



The President's Interagency Council on Women

November 7, 1995

Follow up on U.S. Commitments Made At the UN Fourth World Conference on Women Beijing, September 4-15, 1995

The United States committed to action in the seven areas outlined below. In addition, an eighth commitment to education has been added since returning from Beijing. The Administration contemplates further commitments during the coming months.

1. President's Interagency Council on Women. The President has established an Interagency Council chaired by Secretary of Health and Human Services Donna Shalala. This intragovernmental body is charged with coordinating the federal implementation of the Platform for Action adopted at Beijing, including the U.S. commitments announced at the Conference. The Council will also develop related initiatives to further women's progress and engage in outreach and public education to support the successful implementation of the Conference agreements. The Council will hold monthly public meetings to discuss its work. For information about meeting time and location, call (202) 663-3070.

POINT OF CONTACT: Theresa Loar, (202) 456-7350, President's Interagency Council on Women.

2. Working Women. The Women's Bureau at the Department of Labor (DOL) has followed up its survey on working women by responding to the three areas that matter most to working American women: pay and benefits, work and family responsibilities, and valuing of women's work through job training and career advancement. By reaching out to any organization that has ever contacted the Women's Bureau, the Department is developing an "Honor Roll" of organizations and companies that have pledged to improve the lives of women in any of these areas. More than 400 pledges have been received so far, from major multinational corporations as well as small local enterprises. In the Spring of 1996, the Department will begin its follow up with these companies and organizations to see whether real improvements have been made.

POINT OF CONTACT: Delores Crockett, (202) 219-6611, DOL.

3. Violence Against Women. Through the Violence Against Women Office at the Department of Justice, the Administration has taken several very important steps to heighten awareness about the problem of violence against women, including domestic violence and sexual assault. The Administration declared October National Domestic Violence Awareness Month, and a variety of local and national programs were held around the country in conjunction with this. In addition, President Clinton has signed an Executive Memorandum, directing all federal agencies to educate their employees about violence against women and resources that are available. On October 30, the Department of Justice held a Violence Against Women Information Fair, the first step in its Employee Awareness Campaign on Violence Against Women.

POINT OF CONTACT: Bonnie Campbell, (202) 616-8894, DOJ.

4. CEDAW. The Administration considers the ratification of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) to be its top priority among the human rights treaties now awaiting the advice and consent of the U.S. Senate. Last year, President Clinton forwarded a package of reservations, declarations and understandings prepared by the Department of State (DOS) concerning CEDAW to the Senate Foreign Relations Committee, a necessary step in the ratification process. However, the Committee has taken no action on CEDAW since the beginning of the present session of the Congress.

POINT OF CONTACT: Gracia Hillman, (202) 647-9358, DOS.

5. Women and Economic Security. The Department of the Treasury, through the Community Development Financial Institutions (CDFI) Fund, is establishing a Presidential Awards program to honor outstanding micro-lending organizations. The awards will help publicize the importance of microenterprises and micro-lending organizations, and will provide benchmarks for organizations to use in assessing their own efforts. The CDFI Fund will also coordinate a new Federal Microenterprise Initiative to ensure that funding by federal agencies effectively supports the growth and development of the U.S. microenterprise field.

The U.S. Agency for International Development's (USAID) Office of Microenterprise Development has just completed agreements to launch new microenterprise programs in more than 15 countries, which will enable low-income women entrepreneurs to gain access to credit, often for the first time. USAID will work with each local implementing organization to enable it to expand its outreach and become financially sustainable. USAID will also promote microenterprise through the World Bank's new Consultative Group to Assist the Poorest.

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The Interagency Committee on Women's Business Enterprise (ICWBE) in conjunction with the National Women's Business Council (NWBC), continues to secure economic self-sufficiency for women through entrepreneurship. During the next few weeks, ICWBE will submit its first annual report to the President and to Congress, including a review of the Federal programs and policies that foster women's business ownership -- a resource for current and prospective women business owners. On November 8 and 9, the ICWBE and NWBC will hold a symposium in conjunction with the Kellogg School of Management at Northwestern University for academics and public policy makers to set a National Research Agenda for Women's Entrepreneurial Issues. The Agenda will be sent to the President, Congress, and the academic community. ICWBE also plans to highlight successful public-private sector initiatives that foster women's business ownership.

POINTS OF CONTACT: Jeannine Jacokes, (202) 622-8232, Treasury. Beth Rhyne, (202) 663-2360, USAID. Amy Millman, Carolyn O'Brien, (202) 205-3850, ICWBE.

6. Health. The Department of Health and Human Services (DHHS) is taking action on a range of problems of concern to women throughout the life cycle, recognizing the additional problems faced by women of low income and from ethnic and racial minorities. Programs include: a comprehensive plan to reduce smoking among children and adolescents by 50 percent; a new initiative to reduce teen pregnancy; the establishment of a Governing Council on Children and Youth; the inauguration of the National Women's Health Clearinghouse; new initiatives on breast and cervical cancer, the impact of poverty-related diseases on women, and the inclusion of women in clinical trials; focus on contraceptive research and development; a continued commitment to the Women's Health Initiative; and a public policy agenda on HIV/AIDS specific to women, adolescents and children.

USAID has committed major resources to the health and well-being of women in the developing world. USAID is working in more than 70 countries and with a number of public, private, and non-governmental organization (NGO) partners in the areas of family planning, safe motherhood, sexually transmitted diseases and HIV/AIDS, breastfeeding, women's nutrition, adolescent reproductive health, post-abortion care, and female genital mutilation. Comprehensive programs in these areas include: policy development; training, service delivery; education and communications; biomedical, operations, and social science research; and commodity procurement and logistics management. USAID also supports financially the work of the International Planned Parenthood Federation, the World Health Organization, UNICEF, and the U.N. Joint and Co-Sponsored Program on HIV/AIDS.

POINTS OF CONTACT: Sarah Kovner, (202) 690-5400, DHHS. Elizabeth Maguire, (703) 875-4402, USAID.

7. International Development. USAID is continuing planning for two mutually-reinforcing initiatives concerning women's political participation and legal rights as well as an initiative on girls' and women's education.

The political participation program will increase women's access to and participation in political processes and elections in both transitional and consolidating democracies around the world. It will provide assistance in political leadership training, support networking among politically active women and women's political organizations, educate women about voter rights, civic rights and responsibilities and provide technical training and leadership services. The Global Bureau's Center for Democracy and Governance recently awarded The Asia Foundation -- in cooperation with the African-American Institute, America-Mideast Educational and Training Services, Inc., and Participa (of Chile)-- a \$1 million, three-year cooperative agreement to carry out this program.

The women's legal rights program will develop through research and disseminate knowledge about women's legal status, and strengthen the capacity of private voluntary organizations, NGOs and other actors to implement corrective programs. Goals will include strengthening women's legal literacy, integrating gender issues into law school curricula, providing gender-sensitive training to the judiciary, supporting legal clinics, engaging in dialogue with legislators to promote equitable laws and policies and facilitating partnerships and networks across sectors.

USAID will continue work on its initiative, announced at the World Summit for Social Development, to increase girls' primary school completion rates by demonstrating a twenty percent increase in twelve USAID-assisted countries over the next decade. This will be done by assisting the governments involved in creating constituencies to promote girls' and women's education initiatives, identifying barriers to keeping girls in school and designing policy or program changes to overcome them, and designing community schools that specifically meet girls' requirements for work and safety. USAID will work to involve communities in activities to promote female education, train teachers to encourage girls' educational aspirations and attainment. USAID will also work to increase women's literacy and young girls' school readiness in six USAID-assisted countries.

POINTS OF CONTACT: Women's Political Participation -- Melissa Brown, (202) 736-7979; Women's Legal Rights -- Cate Johnson, (703) 816-0266; Girls' and Women's Education -- Susie Clay, (703) 875-4179, all of USAID.

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In addition to the seven commitments announced in Beijing, the Administration is pleased to announce a further commitment:

8. Education. The Department of Education (ED) will take action on a range of issues to remove barriers facing girls and women of different backgrounds, including girls and women with disabilities, those of low income, and those from ethnic and racial minorities. Priority initiatives are as follows: to convene a national assembly on girls' and women's education and launch a public awareness campaign to change gender discriminatory policies and practices; to convene a leadership forum dedicated to nurturing a new generation of women leaders; and to intensify efforts to raise the number of family friendly employers who encourage family involvement in learning. ED also will intensify efforts and will collaborate with other lead agencies to promote girls and women in science, mathematics, and technology and to combat violence against girls and women.

POINT OF CONTACT: Sandra Battle, (202) 401-1000, ED.

First Lady Hillary Rodham Clinton
Remarks to the NGO Forum

Huairou, China
September 6, 1995

Thank you. Thank you so much. I feel so much at home and so much a part of this group. I only wish that in addition to the enthusiasm and interest among all of the Nongovernmental Organizations (NGOs) who are gathered here, the weather had been more cooperative this morning and I greatly regret that we were forced to move this occasion indoors in order to avoid any of us drowning out there. I am very sorry that not everyone who wished to be with us this morning was able to, and I hope all of you will convey my personal regrets to anyone who was turned away or disappointed because of the size of this auditorium.

It is a great pleasure for me to be here, and I want to start by thanking Supatra and Irene for their leadership in this extraordinary and historic enterprise.

But I also want to thank all of you who are here, because I know from looking at the lists of people who have come, from knowing personally many of the Americans who have come, that in this auditorium and at this Forum, there are thousands and thousands of women and men who every day work to make life better in their communities for all people. And that is the greatest contribution any one of us is able to make, and that is why the United States and many other countries so strongly support the efforts of NGOs and have worked very hard to ensure that NGOs could participate in this Forum.

As many of you know, our government and other governments recognize the important role that NGOs play in policy and planning, in development and implementation and monitoring of programs that advance the progress of women.

I have come here, to Huairou, to salute you for your dedication to a cause greater than all of us. I know that many of you went to great efforts to be here. I know many were kept from attending this Forum. I know that for many of you who did get here, getting here was far from easy. Many of you did not even know until the last minute that you would be permitted to travel here, and others bore great personal expense in order to come.

In addition to the weather, which is not in anyone's control, and is always unpredictable, I know that you have had to endure severe frustrations here as you have pursued your work. And I also want to say a special word on behalf of women with disabilities who have faced particular challenges.

But I mostly want to thank you for your perseverance, because you did not give up, you did not stay away, you are here, and the fact that you are, will make a difference in the days and months and years to come. Because even though you may not be physically present in Beijing at the Conference during these ten

days, the wisdom that is accumulated here, the experience, the energy, the ideas are on full display.

Thanks to your resourcefulness, your tenacity, your sense of purpose and your spirit, you are playing an important role in this Conference, and you will be the key players in determining whether or not this Conference goes beyond rhetoric and actually does something to improve the lives of women and children.

As I said yesterday, the faces of the women who are here mirror the faces of the millions and millions who are not. It is our responsibility, those of us who have been able to attend this Conference and this NGO Forum, to make sure that the voices that go unheard will be heard. This Conference is about making sure that women, their children, their families, have the opportunities for health care and education, for jobs and political participation, for lives free of violence, for basic legal protections, and yes, for internationally recognized human rights no matter where they are or where they live.

Time and time again we have seen that it is NGOs who are responsible for making progress in any society. Some of us never knew we were NGOs twenty and twenty-five and thirty years ago. That was not even a phrase that any of us had ever heard. We were people working together on behalf of all of those rights which we care about and hold dear. But when one looks at the progress that has been made throughout the world, it is clear that it is the NGOs who have charted real advances for women and children.

It is the NGOs who have pressured governments and have led governments down the path to economic, social, and political progress, often in the face of overwhelming hostility. Again, NGOs have persevered, just as you have by coming here and staying here and participating in this Forum.

What will be important as we end the Forum and the Conference at the end of this week is that it will be NGOs who will hold governments to the commitments that they make. And it is important that the final Platform for Action that is adopted be distilled into words that every woman, no matter where she lives, or how much education she has, can understand. I think we should want every woman, no matter where she is, to believe that there are women all over the world who care about her health, who want her children to be educated, who want her to have the dignity and respect that she deserves to have.

When I think of the faces that I have seen in my own country, when I think of the women who did not have health care because they cannot afford it in the United States of America, when I think particularly of a woman I met in New Orleans, Louisiana, who told me that because she did not have enough money she was told by physicians there in our country, that they would not do anything about the lump in her breast, but would merely wait and watch, while if she had insurance she would have been sent to a surgeon. I think about the woman I met in a village outside Lahore, Pakistan, who had ten children, five boys and five girls, and was struggling as hard as she could to make sure her girls were educated and wanted help to get that job done.

I think of the faces of the beautiful women I met at SEWA, the Self-Employed Women's Association, in India. All of them had

walked miles and miles, some of them for twelve and fifteen hours to get to our meeting together, and I listened as they stood up and told me what it had meant that for the first time in their lives, they had a little money of their own. They could buy their own vegetable carts. They could buy their own thread and materials so that they could make income for themselves and their families.

I think of the women in a village in Bangladesh, a village of untouchables—women were Hindus—who invited to their village for my visit Moslem women from the neighboring village. I think of how those women sat together under a lean-to—Hindus and Moslems together in one of the poorest countries of the world, but so many of those women telling me how their lives had been changed because they had become borrowers and were now part of the Grameen Bank microenterprise effort.

I think particularly of the play that their children put on for me to see, a play in which the children acted out the refusal by a family to let a girl child go to school. And then further down the road from that village, I stood and watched families coming to receive food supplements in return for keeping their girl children in school.

Those are the kinds of women and experiences that happen throughout the world, whether one talks about my country or any country. Women are looking for the support and encouragement they need to do what they can for their own lives and the lives of their children and the lives of their families. The only way this Conference will make a difference to these women is if the results of the Conference are taken and distilled to a minimal number of easily read pages which state the basic principles. When that is done, the message can be carried into every corner of the world where women will recognize and exchange shared experiences.

When I came home from Bangladesh, I visited in Denver, Colorado, a program that is modeled on the Grameen Bank, helping American women who are welfare recipients get the dignity and the skills that they need to take care of themselves and their children.

So despite all of the difficulties and frustrations you have faced in coming here and being here, you are here not only on behalf of yourselves, but on behalf of millions and millions of women whose lives can be changed for the better. Let us all resolve to leave this place and do what we can together to make the changes that will give respect and dignity to every woman.

I know that today at the women's conference there is a special celebration of girls. The theme is: "Investing in Today's Girls, Tomorrow's Women, and the Future." We know that much of what we do, we are doing not for ourselves, but we are doing for our daughters, our nieces, our granddaughters. We are doing it because we have the hope that the changes we work for will take root and flower in their lives.

When I was privileged to be in New Delhi, India, I met a young woman who I think spoke for many, many women, and someone asked me yesterday at the Conference if I had a copy of the poem which this young woman wrote. I said that I did and she asked if

I could read it today, and I said that I would. This was a poem about breaking the silence, the silence that afflicts too many women's lives, the silence that keeps women from expressing themselves freely, from being full participants even in the lives of their own families. This poem written by a young woman, I think, is particularly appropriate since we are celebrating today the future of girls. Let me read it to you:

Too many women
in too many countries
speak the same language.
Of silence.
My grandmother was always silent--
always aggrieved--
only her husband had the cosmic right,
(or so it was said)
to speak and to be heard.
They say it is different now.
(After all, I am always vocal
and my grandmother thinks
I talk too much)
But sometimes I wonder.

When a woman gives her love, as most women do, generously--
it is accepted. When a woman shares her thoughts,
as some women do, graciously--
it is allowed.
When a woman fights for power,
as all women would like to,
quietly or loudly,
it is questioned.

And yet, there must be freedom--
if we are to speak.
And yes, there must be power--
if we are to be heard.
And when we have both
(freedom and power)
let us not be misunderstood.

We seek only to give words
to those who cannot speak
(too many women
in too many countries)
I seek only to forget
the sorrows of my grandmother's
silence.

That is the kind of feeling that literally millions and millions of women feel every day. And much of what we are doing here at this Forum and at this Conference is to give words to break the silence and then to act.

When I was at Copenhagen for the Summit on Social Development, I was pleased to announce that the United States would make an effort to enhance educational opportunities for

girls so that they could attend school in Africa, Asia, and Latin America. Today that effort, funded with United States' dollars, is being organized in countries throughout those continents by NGOs.

There are so many ways we can work together. There are so many things that must be done. And let me just end with a postcard that I received from a woman who, with many, many others, wrote me her feelings and thoughts about this Conference. I don't know this woman, but she wrote to tell me that she wanted me to carry this card to Beijing. And she went on to say, "Be assured of many prayers for the success of the Conference, to better conditions for women and children throughout the world."

She put on this card a prayer and the prayer was written in many languages. It's a prayer that applies and can be said by many, if not all of the world's religions. I want to end with that because I think that in many respects what we are attempting to do requires the kind of faith and commitment that this prayer represents:

Oh God, Creator of the heavens and the earth, we pray for all who gather in Beijing. Bless them. Help them and us to see one another through eyes enlightened by understanding and compassion. Release us from prejudice so we can receive the stories of our sisters with respect and attention. Open our ears to the cries of a suffering world and the healing melodies of peace. Empower us to be instruments in bringing about Your justice and equality everywhere.

That is my prayer as well, and with my thanks to all of you I believe we can take the results of this Forum and this Conference and begin to translate them into actions that will count, in the lives of girls and women who will have never heard of what we have done here, but whose lives can be changed because of what you have done by coming here.

Thank you all very much.

First Lady Hillary Rodham Clinton
Remarks to the World Health Organization Colloquium
"Women and Health Security"

Beijing, China
September 5, 1995

Thank you, Dr. Nakajima.

Dr. Nakajima, Dr. Sadik, Gertrude Mongella, delegates to the U.N. Fourth World Conference on Women, and guests from all corners of the world, I am honored to be here this morning among women and men who are committed to improving the health of women and girls everywhere.

I commend the World Health Organization for making women's health a top priority and for establishing the Global Commission on Women's Health.

I am proud that in the preparatory meetings for this Fourth World Conference on Women, the United States took the lead in highlighting the importance of a comprehensive approach to women's health. That approach builds on actions taken at previous women's conferences and the recent conferences at Cairo and Copenhagen, whose goals to promote the health and well-being of all people were endorsed by 180 nations.

Cairo was particularly significant as governmental and non-governmental participants worked together to craft a Platform for Action which, among other things, calls for universal access to good quality reproductive health care services, including safe, effective, voluntary family planning; greater access to education and health care; more responsibility on the part of men in sexual and reproductive health and childbearing; and reduction of wasteful resource consumption.

Here at this Conference, improving girls and women's health is a priority of the draft Platform for Action. It includes such goals as: access to universal primary health care for all people—a goal not yet achieved in many countries, including my own; the promotion of breast feeding; the provision of safe drinking water and sanitation; research in and attention to women's health issues, including: environmental hazards, prevention of HIV/AIDS and other sexually transmitted diseases, encouragement for adolescents to postpone sexual activity and childbearing, and discouragement of cultural traditions and customs that deny food and health care to girls and women.

Goals such as these illustrate a new commitment to the well-being of girls and women and a belief in their rights to live up to their own God-given potentials.

At long last, people and their governments everywhere are beginning to understand that investing in the health of women and girls is as important to the prosperity of nations as investing in the development of open markets and trade. The health of women and girls cannot be divorced from progress on other economic and social issues.

Scientists, doctors, nurses, community leaders and women themselves are working to improve and safeguard the health of women and families all over the world. If we join together as a global community, we can lift up the health and dignity of all women and their families in the remaining years of the 20th century and on into the next millennium.

Yet, for all the promise the future holds, we also know that many barriers lie in our way. For too long, women have been denied access to health care, education, economic opportunities, legal protection and human rights—all of which are used as building blocks for a healthy and productive life.

In too many places today, the health of women and families is compromised by inadequate, inaccessible and unaffordable medical care, lack of sanitation, unsafe drinking water, poor nutrition, insufficient research and education about women's health issues, and coercive and abusive sexual practices.

In too many places, the status of women's health is a picture of human suffering and pain. The faces in that picture are of girls and women who, but for the grace of God or the accident of birth, could be us or one of our sisters, mothers or daughters.

Today, at least fifteen percent of pregnant women suffer life-threatening complications and each year more than one-half million women around the world die in childbirth. Most of those deaths could be prevented with basic primary, reproductive and emergency obstetric health care.

In some places, there are 175,000 motherless children for every one million families. Many of those children don't survive. And of those who do, many are recruited into a life of exploitation on the streets of our world's cities, subjected daily to abuse, indignity, disease, and the specter of early death.

There must be a renewed commitment to improving maternal health. The WHO launched in 1987 a Safe Motherhood Initiative to halve maternal mortality by the year 2000. To reach that goal, more attention must be paid to emergency medical care as well as primary prenatal care. Providing emergency obstetric care is a relatively cheap way of saving lives—and along with family planning services is among the most cost-effective interventions in even the poorest of countries.

The commitment of the WHO and its Global Commission on Women's Health to make childbearing and childbirth a safe and healthy period of every woman's life deserves action on the part of every nation represented here.

One hundred million women cannot obtain or are not using family planning services because they are poor, uneducated or lack access to care. Twenty million of these women 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. As we know, when children have children, the chance of schooling, jobs, and good health is reduced for both parent and child—and our progress as a human family takes another step back.

The Cairo document recognizes "the basic right of all couples and individuals to decide freely and responsibly the number, spacing and timing of their children and to have the information and means to do so." Women should have the right to health care that will enable them to go safely through pregnancy and childbirth and provide them with the best chance of having a healthy infant.

Women and men must also have the right to make those most intimate of all decisions free of discrimination, coercion and violence, particularly any coercive practices that force women into abortions or sterilizations.

On these issues, the U.S. supports the provisions in the Beijing Platform for Action that reaffirm consensus language that was agreed to at the Cairo Conference about a year ago. It declared that "in no case should abortion be promoted as a method of family planning." The Platform asks governments "to strengthen their commitment to women's health, to deal with the health impact of unsafe abortion as a major public health concern and to reduce the recourse to abortion through expanded and improved family planning services."

Violence against women remains a leading cause of death among girls and women between the ages of 14 and 44—violence from ethnic and religious conflicts, crime in the streets and brutality in the home. For women who survive the violence, what often awaits them is a life of unrelenting physical and emotional pain that destroys their capacity for mothering, homemaking or working and can lead to substance abuse, and even suicide.

Violence against girls and women goes beyond the beatings, rape, killings and forced prostitution that arise from poverty, wars and domestic conflicts. Every day, more than 5,000 young girls are forced to endure the brutal practice of genital mutilation. The procedure is painful and life-threatening. It is degrading and it is a violation of the physical integrity of a woman's body, leaving a lifetime of physical and emotional scars.

HIV/AIDS, and sexually transmitted diseases threaten more and more women—and experts predict that by the end of this decade more than half of the people in the world with HIV will be women. AIDS, which threatens whole families and regions, demands the strongest possible response. Governments and the international community must address head-on the growing number of women who are being infected.

More than 700,000 women worldwide face breast cancer each year—and over 300,000 die of it. It's the leading cause of death for women in their prime in the developed world. In the time I speak to you today, 25 women around the world will die of breast cancer. In my own country, it is hard to find a family, an office, or a neighborhood that has not been touched by this disease. My mother-in-law struggled against breast cancer for four years before losing her battle.

Tobacco use is the number one preventable cause of death. Ninety percent of women who smoke began to smoke as adolescents—leading to high rates of heart disease, cancer, and chronic lung disease later in life.

As the WHO points out, we also need to recognize and effectively address the fact that women are far more likely to be exposed to work-related and environmental health hazards. Policies to alleviate and eliminate such health hazards associated with work in the home and in the workplace demand action.

Research also indicates that certain communicable diseases affect women in greater numbers. Tuberculosis, for example, is responsible for the deaths of one million women each year and those in their early and reproductive years are most vulnerable.

When health care systems around the world don't work for women; when our mothers, daughters, sisters, friends and co-workers are denied access to quality care because they are poor, do not have health insurance, or simply because they are women, it is not just their health that is put at risk. It is the health of their families and communities as well.

Like many nations, the United States brings to this conference a serious commitment to improving women's health. We bring with us a series of initiatives which represent the first steps to carrying out this Conference's Platform for Action.

We are continuing to work for health care reform to ensure that every citizen has access to affordable, quality care.

We are proposing a comprehensive and coordinated plan to reduce smoking by children and adolescents by 50 percent.

We are working to address the many factors that contribute to teenage pregnancy, our most serious social problem, by encouraging abstinence and personal responsibility on the part of young men and women; improving access to health care and family planning services; and supporting health education in our schools.

We are pursuing a public policy agenda on HIV/AIDS that is specific to women, adolescents, and children.

We are continuing to fund and conduct contraceptive research and development.

We are addressing the health needs of women through initiatives such as:

- The National Action Plan on Breast Cancer—a public, private partnership working with all agencies of government, the media, scientific organizations, advocacy groups and industry to advance breast health and eradicate breast cancer as a threat to the lives of American women.

- An Expansion of the National Breast and Cervical Cancer Early Detection Program—which will ensure that women who need regular screening and detection services have access to them, and that those services meet quality standards.

- The inclusion of women in clinical trials for research and testing of drugs or other interventions that probe specific differences between men and women in patterns of disease and reactions to therapy.

- The special health needs of older women will be addressed through educational campaigns about osteoporosis, cancer and other diseases.

- The U.S. is conducting the largest clinical research study ever undertaken to examine the major causes of death, disability and frailty in post-menopausal women.

Women's health security must be a priority of all people and governments working together. Without good health, a woman's God-given potential can never be realized. And without healthy women, the world's potential can never be realized.

So let us join together to ensure that every little boy and girl that comes into our world is healthy and wanted; that every young woman has the education and economic opportunity to live a healthy life; and that every woman has access to the health care she needs throughout her life to fulfill her potential in her family, her work, and her community.

If we care about the futures of our daughters, our sons, and the generations that will follow them, we can do nothing less.

Thank you for the work you do every day to bring better health to the women, children, and families of this world. Thank you for helping governments and citizens around the world understand that we cannot talk about equality and social development without also talking about health care.

Most of all, thank you for being part of this historic and vital discussion, which holds so much promise for our future.

First Lady Hillary Rodham Clinton
Remarks to the United Nations Development Fund for Women
Panel Discussion "Women's Economic Empowerment"

Beijing, China
September 6, 1995

Thank you, Noleen. Thank you very much. I want to commend all of you who are here because I think that this is one of the most important panels to hear from--the three people that you will be hearing from in a few minutes,--that will take place at this Conference. I want to thank Noleen and also the United Nations Development Fund for Women, which we all know as UNIFEM. It is a word that in any language translates into hope for women who dream of a better life for themselves, their families, and their nations.

Around the world, UNIFEM has invested in the lives and aspirations of women and has helped to empower women in ways that have not been tried before, which we will be discussing here this evening. I am pleased to announce that the United States is releasing its pledge of one million dollars to UNIFEM for 1995 so that it can continue this work.

We are here today to talk about micro-credit, where it's needed, what it is, what it can do, how it has transformed lives. It's called micro, but its impact on people is gigantic. It takes just a few dollars, often as little as \$10, to help a woman to self-employment, lift her and her family out of poverty. It is not a handout; it's a helping hand.

From the Grameen Bank in Bangladesh or to the Self-Employed Women's Association in India, or to the work in Ghana that you will hear about, to banks and programs modeled on these from Indonesia to the Dominican Republic, to my own country, we have seen that micro-lending works.

Women who have received loans from the Grameen bank, for example, have a repayment rate of 97 percent, and often within one year, and they invest their money well. Some buy milk cows to expand their family's agricultural livestock, some buy materials to make handicrafts which they then sell. Others make bricks, or repair bicycles.

But the fact is: give a woman a seed, and she will plant it, she will water it, nurture it, then reap it, share its fruits, and finally, she will replant it. In this way, step by step, the world's poorest women are leading their families, their communities and their countries to a better future. When we help these women to sow, we all reap.

I met many such women during my visit to South Asia earlier this year. I met women in India, I met women in Bangladesh. Whether it is a milk cow in Bangladesh, or a computer in Chicago, women need help and encouragement and credit to make that first investment.

I will never forget a woman I met in my own country at a program called Mi Casa in Denver that is modeled after these

programs you will hear about this evening. It is a program designed not only to provide credit, but also to do something even more fundamental: to help build self-respect and self-sufficiency. The women who came to this program were on welfare, but they saw a better future for themselves and their children. And they just needed a little help—a jump-start—to realize their own potential. But often that jump-start is hard to come by.

As this one woman told me: "Many great ideas die in the parking lots of banks"—because women get only so far, they don't even get in the door, in many cases, before they are turned away. That kind of discouragement has killed the dreams of millions and millions of women.

In the United States we are attempting to build up a micro-enterprise network. It is still very young. But already several hundred programs have enabled tens of thousands of Americans to seek and find economic opportunity for themselves.

This Conference has identified economic opportunity as a critical area of concern, and we have to look for positive, practical ways to implement that concern. Access to credit, particularly through micro-enterprise, is a key priority.

Our country has accepted the challenge of making the World Conference on Women a conference of commitments. And I want to announce, this evening, some of the actions our government will take to further self-employment and microenterprise development in our country. Our Small Business Administration is already making more loans than ever to women. Through the Community Development Financial Institutions Fund, we will establish a new Presidential awards program to honor outstanding micro-lending organizations. These awards will provide challenging benchmarks for microenterprise programs throughout the nation and acquaint the public with the prevalence of such programs within our own economy. We believe they will also highlight the important work of programs that provide microenterprises with key support structures such as access to credit, markets, technical advice, and training.

The President also is establishing a mechanism to better coordinate microenterprise programs across a number of our federal agencies to ensure that those programs are doing the job they were set out to do. Additionally, the United States will continue to support microenterprise in developing countries through USAID.

We know that it will take a lot of education to spread the good word about micro-credit. Despite a record that is inspiring, we still meet with skepticism and outright disbelief. There are very few financial institutions anywhere in the world that can report a 97 percent lending rate that is returned within a year. And yet, time and again, at conferences where microenterprise is discussed, bankers and others don't understand how they could actually do it in economies around the world. So in every way possible in our country we are going to spread the word and to provide such technical assistance as will make more microenterprise programs available.

We are also concerned that capital formation and growth in some economic sectors often is now accompanying higher

unemployment, longer hours with less pay, and severe restrictions on access to credit. We cannot allow small enterprises to be marginalized as a result of greater consolidation within the global economy.

I became a believer in micro-credit years ago, when my husband was the governor of the state of Arkansas. It's a poor state, and we were looking for ways to help people who didn't have access to credit. We found our model at the Grameen bank from Bangladesh and the South Shore Bank from Chicago, Illinois. That bank helped steer private investments to neighborhoods that need them, and we worked out a partnership with both Grameen, thanks to Dr. Yunice, and the South Shore Bank, that created a development bank, that created a borrowing fund, and began to make the kinds of investments in that state that we would like to see made throughout our country.

It's been a privilege for me to meet leaders such as those who are on this panel because they have devoted their lives to finding ways of ending poverty, and they have been successful in changing the lives of so many people. They have particularly focused on changing the lives of women.

As Dr. Yunus has told me, when he started the Grameen Bank lending idea, he had the revolutionary concept in mind of providing loans in a fifty/fifty ratio, for men and women. He quickly found out that women were better credit risks, that women would invest the money more in the family, that women would repay the loans. Gradually over time, more and more women became the focus of the Grameen Bank's lending. That was not only revolutionary, but it set a fire that has gone through the developing world as a way of telling people that women are able to become self-sufficient if they are given the tools that enable them to do so on behalf of themselves and their families.

Because of the success of such programs, the World Bank and USAID, along with eight other major donors, have joined together to form a consultative group to aid the poor in order to finance small loans to the world's poor, the vast majority of whom are female. This is the kind of joint effort that we need to support.

I know that when we talk about issues such as lending money to women, whether it is in a conference such as this, or attempting to make the case to financial institutions around the world, there are often eyes that glaze over. Issues connected to women, such as poverty, education, health and children or micro-credit, are too often called "soft" by people who would have us think that these issues are unimportant. Nothing could be further from the truth.

If there is any message that this Conference could bring about economic opportunity, it is that we must engage in micro-credit in order to build microenterprises. We must open the doors of banks and other existing financial institutions to women who can become self-sufficient and responsible borrowers and we have to do so while there are people like those on this panel who are able to demonstrate clearly that this approach works.

We really don't have a lot of time. The globalization of the economy has meant that many, many people are being marginalized, are being downsized, are being deprived of economic

opportunities. We have to now, more than ever, make microenterprise a key element of providing economic opportunity for women and men everywhere in the world.

And I'd like now to introduce you to someone who has done that, whom I have had the privilege of visiting and seeing in action through the Self-Employed Women's Association in India. And so please join me in welcoming Ela Bhatt.

First Lady Hillary Rodham Clinton
Remarks to the United Nations
Fourth World Conference on Women Plenary Session

Beijing, China
September 5, 1995

Mrs. Mongella, Under Secretary Kittani, distinguished delegates and guests:

I would like to thank the Secretary General of the United Nations for inviting me to be part of the United Nations Fourth World Conference on Women. This is truly a celebration—a celebration of the contributions women make in every aspect of life: in the home, on the job, in their communities, as mothers, wives, sisters, daughters, learners, workers, citizens and leaders.

It is also a coming together, much the way women come together every day in every country.

We come together in fields and in factories. In village markets and supermarkets. In living rooms and board rooms.

Whether it is while playing with our children in the park, or washing clothes in a river, or taking a break at the office water cooler, we come together and talk about our aspirations and concerns. And time and again, our talk turns to our children and our families. However different we may be, there is far more that unites us than divides us. We share a common future. And we are here to find common ground so that we may help bring new dignity and respect to women and girls all over the world—and in so doing, bring new strength and stability to families as well.

By gathering in Beijing, we are focusing world attention on issues that matter most in the lives of women and their families: access to education, health care, jobs and credit, the chance to enjoy basic legal and human rights and participate fully in the political life of their countries.

There are some who question the reason for this conference.

Let them listen to the voices of women in their homes, neighborhoods, and workplaces.

There are some who wonder whether the lives of women and girls matter to economic and political progress around the globe.

Let them look at the women gathered here and at Huairou—the homemakers, nurses, teachers, lawyers, policymakers, and women who run their own businesses.

It is conferences like this that compel governments and people everywhere to listen, look and face the world's most pressing problems.

Wasn't it after the women's conference in Nairobi ten years ago that the world focused for the first time on the crisis of domestic violence?

Earlier today, I participated in a World Health Organization forum, where government officials, NGOs, and individual citizens are working on ways to address the health problems of women and girls.

Tomorrow, I will attend a gathering of the United Nations Development Fund for Women. There, the discussion will focus on local—and highly successful—programs that give hard-working women access to credit so they can improve their own lives and the lives of their families.

What we are learning around the world is that if women are healthy and educated, their families will flourish. If women are free from violence, their families will flourish. If women have a chance to work and earn as full and equal partners in society, their families will flourish.

And when families flourish, communities and nations will flourish.

That is why every woman, every man, every child, every family, and every nation on our planet has a stake in the discussion that takes place here.

Over the past 25 years, I have worked persistently on issues relating to women, children and families. Over the past two-and-a-half years, I have had the opportunity to learn more about the challenges facing women in my own country and around the world.

I have met new mothers in Jojakarta, Indonesia, who come together regularly in their village to discuss nutrition, family planning, and baby care.

I have met working parents in Denmark who talk about the comfort they feel in knowing that their children can be cared for in creative, safe, and nurturing after-school centers.

I have met women in South Africa who helped lead the struggle to end apartheid and are now helping build a new democracy.

I have met with the leading women of the Western Hemisphere who are working every day to promote literacy and better health care for the children of their countries.

I have met women in India and Bangladesh who are taking out small loans to buy milk cows, rickshaws, thread and other materials to create a livelihood for themselves and their families.

I have met doctors and nurses in Belarus and Ukraine who are trying to keep children alive in the aftermath of Chernobyl.

The great challenge of this Conference is to give voice to women everywhere whose experiences go unnoticed, whose words go unheard.

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

Women are the primary caretakers for most of the world's children and elderly. Yet much of the work we do is not valued—not by economists, not by historians, not by popular culture, not by government leaders.

At this very moment, as we sit here, women around the world are giving birth, raising children, cooking meals, washing clothes, cleaning houses, planting crops, working on assembly lines, running companies, and running countries.

Women also are dying from diseases that should have been prevented or treated; they are watching their children succumb to

malnutrition caused by poverty and economic deprivation; they are being denied the right to go to school by their own fathers and brothers; they are being forced into prostitution, and they are being barred from the bank lending office and banned from the ballot box.

Those of us who have the opportunity to be here have the responsibility to speak for those who could not.

As an American, I want to speak up for women in my own country—women who are raising children on the minimum wage, women who can't afford health care or child care, women whose lives are threatened by violence, including violence in their own homes.

I want to speak up for mothers who are fighting for good schools, safe neighborhoods, clean air and clean airwaves; for older women, some of them widows, who have raised their families and now find that their skills and life experiences are not valued in the workplace; for women who are working all night as nurses, hotel clerks, and fast food cooks so that they can be at home during the day with their kids; and for women everywhere who simply don't have time to do everything they are called upon to do each day.

Speaking to you today, I speak for them, just as each of us speaks for women around the world who are denied the chance to go to school, or see a doctor, or own property, or have a say about the direction of their lives, simply because they are women. The truth is that most women around the world work both inside and outside the home, usually by necessity.

We need to understand that there is no formula for how women should lead their lives.

That is why we must respect the choices that each woman makes for herself and her family. Every woman deserves the chance to realize her God-given potential.

We also must recognize that women will never gain full dignity until their human rights are respected and protected.

Our goals for this Conference, to strengthen families and societies by empowering women to take greater control over their own destinies, cannot be fully achieved unless all governments—here and around the world—accept their responsibility to protect and promote internationally recognized human rights.

The international community has long acknowledged—and recently affirmed at Vienna—that both women and men are entitled to a range of protections and personal freedoms, from the right of personal security to the right to determine freely the number and spacing of the children they bear.

No one should be forced to remain silent for fear of religious or political persecution, arrest, abuse or torture.

Tragically, women are most often the ones whose human rights are violated.

Even in the late 20th century, the rape of women continues to be used as an instrument of armed conflict. Women and children make up a large majority of the world's refugees. When women are excluded from the political process, they become even more vulnerable to abuse.

I believe that, on the eve of a new millennium, it is time to break our silence. It is time for us to say here in Beijing,

and the world to hear, that it is no longer acceptable to discuss women's rights as separate from human rights.

These abuses have continued because, for too long, the history of women has been a history of silence. Even today, there are those who are trying to silence our words.

The voices of this conference and of the women at Huairou must be heard loud and clear:

It is a violation of human rights when babies are denied food, or drowned, or suffocated, or their spines broken, simply because they are born girls.

It is a violation of human rights when women and girls are sold into the slavery of prostitution.

It is a violation of human rights when women are doused with gasoline, set on fire and burned to death because their marriage dowries are deemed too small.

It is a violation of human rights when individual women are raped in their own communities and when thousands of women are subjected to rape as a tactic or prize of war.

It is a violation of human rights when a leading cause of death worldwide among women ages 14 to 44 is the violence they are subjected to in their own homes.

It is a violation of human rights when young girls are brutalized by the painful and degrading practice of genital mutilation.

It is a violation of human rights when women are denied the right to plan their own families, and that includes being forced to have abortions or being sterilized against their will.

If there is one message that echoes forth from this conference, it is that human rights are women's rights--and women's rights are human rights. Let us not forget that among those rights are the right to speak freely--and the right to be heard.

Women must enjoy the right to participate fully in the social and political lives of their countries if we want freedom and democracy to thrive and endure.

It is indefensible that many women in nongovernmental organizations who wished to participate in this conference have not been able to attend--or have been prohibited from fully taking part.

Let me be clear. Freedom means the right of people to assemble, organize, and debate openly. It means respecting the views of those who may disagree with the views of their governments. It means not taking citizens away from their loved ones and jailing them, mistreating them, or denying them their freedom or dignity because of the peaceful expression of their ideas and opinions.

In my country, we recently celebrated the 75th anniversary of women's suffrage. It took 150 years after the signing of our Declaration of Independence for women to win the right to vote.

It took 72 years of organized struggle on the part of many courageous women and men. It was one of America's most divisive philosophical wars. But it was also a bloodless war. Suffrage was achieved without a shot being fired.

We have also been reminded, in V-J Day observances last weekend, of the good that comes when men and women join together to combat the forces of tyranny and build a better world.

We have seen peace prevail in most places for a half century. We have avoided another world war.

But we have not solved older, deeply-rooted problems that continue to diminish the potential of half the world's population.

Now it is time to act on behalf of women everywhere.

If we take bold steps to better the lives of women, we will be taking bold steps to better the lives of children and families too.

Families rely on mothers and wives for emotional support and care; families rely on women for labor in the home; and increasingly, families rely on women for income needed to raise healthy children and care for other relatives.

As long as discrimination and inequities remain so commonplace around the world—as long as girls and 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 peaceful, prosperous world will not be realized.

Let this Conference be our—and the world's—call to action.

And let us heed the call so that we can create a world in which every woman is treated with respect and dignity, every boy and girl is loved and cared for equally, and every family has the hope of a strong and stable future.

Thank you very much.

God's blessings on you, your work and all who will benefit from it.

THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

September 5, 1995

FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE UNITED NATIONS FOURTH WORLD CONFERENCE
ON WOMEN
BEIJING, CHINA

MRS. CLINTON: Thank you very much Gertrude Mongella, for your dedicated work that has brought us to this point.

Distinguished delegates and guests, I would like to thank the Secretary General of the United Nations for inviting me to be part of this important United Nations Fourth World Conference on Women. This is truly a celebration -- a celebration of the contributions women make in every aspect of life: in the home, on the job, in the community, as mothers, wives, sisters, daughters, learners, workers, citizens and leaders.

It is also a coming together, much the way women come together every day in every country.

We come together in fields and in factories. In village markets and supermarkets. In living rooms and board rooms.

Whether it is while playing with our children in the park, or washing clothes in a river, or taking a break at the office water cooler, we come together and talk about our aspirations and concerns. And time and again, our talk turns to our children and our families.

However different we may appear, there is far more that unites us than divides us. We share a common future. And we are here to find common ground so that we may help bring new dignity and respect to women and girls all over the world -- and in so doing, bring new strength and stability to families as well.

By gathering in Beijing, we are focusing world attention on issues that matter most in the lives of women and their families: access to education, health care, jobs, and credit, the chance to enjoy basic legal and human rights and to participate fully in the political life of their countries.

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If there is one message that echoes forth from this conference, let it be that human rights are women's rights. . . . And women's rights are human rights, once and for all.

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Women must enjoy the right to participate fully in the social and political lives of their countries if we want freedom and democracy to thrive and endure.

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peaceful, prosperous world will not be realized.

Let this conference be our -- and the world's -- call to action.

Let us heed the call so that we can create a world in which every woman is treated with respect and dignity, every boy and girl is loved and cared for equally, and every family has the hope of a strong and stable future.

That is the work before you, that is the work before all of us, who have a vision of the world we want to see for our children and our grandchildren. The time is now. We must move beyond rhetoric, we must move beyond recognition of problems, to working together, to have the common efforts to build that common ground we hope to see.

God's blessings on you, your work and all who will benefit from it. Godspeed and thank you very much.

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THE WHITE HOUSE
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FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE UNITED NATIONS FOURTH WORLD CONFERENCE
ON WOMEN
BEIJING, CHINA

MRS. CLINTON: Thank you very much Gertrude Mongella, for your dedicated work that has brought us to this point.

Distinguished delegates and guests, I would like to thank the Secretary General of the United Nations for inviting me to be part of this important United Nations Fourth World Conference on Women. This is truly a celebration -- a celebration of the contributions women make in every aspect of life: in the home, on the job, in the community, as mothers, wives, sisters, daughters, learners, workers, citizens and leaders.

It is also a coming together, much the way women come together every day in every country.

We come together in fields and in factories. In village markets and supermarkets. In living rooms and board rooms.

Whether it is while playing with our children in the park, or washing clothes in a river, or taking a break at the office water cooler, we come together and talk about our aspirations and concerns. And time and again, our talk turns to our children and our families.

However different we may appear, there is far more that unites us than divides us. We share a common future. And we are here to find common ground so that we may help bring new dignity and respect to women and girls all over the world -- and in so doing, bring new strength and stability to families as well.

By gathering in Beijing, we are focusing world attention on issues that matter most in the lives of women and their families: access to education, health care, jobs, and credit, the chance to enjoy basic legal and human rights and to participate fully in the political life of their countries.

There are some who question the reason for this conference.

Let them listen to the voices of women in their homes, neighborhoods, and workplaces.

There are some who wonder whether the lives of women and girls matter to economic and political progress around the globe. . . . Let them look at the women gathered here and at Hairou. . . . the homemakers, nurses, teachers, lawyers, policymakers, and women who run their own businesses.

It is conferences like this that compel governments and peoples everywhere to listen, look and face the world's most pressing problems.

Wasn't it after the women's conference in Nairobi ten years ago that the world focused for the first time on the crisis of domestic violence?

Earlier today, I participated in a World Health Organization forum. In that forum we talked about ways that where government officials, NGOs, and individual citizens are working on ways to address the health problems of women and girls.

Tomorrow, I will attend a gathering of the United Nations Development Fund for Women. There, the discussion will focus on local -- and highly successful -- programs that give hard-working women access to credit so they can improve their own lives and the lives of their families.

What we are learning around the world is that, if women are healthy and educated, their families will flourish. If women are free from violence, their families will flourish. If women have a chance to work and earn as full and equal partners in society, their families will flourish.

And when families flourish, communities and nations will flourish.

That is why every woman, every man, every child, every family, and every nation on our planet does have a stake in the discussion that takes place here.

Over the past 25 years, I have worked persistently on issues relating to women, children and families. Over the past two-and-a-half years, I have had the opportunity to learn more about the challenges facing women in my own country and around the world.

I have met new mothers in Indonesia, who come together regularly in their village to discuss nutrition, family planning, and baby care.

I have met working parents in Denmark who talk about the comfort they feel in knowing that their children can be cared for

in creative, safe, and nurturing after-school centers.

I have met women in South Africa who helped lead the struggle to end apartheid and are now helping build a new democracy.

I have met with the leading women of my own hemisphere who are working every day to promote literacy and better health care for the children in their countries.

I have met women in India and Bangladesh who are taking out small loans to buy milk cows, rickshaws, thread and other materials to create a livelihood for themselves and their families.

I have met doctors and nurses in Belarus and Ukraine who are trying to keep children alive in the aftermath of Chernobyl.

The great challenge of this conference is to give voice to women everywhere whose experiences go unnoticed, whose words go unheard.

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

Women are the primary caretakers for most of the world's children and elderly. Yet much of the work we do is not valued -- not by economists, not by historians, not by popular culture, not by government leaders.

At this very moment, as we sit here, women around the world are giving birth, raising children, cooking meals, washing clothes, cleaning houses, planting crops, working on assembly lines, running companies, and running countries.

Women also are dying from diseases that should have been prevented or treated; they are watching their children succumb to malnutrition caused by poverty and economic deprivation; they are being denied the right to go to school by their own fathers and brothers; they are being forced into prostitution, and they are being barred from the bank lending office and banned from the ballot box.

Those of us who have the opportunity to be here have the responsibility to speak for those who could not.

As an American, I want to speak up for women in my own country -- women who are raising children on the minimum wage, women who can't afford health care or child care, women whose lives are threatened by violence, including violence in their own homes.

I want to speak up for mothers who are fighting for good schools, safe neighborhoods, clean air and clean airwaves. . .

. . .for older women, some of them widows, who have raised their families and now find that their skills and life experiences are not valued in the workplace. . . for women who are working all night as nurses, hotel clerks, and fast food chefs so that they can be at home during the day with their kids. . . and for women everywhere who simply don't have time to do everything they are called upon to do each day.

Speaking to you today, I speak for them, just as each of us speaks for women around the world who are denied the chance to go to school, or see a doctor, or own property, or have a say about the direction of their lives, simply because they are women.

The truth is that most women around the world work both inside and outside the home, usually by necessity.

We need to understand that there is no one formula for how women should lead their lives.

That is why we must respect the choices that each woman makes for herself and her family. Every woman deserves the chance to realize her God-given potential.

We also must recognize that women will never gain full dignity until their human rights are respected and protected.

Our goals for this conference, to strengthen families and societies by empowering women to take greater control over their own destinies, cannot be fully achieved unless all governments -- here and around the world -- accept their responsibility to protect and promote internationally recognized human rights.

The international community has long acknowledged -- and recently affirmed at Vienna -- that both women and men are entitled to a range of protections and personal freedoms, from the right of personal security to the right to determine freely the number and spacing of the children they bear.

No one should be forced to remain silent for fear of religious or political persecution, arrest, abuse or torture.

Tragically, women are most often the ones whose human rights are violated.

Even in the late 20th century, the rape of women continues to be used as an instrument of armed conflict. Women and children make up a large majority of the world's refugees. And when women are excluded from the political process, they become even more vulnerable to abuse.

I believe that, on the eve of a new millennium, it is time to break our silence. It is time for us to say here in Beijing, and the world to hear, that it is no longer acceptable to discuss women's rights as separate from human rights.

These abuses have continued because, for too long, the history of women has been a history of silence. Even today, there are those who are trying to silence our words.

The voices of this conference and of the women at Hairou must be heard loud and clear:

It is a violation of human rights when babies are denied food, or drowned, or suffocated, or their spines broken, simply because they are born girls.

It is a violation of human rights when women and girls are sold into the slavery of prostitution.

It is a violation of human rights when women are doused with gasoline, set on fire and burned to death because their marriage dowries are deemed too small.

It is a violation of human rights when individual women are raped in their own communities and when thousands of women are subjected to rape as a tactic or prize of war.

It is a violation of human rights when a leading cause of death worldwide among women ages 14 to 44 is the violence they are subjected to in their own homes by their own relatives.

It is a violation of human rights when young girls are brutalized by the painful and degrading practice of genital mutilation.

It is a violation of human rights when women are denied the right to plan their own families, and that includes being forced to have abortions or being sterilized against their will.

If there is one message that echoes forth from this conference, let it be that human rights are women's rights. . . . And women's rights are human rights, once and for all.

Let us not forget that among those rights are the right to speak freely. And the right to be heard.

Women must enjoy the right to participate fully in the social and political lives of their countries if we want freedom and democracy to thrive and endure.

It is indefensible that many women in non-governmental organizations who wished to participate in this conference have not been able to attend -- or have been prohibited from fully taking part.

Let me be clear. Freedom means the right of people to assemble, organize, and debate openly. It means respecting the views of those who may disagree with the views of their governments. It means not taking citizens away from their loved ones and jailing them, mistreating them, or denying them their freedom or dignity because of the peaceful expression of their ideas and opinions.

In my country, we recently celebrated the 75th anniversary of women's suffrage. It took 150 years after the signing of our Declaration of Independence for women to win the right to vote.

It took 72 years of organized struggle on the part of many courageous women and men.

It was one of America's most divisive philosophical wars. But it was also a bloodless war. Suffrage was achieved without a shot fired.

We have also been reminded, in V-J Day observances last weekend, of the good that comes when men and women join together to combat the forces of tyranny and build a better world.

We have seen peace prevail in most places for a half century. We have avoided another world war.

But we have not solved older, deeply-rooted problems that continue to diminish the potential of half the world's population.

Now it is time to act on behalf of women everywhere.

If we take bold steps to better the lives of women, we will be taking bold steps to better the lives of children and families too.

Families rely on mothers and wives for emotional support and care; families rely on women for labor in the home; and increasingly, families rely on women for income needed to raise healthy children and care for other relatives.

As long as discrimination and inequities remain so commonplace around everywhere in the world -- as long as girls and 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

peaceful, prosperous world will not be realized.

Let this conference be our -- and the world's -- call to action.

Let us heed the call so that we can create a world in which every woman is treated with respect and dignity, every boy and girl is loved and cared for equally, and every family has the hope of a strong and stable future.

That is the work before you, that is the work before all of us, who have a vision of the world we want to see for our children and our grandchildren. The time is now. We must move beyond rhetoric, we must move beyond recognition of problems, to working together, to have the common efforts to build that common ground we hope to see.

God's blessings on you, your work and all who will benefit from it. Godspeed and thank you very much.

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First Lady Hillary Rodham Clinton
Remarks to the NGO Forum

Huairou, China
September 6, 1995

Thank you. Thank you so much. I feel so much at home and so much a part of this group. I only wish that in addition to the enthusiasm and interest among all of the Nongovernmental Organizations (NGOs) who are gathered here, the weather had been more cooperative this morning and I greatly regret that we were forced to move this occasion indoors in order to avoid any of us drowning out there. I am very sorry that not everyone who wished to be with us this morning was able to, and I hope all of you will convey my personal regrets to anyone who was turned away or disappointed because of the size of this auditorium.

It is a great pleasure for me to be here, and I want to start by thanking Supatra and Irene for their leadership in this extraordinary and historic enterprise.

But I also want to thank all of you who are here, because I know from looking at the lists of people who have come, from knowing personally many of the Americans who have come, that in this auditorium and at this Forum, there are thousands and thousands of women and men who every day work to make life better in their communities for all people. And that is the greatest contribution any one of us is able to make, and that is why the United States and many other countries so strongly support the efforts of NGOs and have worked very hard to ensure that NGOs could participate in this Forum.

As many of you know, our government and other governments recognize the important role that NGOs play in policy and planning, in development and implementation and monitoring of programs that advance the progress of women.

I have come here, to Huairou, to salute you for your dedication to a cause greater than all of us. I know that many of you went to great efforts to be here. I know many were kept from attending this Forum. I know that for many of you who did get here, getting here was far from easy. Many of you did not even know until the last minute that you would be permitted to travel here, and others bore great personal expense in order to come.

In addition to the weather, which is not in anyone's control, and is always unpredictable, I know that you have had to endure severe frustrations here as you have pursued your work. And I also want to say a special word on behalf of women with disabilities who have faced particular challenges.

But I mostly want to thank you for your perseverance, because you did not give up, you did not stay away, you are here, and the fact that you are, will make a difference in the days and months and years to come. Because even though you may not be

physically present in Beijing at the Conference during these ten days, the wisdom that is accumulated here, the experience, the energy, the ideas are on full display.

Thanks to your resourcefulness, your tenacity, your sense of purpose and your spirit, you are playing an important role in this Conference, and you will be the key players in determining whether or not this Conference goes beyond rhetoric and actually does something to improve the lives of women and children.

As I said yesterday, the faces of the women who are here mirror the faces of the millions and millions who are not. It is our responsibility, those of us who have been able to attend this Conference and this NGO Forum, to make sure that the voices that go unheard will be heard. This Conference is about making sure that women, their children, their families, have the opportunities for health care and education, for jobs and political participation, for lives free of violence, for basic legal protections, and yes, for internationally recognized human rights no matter where they are or where they live.

Time and time again we have seen that it is NGOs who are responsible for making progress in any society. Some of us never knew we were NGOs twenty and twenty-five and thirty years ago. That was not even a phrase that any of us had ever heard. We were people working together on behalf of all of those rights which we care about and hold dear. But when one looks at the progress that has been made throughout the world, it is clear that it is the NGOs who have charted real advances for women and children.

It is the NGOs who have pressured governments and have led governments down the path to economic, social, and political progress, often in the face of overwhelming hostility. Again, NGOs have persevered, just as you have by coming here and staying here and participating in this Forum.

What will be important as we end the Forum and the Conference at the end of this week is that it will be NGOs who will hold governments to the commitments that they make. And it is important that the final Platform for Action that is adopted be distilled into words that every woman, no matter where she lives, or how much education she has, can understand. I think we should want every woman, no matter where she is, to believe that there are women all over the world who care about her health, who want her children to be educated, who want her to have the dignity and respect that she deserves to have.

When I think of the faces that I have seen in my own country, when I think of the women who did not have health care because they cannot afford it in the United States of America, when I think particularly of a woman I met in New Orleans, Louisiana, who told me that because she did not have enough money she was told by physicians there in our country, that they would not do anything about the lump in her breast, but would merely wait and watch, while if she had insurance she would have been sent to a surgeon. I think about the woman I met in a village outside Lahore, Pakistan, who had ten children, five boys and five girls, and was struggling as hard as she could to make sure her girls were educated and wanted help to get that job done.

I think of the faces of the beautiful women I met at SEWA, the Self-Employed Women's Association, in India. All of them had walked miles and miles, some of them for twelve and fifteen hours to get to our meeting together, and I listened as they stood up and told me what it had meant that for the first time in their lives, they had a little money of their own. They could buy their own vegetable carts. They could buy their own thread and materials so that they could make income for themselves and their families.

I think of the women in a village in Bangladesh, a village of untouchables—women were Hindus—who invited to their village for my visit Moslem women from the neighboring village. I think of how those women sat together under a lean-to—Hindus and Moslems together in one of the poorest countries of the world, but so many of those women telling me how their lives had been changed because they had become borrowers and were now part of the Grameen Bank microenterprise effort.

I think particularly of the play that their children put on for me to see, a play in which the children acted out the refusal by a family to let a girl child go to school. And then further down the road from that village, I stood and watched families coming to receive food supplements in return for keeping their girl children in school.

Those are the kinds of women and experiences that happen throughout the world, whether one talks about my country or any country. Women are looking for the support and encouragement they need to do what they can for their own lives and the lives of their children and the lives of their families. The only way this Conference will make a difference to these women is if the results of the Conference are taken and distilled to a minimal number of easily read pages which state the basic principles. When that is done, the message can be carried into every corner of the world where women will recognize and exchange shared experiences.

When I came home from Bangladesh, I visited in Denver, Colorado, a program that is modeled on the Grameen Bank, helping American women who are welfare recipients get the dignity and the skills that they need to take care of themselves and their children.

So despite all of the difficulties and frustrations you have faced in coming here and being here, you are here not only on behalf of yourselves, but on behalf of millions and millions of women whose lives can be changed for the better. Let us all resolve to leave this place and do what we can together to make the changes that will give respect and dignity to every woman.

I know that today at the women's conference there is a special celebration of girls. The theme is: "Investing in Today's Girls, Tomorrow's Women, and the Future." We know that much of what we do, we are doing not for ourselves, but we are doing for our daughters, our nieces, our granddaughters. We are doing it because we have the hope that the changes we work for will take root and flower in their lives.

When I was privileged to be in New Delhi, India, I met a young woman who I think spoke for many, many women, and someone

asked me yesterday at the Conference if I had a copy of the poem which this young woman wrote. I said that I did and she asked if I could read it today, and I said that I would. This was a poem about breaking the silence, the silence that afflicts too many women's lives, the silence that keeps women from expressing themselves freely, from being full participants even in the lives of their own families. This poem written by a young woman, I think, is particularly appropriate since we are celebrating today the future of girls. Let me read it to you:

Too many women
in too many countries
speak the same language.
Of silence.
My grandmother was always silent—
always aggrieved—
only her husband had the cosmic right,
(or so it was said)
to speak and to be heard.
They say it is different now.
(After all, I am always vocal
and my grandmother thinks
I talk too much)
But sometimes I wonder.

When a woman gives her love, as most women do, generously—
it is accepted. When a woman shares her thoughts,
as some women do, graciously—
it is allowed.
When a woman fights for power,
as all women would like to,
quietly or loudly,
it is questioned.

And yet, there must be freedom—
if we are to speak.
And yes, there must be power—
if we are to be heard.
And when we have both
(freedom and power)
let us not be misunderstood.

We seek only to give words
to those who cannot speak
(too many women
in too many countries)
I seek only to forget
the sorrows of my grandmother's
silence.

That is the kind of feeling that literally millions and millions of women feel every day. And much of what we are doing here at this Forum and at this Conference is to give words to break the silence and then to act.

When I was at Copenhagen for the Summit on Social Development, I was pleased to announce that the United States would make an effort to enhance educational opportunities for girls so that they could attend school in Africa, Asia, and Latin America. Today that effort, funded with United States' dollars, is being organized in countries throughout those continents by NGOs.

There are so many ways we can work together. There are so many things that must be done. And let me just end with a postcard that I received from a woman who, with many, many others, wrote me her feelings and thoughts about this Conference. I don't know this woman, but she wrote to tell me that she wanted me to carry this card to Beijing. And she went on to say, "Be assured of many prayers for the success of the Conference, to better conditions for women and children throughout the world."

She put on this card a prayer and the prayer was written in many languages. It's a prayer that applies and can be said by many, if not all of the world's religions. I want to end with that because I think that in many respects what we are attempting to do requires the kind of faith and commitment that this prayer represents:

Oh God, Creator of the heavens and the earth, we pray for all who gather in Beijing. Bless them. Help them and us to see one another through eyes enlightened by understanding and compassion. Release us from prejudice so we can receive the stories of our sisters with respect and attention. Open our ears to the cries of a suffering world and the healing melodies of peace. Empower us to be instruments in bringing about Your justice and equality everywhere.

That is my prayer as well, and with my thanks to all of you I believe we can take the results of this Forum and this Conference and begin to translate them into actions that will count, in the lives of girls and women who will have never heard of what we have done here, but whose lives can be changed because of what you have done by coming here.

Thank you all very much.

First Lady Hillary Rodham Clinton
Remarks to the World Health Organization Colloquium
"Women and Health Security"

Beijing, China
September 5, 1995

Thank you, Dr. Nakajima.

Dr. Nakajima, Dr. Sadik, Gertrude Mongella, delegates to the U.N. Fourth World Conference on Women, and guests from all corners of the world, I am honored to be here this morning among women and men who are committed to improving the health of women and girls everywhere.

I commend the World Health Organization for making women's health a top priority and for establishing the Global Commission on Women's Health.

I am proud that in the preparatory meetings for this Fourth World Conference on Women, the United States took the lead in highlighting the importance of a comprehensive approach to women's health. That approach builds on actions taken at previous women's conferences and the recent conferences at Cairo and Copenhagen, whose goals to promote the health and well-being of all people were endorsed by 180 nations.

Cairo was particularly significant as governmental and non-governmental participants worked together to craft a Platform for Action which, among other things, calls for universal access to good quality reproductive health care services, including safe, effective, voluntary family planning; greater access to education and health care; more responsibility on the part of men in sexual and reproductive health and childbearing; and reduction of wasteful resource consumption.

Here at this Conference, improving girls and women's health is a priority of the draft Platform for Action. It includes such goals as: access to universal primary health care for all people—a goal not yet achieved in many countries, including my own; the promotion of breast feeding; the provision of safe drinking water and sanitation; research in and attention to women's health issues, including: environmental hazards, prevention of HIV/AIDS and other sexually transmitted diseases, encouragement for adolescents to postpone sexual activity and childbearing, and discouragement of cultural traditions and customs that deny food and health care to girls and women.

Goals such as these illustrate a new commitment to the well-being of girls and women and a belief in their rights to live up to their own God-given potentials.

At long last, people and their governments everywhere are beginning to understand that investing in the health of women and girls is as important to the prosperity of nations as investing in the development of open markets and trade. The health of women

and girls cannot be divorced from progress on other economic and social issues.

Scientists, doctors, nurses, community leaders and women themselves are working to improve and safeguard the health of women and families all over the world. If we join together as a global community, we can lift up the health and dignity of all women and their families in the remaining years of the 20th century and on into the next millennium.

Yet, for all the promise the future holds, we also know that many barriers lie in our way. For too long, women have been denied access to health care, education, economic opportunities, legal protection and human rights—all of which are used as building blocks for a healthy and productive life.

In too many places today, the health of women and families is compromised by inadequate, inaccessible and unaffordable medical care, lack of sanitation, unsafe drinking water, poor nutrition, insufficient research and education about women's health issues, and coercive and abusive sexual practices.

In too many places, the status of women's health is a picture of human suffering and pain. The faces in that picture are of girls and women who, but for the grace of God or the accident of birth, could be us or one of our sisters, mothers or daughters.

Today, at least fifteen percent of pregnant women suffer life-threatening complications and each year more than one-half million women around the world die in childbirth. Most of those deaths could be prevented with basic primary, reproductive and emergency obstetric health care.

In some places, there are 175,000 motherless children for every one million families. Many of those children don't survive. And of those who do, many are recruited into a life of exploitation on the streets of our world's cities, subjected daily to abuse, indignity, disease, and the specter of early death.

There must be a renewed commitment to improving maternal health. The WHO launched in 1987 a Safe Motherhood Initiative to halve maternal mortality by the year 2000. To reach that goal, more attention must be paid to emergency medical care as well as primary prenatal care. Providing emergency obstetric care is a relatively cheap way of saving lives—and along with family planning services is among the most cost-effective interventions in even the poorest of countries.

The commitment of the WHO and its Global Commission on Women's Health to make childbearing and childbirth a safe and healthy period of every woman's life deserves action on the part of every nation represented here.

One hundred million women cannot obtain or are not using family planning services because they are poor, uneducated or lack access to care. Twenty million of these women 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. As we know, when children have children, the chance of schooling, jobs, and good

health is reduced for both parent and child—and our progress as a human family takes another step back.

The Cairo document recognizes "the basic right of all couples and individuals to decide freely and responsibly the number, spacing and timing of their children and to have the information and means to do so." Women should have the right to health care that will enable them to go safely through pregnancy and childbirth and provide them with the best chance of having a healthy infant.

Women and men must also have the right to make those most intimate of all decisions free of discrimination, coercion and violence, particularly any coercive practices that force women into abortions or sterilizations.

On these issues, the U.S. supports the provisions in the Beijing Platform for Action that reaffirm consensus language that was agreed to at the Cairo Conference about a year ago. It declared that "in no case should abortion be promoted as a method of family planning." The Platform asks governments "to strengthen their commitment to women's health, to deal with the health impact of unsafe abortion as a major public health concern and to reduce the recourse to abortion through expanded and improved family planning services."

Violence against women remains a leading cause of death among girls and women between the ages of 14 and 44—violence from ethnic and religious conflicts, crime in the streets and brutality in the home. For women who survive the violence, what often awaits them is a life of unrelenting physical and emotional pain that destroys their capacity for mothering, homemaking or working and can lead to substance abuse, and even suicide.

Violence against girls and women goes beyond the beatings, rape, killings and forced prostitution that arise from poverty, wars and domestic conflicts. Every day, more than 5,000 young girls are forced to endure the brutal practice of genital mutilation. The procedure is painful and life-threatening. It is degrading and it is a violation of the physical integrity of a woman's body, leaving a lifetime of physical and emotional scars.

HIV/AIDS, and sexually transmitted diseases threaten more and more women—and experts predict that by the end of this decade more than half of the people in the world with HIV will be women. AIDS, which threatens whole families and regions, demands the strongest possible response. Governments and the international community must address head-on the growing number of women who are being infected.

More than 700,000 women worldwide face breast cancer each year—and over 300,000 die of it. It's the leading cause of death for women in their prime in the developed world. In the time I speak to you today, 25 women around the world will die of breast cancer. In my own country, it is hard to find a family, an office, or a neighborhood that has not been touched by this disease. My mother-in-law struggled against breast cancer for four years before losing her battle.

Tobacco use is the number one preventable cause of death. Ninety percent of women who smoke began to smoke as

adolescents—leading to high rates of heart disease, cancer, and chronic lung disease later in life.

As the WHO points out, we also need to recognize and effectively address the fact that women are far more likely to be exposed to work-related and environmental health hazards. Policies to alleviate and eliminate such health hazards associated with work in the home and in the workplace demand action.

Research also indicates that certain communicable diseases affect women in greater numbers. Tuberculosis, for example, is responsible for the deaths of one million women each year and those in their early and reproductive years are most vulnerable.

When health care systems around the world don't work for women; when our mothers, daughters, sisters, friends and co-workers are denied access to quality care because they are poor, do not have health insurance, or simply because they are women, it is not just their health that is put at risk. It is the health of their families and communities as well.

Like many nations, the United States brings to this conference a serious commitment to improving women's health. We bring with us a series of initiatives which represent the first steps to carrying out this Conference's Platform for Action.

We are continuing to work for health care reform to ensure that every citizen has access to affordable, quality care.

We are proposing a comprehensive and coordinated plan to reduce smoking by children and adolescents by 50 percent.

We are working to address the many factors that contribute to teenage pregnancy, our most serious social problem, by encouraging abstinence and personal responsibility on the part of young men and women; improving access to health care and family planning services; and supporting health education in our schools.

We are pursuing a public policy agenda on HIV/AIDS that is specific to women, adolescents, and children.

We are continuing to fund and conduct contraceptive research and development.

We are addressing the health needs of women through initiatives such as:

- The National Action Plan on Breast Cancer—a public, private partnership working with all agencies of government, the media, scientific organizations, advocacy groups and industry to advance breast health and eradicate breast cancer as a threat to the lives of American women.

- An Expansion of the National Breast and Cervical Cancer Early Detection Program—which will ensure that women who need regular screening and detection services have access to them, and that those services meet quality standards.

- The inclusion of women in clinical trials for research and testing of drugs or other interventions that probe specific differences between men and women in patterns of disease and reactions to therapy.

- The special health needs of older women will be addressed through educational campaigns about osteoporosis, cancer and other diseases.

- The U.S. is conducting the largest clinical research study ever undertaken to examine the major causes of death, disability and frailty in post-menopausal women.

Women's health security must be a priority of all people and governments working together. Without good health, a woman's God-given potential can never be realized. And without healthy women, the world's potential can never be realized.

So let us join together to ensure that every little boy and girl that comes into our world is healthy and wanted; that every young woman has the education and economic opportunity to live a healthy life; and that every woman has access to the health care she needs throughout her life to fulfill her potential in her family, her work, and her community.

If we care about the futures of our daughters, our sons, and the generations that will follow them, we can do nothing less.

Thank you for the work you do every day to bring better health to the women, children, and families of this world. Thank you for helping governments and citizens around the world understand that we cannot talk about equality and social development without also talking about health care.

Most of all, thank you for being part of this historic and vital discussion, which holds so much promise for our future.

First Lady Hillary Rodham Clinton
Remarks to the United Nations Development Fund for Women
Panel Discussion "Women's Economic Empowerment"

Beijing, China
September 6, 1995

Thank you, Noleen. Thank you very much. I want to commend all of you who are here because I think that this is one of the most important panels to hear from--the three people that you will be hearing from in a few minutes,--that will take place at this Conference. I want to thank Noleen and also the United Nations Development Fund for Women, which we all know as UNIFEM. It is a word that in any language translates into hope for women who dream of a better life for themselves, their families, and their nations.

Around the world, UNIFEM has invested in the lives and aspirations of women and has helped to empower women in ways that have not been tried before, which we will be discussing here this evening. I am pleased to announce that the United States is releasing its pledge of one million dollars to UNIFEM for 1995 so that it can continue this work.

We are here today to talk about micro-credit, where it's needed, what it is, what it can do, how it has transformed lives. It's called micro, but its impact on people is gigantic. It takes just a few dollars, often as little as \$10, to help a woman to self-employment, lift her and her family out of poverty. It is not a handout; it's a helping hand.

From the Grameen Bank in Bangladesh or to the Self-Employed Women's Association in India, or to the work in Ghana that you will hear about, to banks and programs modeled on these from Indonesia to the Dominican Republic, to my own country, we have seen that micro-lending works.

Women who have received loans from the Grameen bank, for example, have a repayment rate of 97 percent, and often within one year, and they invest their money well. Some buy milk cows to expand their family's agricultural livestock, some buy materials to make handicrafts which they then sell. Others make bricks, or repair bicycles.

But the fact is: give a woman a seed, and she will plant it, she will water it, nurture it, then reap it, share its fruits, and finally, she will replant it. In this way, step by step, the world's poorest women are leading their families, their communities and their countries to a better future. When we help these women to sow, we all reap.

I met many such women during my visit to South Asia earlier this year. I met women in India, I met women in Bangladesh. Whether it is a milk cow in Bangladesh, or a computer in Chicago, women need help and encouragement and credit to make that first investment.

I will never forget a woman I met in my own country at a program called Mi Casa in Denver that is modeled after these

programs you will hear about this evening. It is a program designed not only to provide credit, but also to do something even more fundamental: to help build self-respect and self-sufficiency. The women who came to this program were on welfare, but they saw a better future for themselves and their children. And they just needed a little help—a jump-start—to realize their own potential. But often that jump-start is hard to come by.

As this one woman told me: "Many great ideas die in the parking lots of banks"—because women get only so far, they don't even get in the door, in many cases, before they are turned away. That kind of discouragement has killed the dreams of millions and millions of women.

In the United States we are attempting to build up a micro-enterprise network. It is still very young. But already several hundred programs have enabled tens of thousands of Americans to seek and find economic opportunity for themselves.

This Conference has identified economic opportunity as a critical area of concern, and we have to look for positive, practical ways to implement that concern. Access to credit, particularly through micro-enterprise, is a key priority.

Our country has accepted the challenge of making the World Conference on Women a conference of commitments. And I want to announce, this evening, some of the actions our government will take to further self-employment and microenterprise development in our country. Our Small Business Administration is already making more loans than ever to women. Through the Community Development Financial Institutions Fund, we will establish a new Presidential awards program to honor outstanding micro-lending organizations. These awards will provide challenging benchmarks for microenterprise programs throughout the nation and acquaint the public with the prevalence of such programs within our own economy. We believe they will also highlight the important work of programs that provide microenterprises with key support structures such as access to credit, markets, technical advice, and training.

The President also is establishing a mechanism to better coordinate microenterprise programs across a number of our federal agencies to ensure that those programs are doing the job they were set out to do. Additionally, the United States will continue to support microenterprise in developing countries through USAID.

We know that it will take a lot of education to spread the good word about micro-credit. Despite a record that is inspiring, we still meet with skepticism and outright disbelief. There are very few financial institutions anywhere in the world that can report a 97 percent lending rate that is returned within a year. And yet, time and again, at conferences where microenterprise is discussed, bankers and others don't understand how they could actually do it in economies around the world. So in every way possible in our country we are going to spread the word and to provide such technical assistance as will make more microenterprise programs available.

We are also concerned that capital formation and growth in some economic sectors often is now accompanying higher

unemployment, longer hours with less pay, and severe restrictions on access to credit. We cannot allow small enterprises to be marginalized as a result of greater consolidation within the global economy.

I became a believer in micro-credit years ago, when my husband was the governor of the state of Arkansas. It's a poor state, and we were looking for ways to help people who didn't have access to credit. We found our model at the Grameen bank from Bangladesh and the South Shore Bank from Chicago, Illinois. That bank helped steer private investments to neighborhoods that need them, and we worked out a partnership with both Grameen, thanks to Dr. Yunice, and the South Shore Bank, that created a development bank, that created a borrowing fund, and began to make the kinds of investments in that state that we would like to see made throughout our country.

It's been a privilege for me to meet leaders such as those who are on this panel because they have devoted their lives to finding ways of ending poverty, and they have been successful in changing the lives of so many people. They have particularly focused on changing the lives of women.

As Dr. Yunus has told me, when he started the Grameen Bank lending idea, he had the revolutionary concept in mind of providing loans in a fifty/fifty ratio, for men and women. He quickly found out that women were better credit risks, that women would invest the money more in the family, that women would repay the loans. Gradually over time, more and more women became the focus of the Grameen Bank's lending. That was not only revolutionary, but it set a fire that has gone through the developing world as a way of telling people that women are able to become self-sufficient if they are given the tools that enable them to do so on behalf of themselves and their families.

Because of the success of such programs, the World Bank and USAID, along with eight other major donors, have joined together to form a consultative group to aid the poor in order to finance small loans to the world's poor, the vast majority of whom are female. This is the kind of joint effort that we need to support.

I know that when we talk about issues such as lending money to women, whether it is in a conference such as this, or attempting to make the case to financial institutions around the world, there are often eyes that glaze over. Issues connected to women, such as poverty, education, health and children or micro-credit, are too often called "soft" by people who would have us think that these issues are unimportant. Nothing could be further from the truth.

If there is any message that this Conference could bring about economic opportunity, it is that we must engage in micro-credit in order to build microenterprises. We must open the doors of banks and other existing financial institutions to women who can become self-sufficient and responsible borrowers and we have to do so while there are people like those on this panel who are able to demonstrate clearly that this approach works.

We really don't have a lot of time. The globalization of the economy has meant that many, many people are being marginalized, are being downsized, are being deprived of economic

opportunities. We have to now, more than ever, make microenterprise a key element of providing economic opportunity for women and men everywhere in the world.

And I'd like now to introduce you to someone who has done that, whom I have had the privilege of visiting and seeing in action through the Self-Employed Women's Association in India. And so please join me in welcoming Ela Bhatt.