

Beijing + Five

UNIFEM Forum on Microcredit,

The United Nations,

New York, NY

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**BEIJING + FIVE ADDRESS**  
**By First Lady Hillary Rodham Clinton**

**UNIFEM Forum on Microcredit**  
**The United Nations**  
**June 5, 2000**

To all of the United Nations and UNIFEM officials; to our Ambassador Richard Holbrooke; to all of those who are gathered here as delegates; members of our Congress and members of our diplomatic community: I want to begin by thanking the Secretary General for his introduction and his commitment to women's rights as central to all of our debates over war and peace, poverty and development, and every other challenge facing humanity. I also want to thank Noeleen Hizer and all of UNIFEM for championing women's economic empowerment and equality, and especially for once again bringing us together to spotlight the power of microcredit to transform lives and families, economies and countries.

Over the past 7 years, the UN has played a pivotal role in defining and guaranteeing women's rights and human rights in every corner of the globe. At UN convenings in Vienna and Copenhagen, Cairo and The Hague. At the 50<sup>th</sup> anniversary of W.H.O. in Geneva. Here at the UN on International Women's Day and the anniversary of the UN Declaration of Human Rights. In the struggle against AIDS we have seen progress being made. And five years ago in Beijing at the UN 4<sup>th</sup> World Conference on Women, we saw so many steps taken. I have been privileged to participate in many of these events and I count the Beijing Conference as one of the most moving and most meaningful experiences of my life.

We came to Beijing from 189 different countries. Mothers and sisters, daughters and wives. Doctors and lawyers, homemakers and policymakers, artists and activists. We wore different clothing, practiced different religions, and spoke different languages. But, with one strong voice, we proclaimed for all the world to hear that women's rights are human rights and human rights are women's rights.

Although our shout was heard around the world, not everyone truly understood it. I learned that when I was on a Voice of America radio call-in show not long after. A gentleman called and he asked me the following question: "What did you mean when you said at Beijing that 'women's rights were human rights?'" I asked the gentleman to close his eyes for a minute and think about all the rights that he, as a man, had: The right to go to school. To health care. To live without fear of violence at the hands of loved ones or strangers. To vote. To own one's own property. To get a job or credit. To speak and worship freely. To seek legal redress. The right to be fully human, to be able to develop one's own God-given potential.

Many of us have spent our lifetimes fighting for these rights. That is the mission that brought thousands of us to Beijing and bring us now to New York to celebrate our progress we have made in the last five years and recommit ourselves to finishing the work of achieving women's equality.

We have come to the UN not only because we believe that all women and girls should be treated with dignity and respect. But also because we know no country today will ever get ahead if half of its citizens are left behind.

Beijing was important -- because women broke centuries of silence and spoke out on issues that matter most to us, to our families to our societies. Women put our hopes and fears, our concerns and challenges on the world's agenda.

Beijing was important because countries agreed to a Platform for Action to meet goals in 12 different areas. The platform provided a blueprint for achieving economic, social and political equality and progress for women. So that, in the future, inaction and regression on women's rights would be viewed, not simply as the way things are and always have been, but rather as a violation of promises agreed to.

After the delegates went home, was used the Platform as a roadmap for elected officials and as a rallying cry for NGOs and citizens who began forming partnerships to fulfill the commitments that were entered into.

And since we spoke out in Beijing, look what has happened. Countries have passed laws raising the legal age for marriage, banning female genital mutilation, and criminalizing domestic violence.

Since we spoke out in Beijing, rape is now recognized as a crime by international war tribunals. More women are getting microcredit, running their own businesses, and owning property in their own names.

Here in the U.S., we created the President's Interagency Council for Women to ensure that every single government agency works to fulfill the promises that we made in Beijing. We increased our investments in everything from childcare to family planning to combating breast cancer. We quadrupled the number of domestic violence shelters and dramatically expanded microcredit loans to women here in our country as well as around the world. And we started a new global democracy initiative called Vital Voices which has worked to give thousands of women, from Bulgaria to Bolivia, the skills and resources needed to build democracy, prosperity, civil society and peace.

These women and countless others like them who started in Beijing are now part of a movement. Where before women too often worked in isolation, now we are increasingly working together, blending our voices in a chorus for change.

I've heard those voices in Belfast, Northern Ireland, where Protestant and Catholic women, who had buried too many children, and seen too much hatred and bloodshed, vowed to turn their cries of "enough" into a force for peace that could not be ignored.

I've heard those voices from Kuwait, where women are working to win the right to vote. From women in Central Asia who are building democracy from the ground up. And from

women in El Salvador and Guatemala, who put aside decades of civil war to build better futures for their children.

I've heard those voices in South Africa. From women who were homeless squatters but are now using micro loans to build more than 100 homes, a day care center, a store, and a community. When I asked how many planned to own their own home someday, every single hand of the hundreds that were there went up.

I've heard those voices in Central and Eastern Europe, from women who marched for freedom and now want to play a role in their new democracies. And in Kosovo and Bosnia, from women who had lost children and husbands to ethnic violence and are trying to reclaim their lives and rebuild their communities.

And I've heard those voices in my country, from women who are still fighting for equal pay for equal work. From the hundreds of thousands of mothers who recently marched on Washington D.C. to demand that our Congress pass sensible gun safety measures to protect our children.

We come here to honor those voices and to speak for all those women who still do not have a voice.

We come here today because, for all our progress we can point to, our work is far from done.

When girls are doused with gasoline, set on fire, and burned to death because their marriage dowries are deemed too small – and when honor killings continue to be tolerated -- our work is far from done.

When millions of girls are still kept out of school, often by their own families, our work is far from done.

When babies are still denied food, drowned, suffocated, and abandoned simply because they are born girls, our work is far from done.

When women are still denied the right to plan their families, when they are still forced to have abortions, or are circumcised or sterilized against their will, our work is far from done.

When women and girls are increasingly victims of war, and turned into refugees by the millions, our work is far from done.

When girls are abducted, and used as child soldiers, human shields, and sexual slaves, our work is far from done.

When UNICEF tells us, as they did this week, that violence against women and girls is a global epidemic that kills, tortures and maims – and yet still it is viewed in too many places as acceptable, cultural or trivial, our work is far from done.

When women in some countries are still denied the right to vote, our work is far from done.

And when women's work is still not valued, by economists, by governments, and by employers who pay them less and treat them worse, our work is far from done.

So we must continue to stand up and speak out and keep working – not only to eliminate the inequities that have confronted women for millennia, but also to confront the new dangers that threaten to derail the progress we have already made.

We must speak out for the women who are still dying in childbirth or from unsafe abortions, for the women who cannot get health care, for the women suffering from cancer, Malaria, TB and HIV/AIDS.

You know, the face of AIDS today is increasingly female in the world today. And it is tragically cutting short young women's lives, leaving behind AIDS orphans, who too often are left on dangerous streets to fend for themselves.

Some of us may remember being here in December and hearing from some of those AIDS orphans and the stories they told about the lives they were now leading.

While we see pockets of progress against HIV/AIDS in countries such as Thailand, Uganda, and Senegal, the present international response is still no match for the scope of this pandemic. This is not an African problem, or an Asian problem, or an American problem. We need every government, every business, every NGO, every foundation, and every individual to join an international crusade now to prevent HIV/AIDS, to treat those it strikes, and never to give up until we find a cure.

And, if we are going to finish the work begun in Beijing, then we must also speak out on behalf of the one million trafficking victims who, every year, are being bought and sold into modern slavery.

This is one of the greatest human rights abuses facing girls and women today.

What meaning can free markets have for women who, desperate for economic opportunity, are bought and sold like any consumer product? What meaning can freedom and democracy have for the growing number of women and children who are trafficked into other countries to be abused, degraded, and enslaved?

I know that some of our countries and international organizations have taken steps to address this tragedy. But, all of us must do more to prevent trafficking, protect its victims, and prosecute as criminals those who are responsible for this crime of trafficking.

Trafficking by organized criminal networks is one of the most tragic byproducts of the global marketplace. And it's a stark reminder that globalization can bring problems as well as promise.

We know that in many places changes in technology and trade in the global economy have already brought new markets, new jobs, new trading partners and new ways of sharing information on everything from starting businesses to running for office, from passing legislation to organizing protests.

But when it comes to women, globalization should not mean marginalization.

And we have to acknowledge that the benefits of globalization have clearly not reached all people, including in my own country. Around the world, women make up 70 percent of those living in absolute poverty. Too many children are still exploited and abused in the new global workforce. If we are going to finish the work begun in Beijing then we must ensure that the new global economy does not push women down or leave them behind. And I want to thank UNIFEM for making this point again and again.

If we know what works, we must be committed to doing it. We know that the single most important investment a developing country can make is in educating its girls and extending equal rights, responsibilities and opportunities to women. When countries make educating their daughters a priority, we decrease poverty and infant mortality. We create stronger families, citizens, and workforces.

Therefore if we are to finish our work, then we must open primary school doors to the 113 million children who are now kept out -- the vast majority of whom are girls -- and create more places in secondary school and higher education as well.

If we are to finish our work, then we must turn the digital divide into a digital bridge, bringing to poor children in remote areas the computers, technology, and books that school children in wealthy areas take for granted.

If we are to finish our work, we have to provide all children the nutrition and health care they need to grow, learn and thrive.

As UNIFEM has made clear, women's progress depends on economic progress. And microcredit is one of the most effective tools that we have at our disposal.

And so if we are to finish our work, we have to make sure that women, too often shut out off from commercial banks credit, have access to the loans needed to turn their dreams and hard work into entrepreneurship and prosperity.

With us today we have a panel of experts who have championed microcredit loans around the world. I was privileged to join some of them on a similar panel that UNIFEM sponsored at Beijing. We have come a long way since then and we'll talk about that. Today microcredit is

reaching more than 20 million people – and we are on track to meeting the Microcredit Summit goal of bringing microcredit to 100 million of the world's poorest families.

I've met so many of these women whose lives were literally transformed because of microcredit. In Chile, I remember meeting a seamstress who was able to buy a high-speed sewing machine with a small loan to start a clothing business. She told me that the sewing machine meant so much to her that she couldn't stop kissing it. And She said - and these are her words - that she felt like a "caged bird set free."

We can just think of all the caged birds throughout the world who can similarly be set free.

And in the last five years I have relished the chance to introduce my husband and other heads of state to microcredit. The President and I, accompanied by President and Mrs. Museveni of Uganda, went to see a village bank program. Neither of the Presidents had ever seen anything like it. I think we make converts out of both of them because certainly my husband began penciling in visits to microcredit projects wherever he went. And I thought that was an excellent idea, because where he goes, the press goes, the entourage goes, he drags Treasury Secretaries and other important economic (inaudible). And so I was delighted when the President hosted a White House Conference on the New Economy in April and I urged him to invite people who knew about and represented microcredit.

And because I had also urged him to see some microcredit projects on his recent trip to India, he was able to speak with great authority about the women he had met. So of course in addition to inviting the powerful government and business leaders like Alan Greenspan and Bill Gates, the President invited others as well.

And I have to say that the person who stole the show was Marai Chatterjee from the Self-Employed Women's Association of India. Marai talked eloquently about what poor people – particularly poor women -- need to close the economic divide: Technology and health care, education, credit, capital, employment, self-empowerment. The words just filled the East Room of the White House. Because that is what microcredit does.

I knew that because six years ago, I had gone with Ela Bhatt to visit SEWA and to meet with hundreds of women, some of whom had walked for 12 or 14 hours, to come and see Ela and me and talk about what microcredit had met in their lives. We went into that small room where the books are kept – the great big books where the loans and deposits are recorded. And, woman after woman told me stories – stories I had heard similarly from Bangladesh and Kyrgistan and Morocco to Nicaragua and my own country. About how microcredit had changed a woman's life; how she could finally afford to support her own family; send a child to school; stand up to a husband or a mother-in-law; how she finally felt worth something in the eyes of equals around her.

And when our meeting ended, this incredible, beautiful sea of some of the most elegant women I have ever seen anywhere, dressed in pink, red and purple Saris, began singing to the tune of "We Shall Overcome." An inspirational message that traveled from the fields of

American slavery to Ghandi's India back to Dr. Martin Luther King Jr.'s struggles and finally back to India once again.

That is the message we have to carry with us into the future.

You know, we have marked the year of the woman. We even marked the decade of the woman. Now let us not just mark but celebrate a new century in which women's rights are once and for all treated as human rights, fully respected and protected in every corner of the world.

In this new century, let women's voices be heard at the ballot box and on the soapbox, in government and business, in communities and families.

In this new century, let rape no longer be a weapon of war, and let no woman or girl ever again be sold into slavery or subjected to violence simply because of her sex.

In this new century, let women finally receive equal pay for equal work. And let us provide the childcare, health care, and family leave policies that parents need to succeed both at home and at work.

Let's give every woman a chance to shape her own economic destiny, and the means to lift herself and her children out of poverty.

Let's ensure that access to education and health care, credit and jobs is no longer dependent upon the color of our skin, the community we live in, or whether we are born a boy or a girl.

And in this new century, if we can achieve our goal of ensuring that women rights are accepted and protected – then I believe all children, boys and girls, will finally have the chance to reach their God-given potential.

Our work may be far from done but we cannot afford the luxury of being discouraged by these remaining challenges. We are the heirs of struggles across the globe and back through history of women and men who have fought for, lived for, and even died for the rights we enjoy today.

It's a struggle that actually in the modern era began 152 years ago, not far from here in a place called Seneca Falls, New York, where the very first women's rights convention was held. Imagine the courage it must have taken for those women to attend that convention. Think of a young woman named Charlotte Woodward, a 19 year-old glovemaker who worked long hours every day with no hope of keeping her wages or owning property. She decided to go to that convention. She set out early in the morning and she feared no one else would come. At first the road was completely empty, she reported. But at each of the crossroads, she saw more women appear in carriages and wagons and on foot. Gradually they formed one long procession on the road to equality.

We are still on that road. Only now, at every crossroads, our caravan is joined by women from every continent, of every religion, every race, every ethnicity, every age, every community.

And we know we may not see the end of this journey in our own lifetimes. Those who traveled to Seneca Falls understood that their convention was only a first step. They knew they wouldn't live to see the dreams they held, but they hoped their daughters and granddaughters would. In fact, only Charlotte Woodward, the 19-year-old glovemaker, lived long enough to see American women finally earn the right to vote.

I was thinking about that last night as my mother celebrated her 81<sup>st</sup> birthday and how she was born before American women had the right to vote. What a gift that Charlotte, her sisters, and a few brave men gave us back those many years in Seneca Falls. What a gift that all of the women who gathered all those years at UN Conferences have given us -- in Mexico City, Copenhagen, Nairobi and in Beijing.

You have given us the road map to follow that road to equality. It is up to us to have the courage, the determination, the commitment to the mission of walking as far as we are able down that road and then passing off the road map to the generation behind us.

It is up to us and we can redeem the promises of Beijing -- for our daughters and granddaughters if we are committed to making this journey together. I believe we will and I'm grateful for what every one of us is doing.

Thank you all very much.

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