative receives job postings from the major banks for entry-level positions, these require exceptional customer service skills and are inaccessible to most program participants. Finally, it is important to note that the only financial institutions advertising job openings at the Indian and Métis Friendship Centre in Winnipeg are Aboriginal-owned.

5.1.3 The Effects of Information Technology on Aboriginal Employment in Banking

None of the interviewees from either educational institutions or organizations providing employment training services believe that information technology presents a barrier to Aboriginal employment in the banking industry. The representative from R.B. Russell Collegiate felt that the ability and desire to attend classes and acquire technical skills were more relevant. Also, the interviewees from Assiniboine Community College, the Aboriginal Business Education Program at the University of Manitoba, and Red River College noted that although proficiency in information technologies seems to initially depend on whether or not students have arrived from a rural community, by the time of program completion there is no difference between Aboriginal and non-Aboriginal graduates. Interviewees representing the Indian and Métis Friendship Centre and the PATH Resource Centre felt that poor mental health, poverty, and a low level of education affect comfort with new technologies - and thus employability - in an equal way for both Aboriginal and non-Aboriginal people. The representative from Partners for Careers commented that a more important determinant of technological know-how is the period of time for which an individual has

been out of school, with skills being higher the shorter this period is.

Participants identified the poor access to new technologies at institutions providing employment training to Aboriginal people and, more generally, the relative scarcity and unreliability of information technology in the geographical areas where Aboriginal people tend to live as a significant barrier. The representative from the University College of the North said the increasing use of information technology was a challenge to the university itself, since it must ensure that the equipment and software used in business programs is up-to-date with local industry standards. The representatives from each of the Manitoba First Nations Education Research Centre and the University of Manitoba Office of Accessibility observed that northern schools experience financial problems with the integration of technology into the classroom, and that internet connections in that region are unreliable.

5.1.4 Perceived Barriers to Aboriginal Employment in Banking

Interviewees mentioned a wide range of social and economic issues they believe to present barriers to Aboriginal employment in the banking sector. Some individuals perceive Aboriginal people to suffer outright labour-market discrimination and exclusion from the person-to-person “network” that leads to word-of-mouth hiring. Some interviewees also mentioned that Aboriginal hiring tends to be concentrated in entry-level positions, which leads to discouragement and may inhibit future advancement.

Interviewees suggested that the misunderstandings created by differences between Aboriginal and mainstream culture result in learning difficulties during schooling for Aboriginal people and in seeking employment. Aboriginal education specialists suggested that the lack of Aboriginal content, the non-Aboriginal approach to education in the mainstream school system, and the lack of funding for First Nations Schools creates learning

difficulties. Workplace problems said to be caused by the cultural divide include the perception by Aboriginal employees of unwelcoming physical and emotional environments; a lack of Aboriginal role models for new Aboriginal employees in the industry; an approach to problem-solving founded in the Aboriginal world-view, which, since it is based upon consensus, conflicts with the mainstream approach of argument and critical thinking; a lack of formal education (specifically, as noted by the director of the Aboriginal Business Education Program at the University of Manitoba, a lack of training in mathematics at the high school level); and the pervasive stereotype that employee retention rates are low among Aboriginal workers, which lowers their probability of being hired.

The lack of formal communication between Aboriginal communities and the banking industry was also named as a barrier. First, there are not enough financial institutions on reserves to provide significant employment opportunities to rural Aboriginal people. Second, the human resources departments of the major banks are, for the most part, located outside of Manitoba. As a result, banks remain unaware of a growing and increasingly skilled pool of prospective Aboriginal employees.

Also relevant is the lack of formal communication between employers and employment training organizations. With the exception of Urban Circle, none of the interviewees said their organization was making a concerted effort to contact financial institutions in order to become aware of hiring standards for technological and other skills. Very few have developed work-experience components to their programs in cooperation with employers. By not using the input of prospective employers in the design of programs, these organizations cannot be sure they are adequately preparing their students for employment in the banking industry.

Not all interviewees, however, perceived Ab-

original people to be at a disadvantage in the banking-industry labour market. The contact at Red River College observed that despite a relatively high rate of attrition among Aboriginal students, the success rate in the labour market for those who complete the course is extremely high. Moreover, although representatives from both Assiniboine Community College and the Aboriginal Business Education Program at the University of Manitoba cited social issues as possible inhibitors to employment, both noted that these problems apply equally to non-Aboriginal students. Each of these individuals believe that financial institutions are eager to increase the proportion of Aboriginal graduates in their workforces. One must cautiously note that the individuals who did not perceive a disadvantage for Aboriginal job-seekers relative to the non-Aboriginal workforce represent institutions that have strong connections to the private sector, are located in major urban centres, and finally, whose graduates are highly coveted by employers by virtue of their postsecondary diploma or degree.

5.2 Companies in the Banking Sector

5.2.1 Recruitment Strategies and Strategic Partnerships

a) Chartered Banks

Information on recruitment strategies and strategic partnerships was derived from both interviews and 2003 individual employer Employment Equity Reports for BMO and CIBC. Information pertaining to RBC, TD, and Scotiabank was derived from 2003 individual employer Employment Equity Reports only, since these banks did not respond to interview requests. Only information relevant to recruitment strategies and strategic partnerships within Manitoba is included below.

i) Bank of Montreal

In 1992, BMO released a report titled *The Task Force on the Advancement of Aboriginal Employ-*

ment, upon which “the advancement of Aboriginal employment became a business priority with the unqualified support of the leadership team, meaning that business plans now had to include goals for hiring, retaining and supporting Aboriginal people” (BMO Financial Group, 2004, p. 3). These goals were said to be met in a number of ways, including a managerial leadership seminar, special recruitment initiatives in partnership with the Aboriginal community, a website for new employees highlighting the company’s efforts to promote diversity, participation in Aboriginal festivals, and the creation of a scholarship program (BMO Financial Group, 2004, p. 12, 13). BMO also has a strategy for the recruitment of Aboriginal students.

BMO has also formed a number of working relationships with the Aboriginal community. The company provides 21 bursaries annually to Aboriginal high school students through the Canadian Council for Aboriginal Business’ Foundation for the Advancement of Aboriginal Youth (BMO Financial Group, 2003). Other partnerships that the company representative mentioned during the interview are a position on the advisory council of Urban Circle, membership to the Manitoba Employment Equity Practitioners Association, and associations with both an Aboriginal student group at Red River College and with the Aboriginal Business Education Program at the University of Manitoba. Lastly, BMO works through an external recruiter who is mandated to consider workplace diversity.

ii) Canadian Imperial Bank of Commerce

CIBC has created an internal “Employment Equity Agency” to recruit and place Aboriginal peoples (as well as people with disabilities) with CIBC lines of business. This agency also creates positive measures programs, stores the résumés of individuals belonging to these two designated groups, and attends career fairs and conferences. In the interview, the representative noted that

CIBC liaises with a job board for equity hiring and posts openings directly with Aboriginal organizations. As well, the company attended Aboriginal job fairs in Winnipeg Chamber of Commerce and Brandon. In rural areas, recruitment methods were said to be more personal, in the sense that managers will communicate directly with Aboriginal organizations representing individuals seeking employment.

CIBC has a relatively less-developed network of strategic partnerships with Aboriginal organizations. In the interview, it was mentioned that CIBC has not had any formal partnerships with Aboriginal organizations located in Manitoba for the last two years (that is, between approximately January, 2003 and January, 2005). However, the bank created a new three-year Employment Equity Plan in 2003, and claims to be the “lead corporate sponsor of the National Aboriginal Achievement Awards” (Canadian Imperial Bank of Commerce, 2003). Through its sponsorship of the National Aboriginal Achievement Foundation, the company provides scholarships to Aboriginal students and attends the Blueprint for the Future Aboriginal career fairs.

iii) Royal Bank

The 2003 RBC Employment Equity Narrative Report outlines a recruitment strategy that includes attendance at career fairs, such as the National Aboriginal Achievement Foundation Blueprint for the Future, as well as senior level diversity councils, committees, and employee forums. The bank has made the majority of its Aboriginal partnerships via the Aboriginal Inclusion Network, which is sponsored by the Aboriginal Human Resource Development Council of Canada. With respect to working relationships with training organizations, the Anokiiwin Recruitment Agency is listed as a partner, as well as the National Association of Friendship Centres (which represents Native Friendship Centres in Manitoba). As well, the RBC Aboriginal Student Awards Program

provides five Aboriginal students annually with a scholarship and summer employment. Further, RBC participates in the National Aboriginal Stay in School Program, which provides summer employment opportunities for Aboriginal youth. RBC is also a major funder of the University of Winnipeg's Aboriginal Student Access Initiative, which is intended to ease Aboriginal students' transition to university life.

iv) Scotiabank

Scotiabank regularly attends Aboriginal career fairs, and has been a participant in the Blueprint for the Future. Scotiabank has partnered with Career Edge, offering internships to graduates who are Aboriginal people or who have a disability. Other partnerships pertaining to Aboriginal people are the National Aboriginal Achievement Awards (National Aboriginal Achievement Foundation), the Aboriginal Inclusion Network (The Aboriginal Human Resource Development Council of Canada), the Aboriginal Leadership Workshop (Women in Leadership Foundation), First Nations Mentor-In Residence (First Nation House), First Nations Day (Union of Ontario Indians), the IANE (Interprovincial Association on Native Employment) Conference, the Assembly of First Nations (Platinum sponsor, Assembly of First Nations Circle of Trade), and the CANDO (Council for the Advancement of Native Development Officers) 2003 Conference. The company's Aboriginal Awareness Training program is intended to focus on the establishment of relationships with the Aboriginal community and on the hiring and retention of Aboriginal employees in its next phase.

v) Toronto-Dominion Bank

The recruitment strategy of TD bank, as outlined in its 2003 Employment Equity Narrative Report, involves holding membership to national equity organizations such as the Corporate Equal Opportunity Group (CEOG) and the Conference Board of Canada's Council for Workforce

Solutions, as well as the reinvigoration of its partnership with the Career Edge Corporation (see above). TD attended both the Blueprint for the Future event and the Brandon Indigenous Career Fair. The company's 2003 diversity strategy commits the bank to a diversity culture from the grassroots through to the senior executive level. Similar to the Scotiabank initiative described above, TD invested in "Learning to Value Diversity" workshops for 1,200 employees and people managers in the Wealth Management area of the Bank. TD attempted to increase awareness of employment opportunities among Aboriginal people by attending conferences such as the "Partnership" event sponsored by the Aboriginal Workforce Participation Initiative.

TD maintains connections with the Canadian Council for Aboriginal Business, the Interprovincial Association for Native Employment, Career Place, Indian and Northern Affairs, and the Aboriginal Women's web site. The bank also entered into discussions with Spirit Staffing & Consulting Inc, an Alberta organization with partnerships across the country. TD sponsored the Aboriginal Education Awards, the National Aboriginal Achievement Foundation scholarships, and the Aboriginal Youth Scholarships through the Foundation for the Advancement of Aboriginal Youth.

b) Aboriginal-Owned Financial Institutions

The First Nations Bank interviewee commented that efforts to recruit directly from the Centre for Aboriginal Human Resource Development, the Assembly of Manitoba Chiefs, and the Manitoba Métis Federation had proven extremely successful. First Nations Bank was not involved with any strategic partnerships at the time of interview.

MeDian Credit Union uses the Human Resources Development Canada website for the recruitment of Aboriginal people, in addition to Aboriginal training organizations within Winnipeg (including Urban Circle). With respect to

strategic partnerships, the company has accepted students for short-term work placements in the past but has not done so for a few years. It was further noted that one student from the Urban Circle who had been placed with the credit union was hired upon their graduation from the program.

The Peace Hill Trust recruitment strategy includes placing advertisements in newspapers (with a focus on Aboriginal media), word-of-mouth, job fairs, and attending economic development and First Nations conferences.

c) Credit Unions

Assiniboine Credit Union is the only credit union currently undertaking a well-organized effort to recruit Aboriginal people and to partner with Aboriginal organizations. The company's approach to Aboriginal employment is designed to satisfy its employment mission statement:

We are committed to employing a workforce that is representative of the community and that is well paid, well trained, respected and empowered, working in a safe, healthy environment of continuous improvement. (Assiniboine Credit Union, 2000)

Assiniboine aims to maintain a ratio of Aboriginal employees to its total workforce equal to the rate at which Aboriginal people are represented in the surrounding community. Although the company is not federally legislated to meet diversity regulations, it chooses to do so out of commitment to employment equity as a business principle. Retention of employees who are members of the designated groups is another corporate goal. A turnover rate for Aboriginal people of less than 1% has been attained, which the interviewee noted to be 10 times lower than the Aboriginal turnover rates of most other similar organizations.

The Assiniboine Aboriginal recruitment strategy is succinct and thorough, and should be used as a model by other financial institutions for its success. This strategy has eight components: the establish-

ment of relationships with Aboriginal networks and with employment and education agencies; the use of work experience and job shadowing programs and summer employment opportunities for students; the definition of parameters around full-time and part-time employment; flexibility in compensation negotiations; the concerted effort to hire from colleges and universities and to provide on-the-job training towards positions in technical, professional and management roles; the provision of scholarships or bursaries for college or university students with the offer of potential employment upon graduation; the use of referrals from existing Aboriginal employers; and the inclusion of an Aboriginal person on the selection committee when hiring Aboriginal employees (Assiniboine Credit Union, 2000).

The company says it recruits directly from Aboriginal centres whose students are making life changes, such as Urban Circle, the Manitoba Aboriginal Youth Career Awareness Committee, Red River College, adult learning centres, and Aboriginal job fairs. The company's Aboriginal Employment Strategy notes that it has also hired employees from New Directions, Reaching Equality and the Centre for Human Resource Development, and also that it has partnerships with the Interprovincial Association of Native Employment and the Manitoba Employment Equity Practitioners Association.

Short-term work placements are an important component of Assiniboine's Aboriginal employment strategy. The partnership with Urban Circle, for which Assiniboine is a member of the Employer Advisory Committee, offers students significant opportunity for career development through job-shadow opportunities and the offer of employment upon graduation from the training program. These employees start at entry-level positions and subsequent efforts are made to advance them through the organization, some being advanced to the management stream. Second, Assiniboine has participated in the Aboriginal and

Black Youth Internship program in partnership with Manitoba Education and Training, through which three students were hired for six-week job shadowing placements from Gordon Bell and R.B. Russell High Schools (Assiniboine Credit Union, 2000). Finally, the company has participated in the Province of Manitoba Career Start program, which offers full-time summer employment to eligible individuals attending postsecondary education (Assiniboine Credit Union, 2000).

Aboriginal recruitment strategies and working partnerships with the Aboriginal community are almost nonexistent among the remaining Manitoba credit unions that participated in an interview. Some credit unions mentioned past partnerships with Aboriginal organizations or initiatives which are just now beginning to gain momentum. The representative from Vantis Credit Union commented that the company is putting together an initiative on Aboriginal employment, although it is still without a formal action plan. The interviewee from Cambrian Credit Union mentioned that the company had hired a student the previous summer through the Aboriginal Business Achievement Awards program. This interviewee also noted that the company had worked in previous years with Urban Circle, but that the partnership had been unsuccessful. Similarly, Dauphin Plains Credit Union has hired an Aboriginal student in the past through the Manitoba Aboriginal Youth Career Awareness Committee. The representative from Vanguard Credit Union said that the company had attended a job fair at Assiniboine Community College, where a few Aboriginal students inquired about employment, although no applications were received.

5.2.2 The Effects of Information Technology on Aboriginal Employment in Banking

None of the company representatives who have had personal experience with Aboriginal applicants or employees perceived information technology to be a barrier to Aboriginal employment in the banking sector. For example, the interviewee

representing the First Nations Bank said that the Aboriginal community is becoming as astute with information technology as the non-Aboriginal community, since many individuals have taken computer software courses. The representative from MeDian observed that information technology has been the backbone of the company's growth, and that their employees, 75% of whom are Aboriginal, have had no difficulty with the increasing reliance on new technologies. A number of interviewees mentioned that résumés are not examined for information technology skills because they can easily be taught on the job, although some noted that they would not want to hire individuals with absolutely no computer experience. Rather than single out technology skills, most interviewees made specific mention of customer service and sales experience and a positive attitude as the primary factors in hiring decisions.

Two credit unions made specific mention of the computer proficiency of employees hired through the Urban Circle Training Centre. The representative from Assiniboine Credit Union noted that the Centre frequently requests information on skills requirements for new employees, and, building on this information, proceeds to incorporate them into programs. The Cambrian Credit Union representative observed that individuals hired through Urban Circle often have greater proficiency with computers than other employees. These observations suggest that the Centre's strong focus on employment preparation and its efforts to maintain informational linkages with industry earn its graduates a respected and advantageous position in the labour market.

5.2.3 Perceived Barriers to Aboriginal Employment in Banking

The financial institutions interviewed were generally in agreement regarding the barriers that may hinder Aboriginal people from gaining employment. First, cultural differences were perceived to be an issue by most employers. For example, some

individuals commented that Aboriginal people seem to prefer a work environment where they are surrounded by other Aboriginal people. For this reason, they may not be attracted to employment in a financial institution (although it was noted that in the case of Aboriginal-owned companies, this would work in their favour), or at a minimum may be intimidated due to a false impression of a “stodgy” work environment. At least five employers observed that Aboriginal applicants are less forthcoming during interviews or that Aboriginal people tend to be less self-confident. All commented that such shyness conflicts with the sales- and service-oriented nature of entry-level banking positions.

Second, a few employers mentioned that a comparatively lower level of education among the Aboriginal population presents a barrier to their employment. It was recognized by one credit union representative that the Aboriginal population has a lower level of education, on average, due to relatively poor access to education. Finally, it was observed that postsecondary education is a requirement for high-level positions, and therefore may be a barrier to advancement through financial organizations.

Some employers acknowledged that their recruitment and retention efforts are insufficient. One chartered bank representative commented that in order to attract Aboriginal applicants, her organization should be doing a better job of selling itself to the community as a prospective employer and of promoting Aboriginal employees from within. The CIBC representative commented that the company had created a support group for Aboriginal employees a few years ago, but that the initiative dissolved after only four meetings due to lack of interest. The representative from Assiniboine Credit Union observed that many other financial institutions do not understand the principles of employment equity and are not sufficiently supportive of a diverse workforce. For instance, Assiniboine provides diversity training

to all of its employees, and the company representative observed that such cross-cultural training is lacking from most other organizations’ equity strategies.

6. Looking Forward

6.1 Recommendations for Educational Institutions and Employment Training Organizations

i) Increase the availability of financial support

Financial constraints are a barrier to enrolment and retention in a number of postsecondary programs. The entrance scholarships and bursaries offered by Manitoba universities and colleges are far from sufficient for meeting the level of need among Aboriginal students. The director of Aboriginal Student Services at the University of Winnipeg commented that the funding available to her students is no greater than that which was available to her in her own student years, despite substantial increases in the cost of living since that time. Aboriginal students’ relatively high opportunity cost of studying should be compensated in the form of emergency funds and targeted scholarships and bursaries.

ii) Provide pre-program training in mathematics, science, and the use of information technology

Interviewees perceived access by Aboriginal students at northern Manitoba high schools to mathematics, science, and information technology training to be relatively poor. The most effective means of fortifying these skills would be to provide personal tutoring free of cost to new students who feel it to be necessary. The Aboriginal Business Education Program at the University of Manitoba will provide math tutoring at whatever level is required to program entrants.

iii) Improve recruitment strategies through personal engagement with the Aboriginal community

A significant number of interviewees represent-

ing educational institutions and employment training organizations suggested that the “personal touch” is the most effective means of recruiting Aboriginal people. Schools and training centers must expand their recruitment efforts by engaging themselves directly with the Aboriginal community.

An effective example of this strategy is provided by the Aboriginal U-Crew at the University of Manitoba. This group is comprised of seven students from across Manitoba and Northwestern Ontario, who attend university events, visit high schools, host campus tours, and provide student services across campus (University of Manitoba, 2002, p. 1). Similarly, the University of Winnipeg Aboriginal Student Services department employs a liaison officer who visits Aboriginal communities and schools and attends career fairs. Further effort is made by current Aboriginal students, who speak with students seeking admission during tours of the university.

iv) Create a culturally appropriate, non-intimidating learning environment

An important part of increasing Aboriginal students’ level of comfort within an educational environment is ensuring that the physical space where the program takes place is non-intimidating and reflective of their culture. In recognition of the importance of this, the University of Manitoba opened the Downtown Aboriginal Education Centre in 2004. In that year the University of Winnipeg opened a new Aboriginal Student Services Centre on its downtown campus which is intended to serve as a “home-away-from-home” for its approximately 800 Aboriginal students (University of Winnipeg, 12/11/2004).

v) Emulate the welcoming, holistic approach of Urban Circle Training Centre

Research by Silver, Klyne, and Simard has shown that the success of five Winnipeg Aboriginal Learning Centres, including Urban Circle, is due, above all other variables, to a “friendly en-

vironment” and “respectful and egalitarian staff” (2003, p. 44). Another factor contributing to the success of these Aboriginal Learning Centres is their holistic approach, meaning that students are treated as whole people and that educators provide emotional support and encouragement in addition to skills training. At Urban Circle, this involves regular discussion groups and personal attention from instructors. This approach to adult education relates to the Aboriginal concept of the Medicine Wheel and its consideration of each of mental, physical, emotional, and spiritual needs (Silver, Klyne, and Simard, 2003, pp. 45-6). It is therefore familiar and comfortable to Aboriginal learners, and leads to high rates of retention and program completion and self-confidence in the workplace upon graduation.

The holistic approach is also manifested in the Life Skills component of the Mature Grade 12 Diploma. Structured as a course for credit, this component builds both practical (e.g., conflict resolution) and deeper skills, the latter aiming to re-build the self-esteem and self-confidence lost due to the detrimental effects of colonization (Silver, Klyne, and Simard, 2003, p. 37, p. 39). This model has resulted in a program completion rate of 92% and a success rate of 85% (as measured by the number of graduates who continue on to postsecondary education or employment; statistics provided by Urban Circle representative).

vi) Communicate skills requirements to industry and increase awareness of a skilled Aboriginal labour pool

Communication between employment training organizations and industry is important to ensure that program participants gain the skills that the banking industry demands of new employees. Urban Circle, for example, communicates with financial institutions in order to ensure that its graduates are equipped with the necessary information technology skills. Some organizations commented that banking-sector companies take no interest in their graduates, were not making

any attempt to engage in partnerships themselves. An assertive, interventionist approach should be taken by Aboriginal employment training organizations. Rather than simply responding to demand in the labour market, they should make a concerted effort to advertise their graduates' abilities to potential employers. Financial institutions must be aware of the availability of a large, skilled workforce if they are to increase their hiring rates for Aboriginal people.

6.2 Recommendations for Companies in the Banking Sector

i) Work with labour force intermediaries to increase work placement and internship opportunities in the banking industry

The opportunities for Aboriginal people to participate in short-term work placements and internships in the banking industry are relatively few. As such, the need for labour-market intermediaries to facilitate communication between educational institutions and employment training organizations and companies in the banking industry is great. Labour-market intermediaries are "organizations who improve the functioning of the labour market by brokering relationships between employers and workers, and by creating networks that link labour market players" (Silver et al, 2005, p. 20). Intervention by labour-market intermediaries in the banking sector should take a 'Sectoral Approach', which tries to alter how the labour market operates in order to benefit disadvantaged workers (Clark & Dawson, 1995, p. 10 in Silver et al, 2005, p. 22).

Ideally, a centralized Aboriginal human resources committee would be created with a mandate to link Aboriginal job-seekers with financial institutions. Unfortunately, the lack of a cohesive Aboriginal employment strategy among credit unions and the large number of financial institutions and employment training organizations operating in Manitoba renders the creation of such a committee a complex, lengthy process.

Nonetheless, organizations such as the Winnipeg Chamber of Commerce Aboriginal Employment Initiative, the Manitoba Aboriginal Youth Career Awareness Committee, and the Manitoba Association of Friendship Centers have significant potential to facilitate immediate discussion between prospective Aboriginal employees and companies in the banking sector.

ii) Work with labour force intermediaries to develop the Aboriginal employment strategies of smaller financial institutions

Not surprisingly, companies claiming that their lack of Aboriginal employees is due to a lack of Aboriginal applicants were, for the most part, small financial institutions that have not partnered with the Aboriginal community in any significant way. While the human resources administrators interviewed said that they are equal opportunity employers and would be quite willing to hire Aboriginal people, their employment data make it clear that many have yet to turn this desire into a reality. This lack of progress seems to be the result of stereotypical beliefs regarding Aboriginal people, incomplete information on the availability of a skilled Aboriginal workforce, and a lack of corporate support or direction for implementing an intensive Aboriginal recruitment strategy.

Smaller financial institutions also tend to have relatively less-developed corporate employment values, which may further explain the inadequacy of their Aboriginal hiring strategies. Any intervention in the banking sector to be made by labour-market intermediaries will therefore face its greatest communication challenge such small financial institutions, and it will therefore be necessary that organizations work most intensively with them to develop effective and sincere Aboriginal hiring strategies.

iii) Provide cultural sensitivity and diversity training to employees

A non-intimidating, supportive environment plays an important role in recruiting and retain-

ing Aboriginal workers. This means ensuring that non-Aboriginal staff members have been educated on the differences between Aboriginal world-views and traditions and mainstream working environments. This training, whether delivered through company workshops, informational literature, or other methods, should impart to non-Aboriginal staff a capacity for cultural understanding and for demonstrating a supportive attitude. Companies such as Assiniboine Credit Union and most of the chartered banks are already providing cultural sensitivity and diversity training to all employees. Small, non-Aboriginal-owned financial institutions must also ensure the comfort of Aboriginal employees through the creation of a culturally sensitive working environment.

iv) Emulate the culturally appropriate, resourceful approach of Assiniboine Credit Union

The Assiniboine Credit Union Aboriginal employment strategy is exemplary for its respectful modelling of Aboriginal culture. This is evident in the company's approach to new employee training, which is concerned with both performance expectations and competency development. Competencies are considered by Assiniboine to be the "soft skills that are the foundation for the application of technical skills and knowledge", and are "relevant to the Aboriginal workforce because they are values based, they consider the whole person and their potential and they foster development by consistently clarifying expectations" (Assiniboine Credit Union, 2000).

The holistic approach to employee development, as echoed in the emphasis on "soft skills" and in phrases such as "values based" and "whole person", underscores the cultural appropriateness upon which the Aboriginal employment strategy is based. Other outstanding aspects of the employment strategy include: a workplace mentorship program wherein new Aboriginal employees are provided with a (usually Aboriginal) "on-call buddy"; the contracting of an Aboriginal consultant to ensure that policies are "culturally sensitive

and free of barriers to employment"; the participation of all employees in diversity, cross-cultural awareness, and anti-racism workshops; and the creation of an Aboriginal employee support group (Assiniboine Credit Union, 2000).

The Assiniboine Credit Union Aboriginal Employment Strategy is admirable for its resourceful use of a wide network of contacts in the Aboriginal community. The company perceives the creation of partnerships with the Aboriginal community as a two-way process, and actively seeks connections with potential Aboriginal employees. Assiniboine deliberately approaches those organizations whose graduates have overcome troubled past lives and are attempting to make positive life changes, seeking out individuals whose educational and employment backgrounds do not make them ideal job candidates.

The sincerity of this approach is clearly the product of a strong interest among company executives and board members in the improvement of socio-economic circumstances in the Aboriginal community. This corroborates the observation that Aboriginal hiring strategies are, for the most part, a function of the attitudes of those in the upper echelons of financial institutions. One can hope that efforts to increase awareness among banking sector executives of the socio-economic conditions within Aboriginal communities and also of the availability of a skilled Aboriginal labour pool will foster the creation of Aboriginal employment strategies as genuine as that of Assiniboine Credit Union.

v) Communicate skills requirements to educational institutions and employment training organizations

The burden of improving communication linkages between those who prepare Aboriginal learners for the workplace and potential employers in the banking sector should be shared equally by demanders and suppliers of their labour. As such, companies in the banking industry must help to ensure that the latter have up-to-date knowledge

on skills requirements for entry-level positions and advancement through the organization. It is important to note here that interviewees overwhelmingly agreed that the increasing use of information technology in banking is not an impediment to Aboriginal employment; rather, the lack of a sales-oriented attitude was cited as the primary barrier. Thus, companies must communicate the necessity that job seekers develop the soft-skills required for customer service positions to organizations preparing Aboriginal workers for banking jobs.

vi) Work with labour force intermediaries to create new banking positions in Aboriginal communities

The most direct and effective method of creating accessible positions in financial institutions for Aboriginal people would be to place banking branches in urban neighbourhoods with dense Aboriginal populations and in rural Aboriginal communities. The Dauphin Plains Credit Union had attempted to establish a branch on a reserve (the representative did not specify in exactly which Aboriginal community the effort was made). This project proposed to train new staff at the Dauphin Plains central location at no cost to the administration of the reserve. Unfortunately, the plan did not come to fruition due to the lack of a motivational third-party and communication issues between the parties involved. Nonetheless, the fact that such an attempt was made demonstrates that the foundational desire to offer financial services and employment to Aboriginal communities does exist in the banking industry. As such, an important role exists for labour force intermediaries to mobilize and direct such an initiative in the future.

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