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**FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE COUNCIL ON FOREIGN RELATIONS
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I welcome this opportunity to talk about women and development, an issue that I believe is one of the most compelling, yet most overlooked, in the foreign policy arena.

My ideas on this subject are rooted both in personal observations and experiences in this country and overseas, and in the growing body of research and literature about social development.

If, like some, you are wondering how I've been spending my time lately, let me assure you that I've been getting around. In the past three years, I've had the opportunity to travel to Copenhagen for the U.N. World Summit on Social Development; to South Asia, Europe and the New Independent States; to Beijing and Mongolia; and to Central and South America.

I've met with women in South Africa who helped lead the struggle to end apartheid; new mothers in Jojakarta, Indonesia, who gather in their village each week to learn about family planning; doctors and nurses in Belarus and Ukraine who are trying to keep alive children in the aftermath of Chernobyl; and leading women of the Western Hemisphere who are working together to promote literacy and better health care for the children of their countries.

In a few days, I will be heading off for Bosnia, Turkey and Greece. I'd like to take this opportunity to share some of my observations with you from these trips.

Please accept my comments in this spirit; I am not here as a foreign policy spokesman for the White House or the Clinton Administration, but as a person who cares deeply about our nation's engagement in the world and who sees investing in women as a realistic, practical and moral approach -- a way to fuse American interests and ideals.

I have long subscribed to the belief that investments in people, particularly women and children, are just as essential to the prosperity of our national family and global community as investments in open markets and trade. But it wasn't until my daughter and I spent two weeks in South Asia last spring that the enormous political, economic and social dividends of this kind of investment became clearer to me.

One of our first stops was Ahmedabad [AH-mudda-bahd], a textile center in western India. On the edge of town is a women's bank, founded by a disciple of Gandhi named Ela Bhatt [eela bott]. The bank had one room. The teller's counter was an old kitchen table. Bank clerks recorded all transactions by hand, on yellow sheets of paper bound in volumes that looked like worn-out telephone books.

I was there for only a few hours. But in that time I saw women who had walked 12 to 15 hours from remote villages to take out loans -- some as small as \$1 -- to invest in dairy cows, plows, or goods they could sell at market.

Women run the bank. Only women are allowed to make deposits and borrow money. Today this bank has assets of more than \$3 million. Its loan repayment rate -- nearly 100 percent -- would be the envy of most commercial banks. It has 60,000 members -- all women, many of them among the poorest, least educated and most ostracized in India.

Against enormous political, social and economic odds, these women have joined together in a trade union and cooperative, called the Self-Employed Women's Association, or SEWA [say-wah], that provides them with job training, microcredit and mutual support. One after another, these women told me how access to credit has given them confidence in themselves and their futures. Through SEWA they have been able to increase their earning power and transform their lives, as well as the lives of their families and communities. Local government, police and commerce all have felt SEWA's influence.

This is but one example I have seen of how grass-roots enterprises targeted at women are reshaping local and regional landscapes around the world.

Many of these projects receive some support from the United States Agency for International Development. After seeing our foreign aid dollars at work on several continents, I am more convinced than ever that a small investment of American aid can be a catalyst for untangling the web of poverty, illiteracy, inadequate health care and cultural hostility that today prevent women and girls from becoming full and equal partners in many societies.

I am also very proud to report that under the Clinton Administration, the development banks have more than doubled their investments in social development.

These investments are not a one-way street. We Americans have borrowed from the SEWA model, for example, as well as from other microcredit enterprises, including Dr. Mohammed Yunus' Grameen Bank in Bangladesh and one called FINCA in a poor barrio

in Managua, Nicaragua, both of which I have had the privilege of visiting.

[In Denver, a program called Mi Casa helps women, many of whom have been on welfare, get the encouragement and the credit they need to become self-sufficient. I will never forget what one woman told me when I visited Mi Casa last year: "Many great ideas die in the parking lots of banks", she said, meaning that too often women don't even get in the door before they are turned away.]

Even in an economy as complicated as ours, microcredit appears to help American women lift themselves out of poverty, just as it does in other parts of the world. For that reason, we are encouraging more microcredit activities in the United States. Our Small Business Administration is making more loans than ever to women. Through the Community Development Financial Institutions Fund, we are establishing a new Presidential awards program to honor outstanding micro-lending organizations.

Whether we are making these investments at home or abroad, I am increasingly convinced that they are very much in our national interest and in support of the values we hope will take root around the world.

Let me give you another example -- how our support of family planning programs helps stabilize populations and reduce abortions in the developing world.

At the moment, roughly 100 million women cannot get or are not using family planning services because they are poor, uneducated or don't have access to care.

Some 20 million will seek unsafe abortions -- some will die, some will be disabled for life. A growing number of unwanted pregnancies are occurring among young women, barely beyond childhood themselves. For these girls and women, unwanted or unintended pregnancies mean less opportunities for schooling, jobs, and good health.

If you don't want women to have abortions, then supporting family planning programs, particularly in overpopulated developing nations, is a must.

In Salvador da Bahia in Brazil, I visited a maternity hospital that also cares for women who have tried to induce abortions themselves, a tragically common occurrence there.

I saw classrooms throughout the hospital displaying charts and diagrams of the most basic reproductive information. The hospital also provides family planning services. The Minister of Health told me that he hoped to extend this USAID-supported

program to rural areas in the region. Even here, in a predominantly Catholic country, there is growing recognition that family planning saves lives.

I'm not suggesting that U.S. foreign aid is a panacea for women or for the developing world. Nor am I starry-eyed enough to believe that every just cause in the world is ours to embrace.

But I am suggesting that as long as discrimination and inequities remain so commonplace around the world -- as long as women are valued less, fed less, fed last, overworked, underpaid, not schooled and subjected to violence in and out of their homes -- the potential of the human family to create a stable, peaceful, and ultimately prosperous world will not be realized. And clearly, world stability, peace and growing prosperity are in our national interest.

If, as a nation, we care about opening up foreign markets for American goods and services; if we care about making our country secure in the face of new post-Cold War threats; if we care about enlarging the world's community of democracies, then we must address the conditions and circumstances of the world's women.

If we do not, and instead retreat on our international commitments and social investments, the forces of strife and division are likely to gain strength. Without a developing world that is in fact progressing, the global economy will be retarded, those hostile to American interests and values will find fertile ground and threats to our security will increase.

Women comprise more than half the world's population. They are 70 percent of the world's poor and two-thirds of those who are not taught to read and write.

In too many places, they are dying from diseases that should have been prevented or treated...they are watching their children suffer from malnutrition caused by poverty and economic deprivation...they are denied the right to go to school, sometimes by their own fathers and brothers...they are forced into prostitution or indentured servitude. And in too many places, women are barred from the bank lending office and from the ballot box.

Yet women are the primary caretakers for most of the world's children and elderly. Throughout the world, families rely on women -- for emotional support, for labor in the home, and increasingly for outside income. And I would argue that, as the pressures of consumption and technology place greater burdens on family life in virtually every country on the planet, women will be relied on even more to sustain and protect the family unit.

Investing in women and ensuring that they have access to the tools of opportunity -- education, health care, credit, legal protections and political freedoms -- is particularly urgent today. The new global economy is rapidly diverging. And we know that those who are educated, who are able to manipulate language and symbols, will succeed. Those who are not, will be left even farther behind. Given the demographics I have just described, tens of millions of women are in great danger of being further marginalized in the years ahead.

The single most important investment any developing nation can make today is in the education of girls and women. What we are discovering, in country after country, is that education is not just a means of acquiring knowledge, skills, and values, it has a positive effect on a woman's health, nutrition, wages, and level of political participation.

Deputy Treasury Secretary Lawrence Summers, who has studied and written about the economics of women and development, says that "investment in the education of girls may well be the highest return investment available in the developing world."

[Educating an additional 1,000 girls in Pakistan would prevent roughly 60 infant deaths, 500 unwanted births and would keep three of those 1,000 girls from later dying in childbirth.]

Worldwide, raising the female primary school enrollment rate to that of boys would cost less than one large power plant. If the world had taken this step in 1965, we would have averted three million infant deaths each year.]

Today, more than 600 million women worldwide are denied the opportunity of education. Many have grown up in families that expect them simply to marry and bear children.

Unfortunately, in so much of the world today, the reasoning in these families seems to be: If a girl isn't going to bring the family any income, why send her to school? Why take her away from cooking, cleaning the house, planting crops, hauling water, and taking care of the other children? Why send her to a doctor when money is scarce? Why worry that she is hungry when the boys in the family need and deserve food more?

Exceptions to these conditions do exist, sometimes in places we would least expect it, such as the very poor Kerala [Kuh-RAH-lah] region of southern India. Kerala has the highest literacy rate and life expectancy, as well as the lowest infant mortality rate, in India. That's because there has long been a tradition there of investing in health care and education, particularly for girls. A commitment to the education of girls and women also has had a significant impact on women's overall life circumstances in Jordan, Bangladesh, and Pakistan.

In Sri Lanka, women have had the right to vote for the better part of this century and enjoy greater access to education than their counterparts elsewhere in South Asia. Not surprisingly, Sri Lanka also has the region's best health care system and lower maternal mortality rates than many wealthier nations.

Simply put, an educated woman is more likely to have smaller, healthier, and happier families because she is more likely to be aware of good health practices, sanitation, family planning options, and even where to find medical care. She is more likely to have an income and be able to afford care for herself and her children. And she is much more likely to exercise her power as a citizen to provide care and security for her family and community.

Yet even with a growing recognition among government leaders that education is one of the cheapest, easiest, and most effective ways to improve the social and economic status of women, getting girls to school in many regions of the world is a complicated proposition.

When I was in Bangladesh, I visited a school run by the Bangladesh Rural Advancement Committee, a non-governmental organization that acts on the theory that education is a precondition for economic development. Some of the BRAC schools, which primarily serve girls, have been burned by extremist groups protesting the role of NGOs promoting change.

In some rural areas, there simply are no schools nearby and parents are understandably reluctant to send their daughters far from home. I visited a village outside of Lahore, Pakistan, that had recently built a primary school. But as one mother told me, her five daughters had no hopes of schooling beyond the primary level because the only secondary school was too far away. There was no question, however, that her sons would attend.

Sometimes the problem is as simple as not having a bathroom in the school building, which means a girl has to go home several times a day to do her business. Even not having a local well or water supply can hurt a girl's chances for schooling. The further she has to go to fetch water for her family, the less time she will have to go to class.

Making school free and convenient for parents is clearly the best way to get girls enrolled. The hiring of more women teachers is also crucial.

Along with the BRAC school in Bangladesh, I visited a government school that offers material incentives to parents to send their children -- especially girls -- to school. Families

receive a weekly food allotment if their children go to class, a significant incentive for very poor families who regard school as a diversion from their children's income-producing work. Another government program pays parents to keep girls in secondary school.

In Chile, which has made enormous strides thanks to education reform and a return to democracy, I visited a poor area of Santiago where the schools are open on weekends to accommodate parents' work and babysitting schedules. And I saw other examples of Chile's efforts to equip women with marketable job skills and to educate fathers about their parenting responsibilities.

Given the central importance of education in the development equation, I was pleased to announce in Copenhagen last year a new \$100 million USAID initiative for girls' and women's education in the developing world and to announce the distribution of the first grant -- to India -- when I was there a few weeks later. The grants are being distributed through non-governmental organizations, who our government relies on more and more to deliver aid at the grass-roots level.

Having witnessed the great benefits that education can reap, not just for girls and women but for their families and communities, I am especially proud of America's long, bipartisan commitment to foreign aid and assistance -- which, as a matter of fact, amounts to less than one percent of the federal budget.

This American aid has worked -- not only in the area of education, but also in health care, nutrition, the law and the judiciary, and other programs designed to improve the climate for open markets, civil society and successful democracies.

All of these factors have made America a more equal and productive nation, even though we, ourselves, have not yet achieved full equality for women here at home. As the most recent United Nations Development Programme report shows, no country has achieved parity for women; the Scandinavian countries come the closest -- and some surprising countries, such as Uruguay, Thailand, and Barbados, also rank fairly high.

Domestic policy, in this respect, is part and parcel of foreign policy. Our commitment to help women elsewhere cannot be separated from our commitment to improving the lives of women in our own country. The same principles apply here as there.

Sadly, there are some in our country today who question the values of our political, economic, military and social engagements abroad. They believe that our commitments to other nations, and even to the United Nations, are undermining our national sovereignty and sacrificing American interests.

I believe that America's global engagement is essential to strengthening our free market interests and spreading our democratic ideals. By contrast, it is isolationism and its corollary, misguided unilateralism, that pose a great threat to our position in the world, and also to the hopes and dreams of hundreds of millions of women.

As my husband often says, today we are at the third great turning point of this century. After World War One, we retreated into ourselves and suffered enormous consequences. After World War Two, when we heard many of the same isolationist arguments we are hearing today, we nonetheless chose the path of engagement and reaped 50 years of peace and prosperity as a result.

Over time, we have learned that our ideals and interests cannot be divorced from the political, economic and social cross-currents swirling around us. We also have learned that engagement represents opportunity as well as obligation.

For all of these reasons, it is troubling to see our bipartisan tradition of engagement and multi-lateralism threatened. It is troubling to see negative stereotypes fostered purely for narrow political purposes -- whether it is the distorted idea that the U.S. military would be under United Nations command or the public ridiculing of the U.N. Secretary General's name.

This brand of demagoguery is a poor substitute for a forward-looking and forceful foreign policy.

Social development -- the investment in people and their potential -- is not foreign policy as social work. It is a realistic and moral way for the United States to help expand the global economy, nurture young democracies and improve our chances for peace and prosperity.

Making social investments in women creates a dynamic new source of energy for a growing global economy and civil society. This developmental policy must become a central priority as we prepare for the 21st century.

It is the only way to bring us closer to a world in which distinctions between men and women are viewed, ultimately, as complementary parts to a greater whole. And it is the surest way to fortify the families, communities and free societies that our cherished way of life depends on.

Thank you very much.

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