

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. schedule	Schedule for Hillary Rodham Clinton (partial) (8 pages)	03/31/1995	b(7)(E), b(6)
002. schedule	Schedule for Hillary Rodham Clinton (partial) (3 pages)	04/01/1995	b(7)(E), b(6)
003. report	U.S government report (2 pages)	03/17/1995	P1/b(1)
004. schedule	Schedule for Hillary Rodham Clinton (partial) (4 pages)	04/02/1995	b(7)(E)
005. schedule	Schedule for Hillary Rodham Clinton (partial) (8 pages)	04/03/1995	b(7)(E), b(6)
006. schedule	Schedule for Hillary Rodham Clinton (partial) (3 pages)	04/04/1995	b(7)(E), b(6)
007. report	U.S. government report (1 page)	03/16/1995	P1/b(1)
008. schedule	Schedule for Hillary Rodham Clinton (partial) (5 pages)	04/04/1995	b(7)(E)
009. schedule	Schedule for Hillary Rodham Clinton (partial) (5 pages)	04/05/1995	b(7)(E), b(6)
010. report	U.S government report (2 pages)	03/16/1995	P1/b(1)
011. report	U.S. government report (2 pages)	02/09/1995	P1/b(1)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S

ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

b(1) National security classified information [(b)(1) of the FOIA]
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b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

Clinton Presidential Records Digital Records Marker

This is not a presidential record. This is used as an administrative marker by the William J. Clinton Presidential Library Staff.

This marker identifies the place of a tabbed divider. Given our digitization capabilities, we are sometimes unable to adequately scan such dividers. The title from the original document is indicated below.

NEPAL

Divider Title: _____

NEPAL

- 1 - SCHEDULE
(Friday, March 31 - Sunday, April 2)
- 2 - EVENTS/BIOS
 - Bio of Prime Minister Man Mohan Adhikari
 - Briefing and list of attendeeed for Ambassador's Reception
 - Briefing and list of attendeeed for lunch with prominent Nepalese women

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NEPAL - SCHEDULE

Divider Title: _____

**SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
AS OF 3/30/95**

DELHI, INDIA; KATHMANDU, NEPAL

DELHI, INDIA: RICK JASCULCA
SHERATON HOTEL, ROOM #1782
STAFF ROOM #1641
PHONE: 91-11-301-0101
STAFF ROOM FAX: 91-11-301-9093

DELHI SITE ADVANCE: STEVE GRAHAM, ROOM #1674
NICOLE RABNER

DELHI PRESS ADVANCE: ROSHANNE PARRIS, ROOM #1677
NATHAN NAYLOR

RON COLLEEN MCCARTHY

KATHMANDU LEAD ADVANCE: BRIAN MCPARTLIN
HOLIDAY INN CROWNE PLAZA, ROOM #245
CONTROL ROOM: #103 & #105
PHONE: 977-1-272-555 OR 550
FAX: 977-1-272-205 OR 203

KATHMANDU SITE: JULIE HOPPER
NANCY OZEAS

KATHMANDU PRESS: KARA MCGUIRE
RON LAINIE FELDSTEIN

SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363

PREVIOUS RON	Sheraton Hotel Delhi, India Phone: 91-11-301-0101 Fax: 91-11-301-0908
10:20 am	DEPART Sheraton Hotel EN ROUTE Airport [drive time: 10 minutes]
10:30 am	ARRIVE Airport
10:45 am	WHEELS UP from New Delhi, India

Flight Time: 1 Hour 30 Minutes [+15 minutes]
Flight Manifest: See Trip Book

Withdrawal/Redaction Marker

Clinton Library

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First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

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SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 2

12:30 pm **WHEELS DOWN** in Kathmandu, Nepal

NOTE: Brian McPartlin will board aircraft upon arrival.

12:40 pm **AIRPORT ARRIVAL**
CLOSED PRESS for greeting with Ambassador
OPEN PRESS for greeting with Queen

Greeters Upon Arrival:

-Ambassador Sandra Vogelgesang
-Mr. Geoffrey Wolfe, spouse
-Peter Bodde, DCM
-Mr. Indra Bahadur Singh ["Mr. Sing"], Chief
 of Protocol

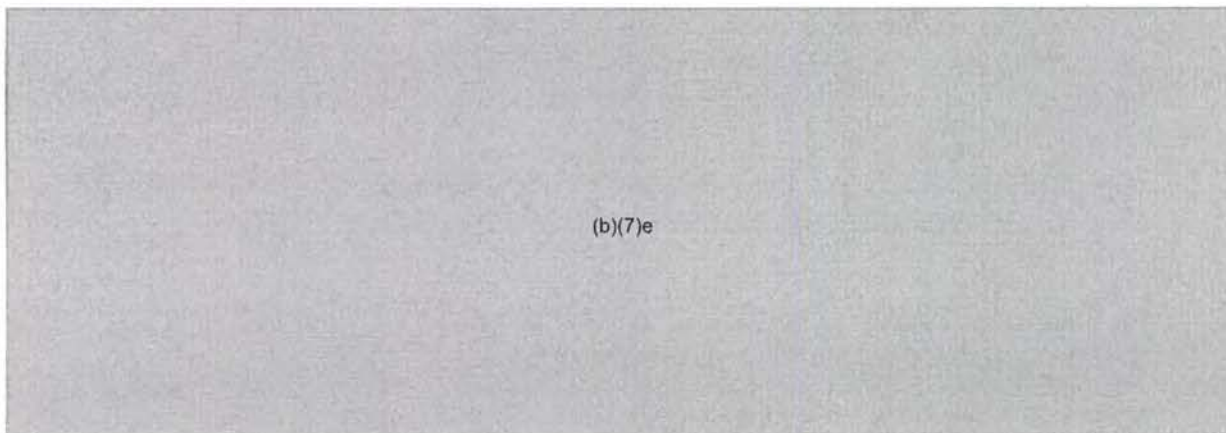
Greeters in VIP Lounge:

-Queen Aishwarya Rajya Laxmi Devi Shah
-Princess Shruti Rajya Laxmi Devi Shah

Format:

- Mrs. Clinton proceeds down steps of aircraft and is met by Ambassador Vogelgesang, Mr. Wolfe, Peter Bodde and Mr. Indra Bahadur Singh
 CLOSED PRESS
- Mrs. Clinton will then proceed via motorcade to VIP Lounge/Courtyard to greet Queen and Princess with Ambassador

MOTORCADE MANIFEST:



(b)(7)e

[001]

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 3

12:45 pm

GREETING WITH QUEEN
OPEN PRESS

Format [cont.]:

- Mrs. Clinton, CVC & Ambassador arrive
VIP Lounge/Courtyard to greet Queen and
Princess.
- Mr. Singh introduces Mrs. Clinton, CVC &
Ambassador to the following people:
 - Home Minister Mr. Khadga Prasad
Sharma Oli
 - Mrs. Radhika Shakya Oli, spouse
 - Chief Cabinet Secretary Dr. Ishwor
Prasad Upadhyaya
 - Foreign Secretary Mr. Kedar Bhakta
Shrestha
 - Home Secretary Mr. Revati Raman
Pokharel
 - Tourism Secretary Mr. Balaram Singh
Malla
- Mrs. Clinton & CVC do brief meet and
greet and bid farewell

12:50 pm

DEPART Airport
EN ROUTE Kalimati Clinic
[drive time: 20 minutes]

(b)(6)

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 4

1:10 pm

ARRIVE Kalimati Clinic

Greeters: Pushpa Bhandar, Director
Tanya Bodde, President of American
Women of Nepal
Keith Leslie, Save-the-Children

1:15 pm-

1:30 pm

TOUR

Kalimati Clinic

MICRO-POOL for immunization area only

NOTE: Only essential staff to go on tour; other staff will hold
in waiting room.

Format:

- Pushpa Bhandar will escort Mrs. Clinton
on tour
- Mrs. Clinton proceeds to physicians room
to observe patients receiving care
- Mrs. Clinton proceeds to the health
education room where Mrs. Rukmini
Shrestha, Managing Director of the
Maternal and Child Health Products
company, and Keith Leslie will give an
overview of Safe Home Delivery Kit
- Mrs. Clinton proceeds to immunization
room with Director and Ambassador only.
Approx. 5-7 mothers and babies will be
waiting for either immunizations or
family planning services.

MICRO-POOL

Participants:

- Mrs. Clinton
- Ambassador Vogelgesang
- Ann Evans, Peace Corps [will serve as
interpreter]
- Carol Lancaster
- Melanne Verveer
- Keith Leslie, Save-the-Children
- Pushpa Bhandar, Director of Clinic

Site Advance: Julie Hopper

1:35 pm

PROCEED TO Meeting Room

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 5

1:35 pm-
2:00 pm

DISCUSSION
Meeting Room
POOL PRESS

Format:

- Pushpa Bhandar, Director of Clinic, to deliver opening remarks
- Mrs. Clinton to deliver remarks
- Open discussion

Participants:

- Mrs. Clinton
- Ambassador Vogelgesang
- Ann Evans, Peace Corps [will serve as interpreter]
- Carol Lancaster
- Pushpa Bhandar, Director of Clinic
- Keith Leslie, Save-the-Children
- Dr. Gopal Gywali, Physician at the Clinic
- Approx. 3 women with their children

Site Advance: Julie Hopper

2:05 pm

DEPART Kalimati Clinic
EN ROUTE Dwarika Hotel
[drive time: 20 minutes]

NOTE: Piercy separates from traveling party at this point.

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 6

2:25 pm **ARRIVE Dwarika Hotel**

(b)(6)

Greeters: Ambica Shrestha, Owner of Hotel and
President of Nepal BPW

Five Nepalese girls, who will
present Mrs. Clinton with leis

2:30 pm-
2:55 pm

TOUR Crafts made by Nepalese Women
Garden Area
POOL PRESS

NOTE: This event is outside.

Format:

- Ambica Shrestha will escort Mrs. Clinton
and CVC on tour
- Mrs. Clinton and CVC will view crafts
and speak with women artists at 4
stations

NOTE: Ambassador Vogelgesang and Carol
Lancaster will proceed on tour following Mrs.
Clinton and CVC.

Participants:

- Mrs. Clinton
- CVC
- Ambica Shrestha
- Ambassador Vogelgesang
- Carol Lancaster
- 15 women craft artists

Site Advance: Nancy Ozeas

2:55 pm **PROCEED TO Ram Palace**

(b)(6)

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 7

3:00 pm-
4:15 pm

TEA W/NEPALESE WOMEN HOSTED BY AMBASSADOR
Dining Room
POOL SPRAY for remarks only

NOTE: Mrs. Clinton will need to take off shoes upon entering room. Mrs. Clinton and guests will be seated on cushions on the floor around a low U-shaped table.

Program:

- Ambica Shrestha will escort Mrs. Clinton and Ambassador Sandra Vogelgesang into room
- Four Nepalese girls will wash Mrs. Clinton's hands upon arrival to room
- Ambassador Sandra Vogelgesang delivers welcoming remarks and introduces Mrs. Clinton.
- Mrs. Clinton delivers remarks
- Open discussion
- Ambassador Sandra Vogelgesang delivers closing remarks
- Ambica Shrestha escorts Mrs. Clinton and Ambassador Sandra Vogelgesang to motorcade for departure

Participants: Approx. 20-25 women. [See briefing for more info.]

Site Advance: Nancy Ozeas

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 8

4:20 pm DEPART Dworika Hotel
 EN ROUTE Holiday Inn Crowne Plaza
 [drive time: 25 minutes]

MOTORCADE MANIFEST:

(b)(7)e

4:45 pm ARRIVE Holiday Inn Crowne Plaza

 Greeters: Himmat Sandhu, General Manager
 Prabhakar SJB Rana, Chairman of
 Hotel

4:45 pm-
5:45 pm DOWN TIME
 Suite

5:45 pm DEPART Holiday Inn Crowne Plaza
 EN ROUTE Parliament-Singha Durbar
 [drive time: 15 minutes]

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 9

6:00 pm

ARRIVE Parliament-Singha Durbar
CLOSED PRESS ARRIVAL

Greeters: N.P. Bhattarai, Prime Minister's
Secretary
Khagendra Prasad Paudyal, Joint
Secretary

6:00 pm

GREETING WITH Prime Minister Adikhary upon
arrival to room
WH PHOTO & OFFICIAL NEPALI TV & PHOTO ONLY

6:00 pm-
6:20 pm

AUDIENCE W/PRIME MINISTER ADIKHARY
Ceremonial Meeting Room
WH PHOTO & OFFICIAL NEPALI TV & PHOTO ONLY

Format: Informal meeting.

Participants:

US Participants:

-Mrs. Clinton
-Ambassador
-Melanne Verveer
-Robin Raphel

Nepali Participants:

-Prime Minister Man Mohan Adikhary
-Iswor Pokharel, Chief Advisor
-Iswor Pd. Upadhyaya, Chief Secretary
-Kedar Bhakta Shresth, Foreign Secretary
-Narayan Pd. Bhattarai, Prime Minister's
Secretary

Site Advance: Julie Hopper

6:20 pm

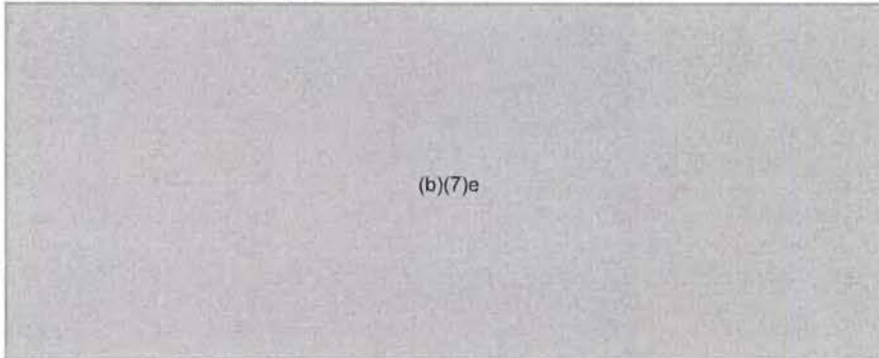
FAREWELL TO Prime Minister
Hallway
POOL PRESS

NOTE: Raphel and Verveer have option of breaking off at this
point.

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 10

6:25 pm **DEPART Prime Minister's Office**
 EN ROUTE Palace
 [drive time: 10 minutes]

MOTORCADE MANIFEST:



6:35 pm **ARRIVE Palace**
 POOL PRESS ARRIVAL

Greeters: King Birendra Bir Bikram Shah Devi
 Queen Aishwarya Rajya Laxmi Devi
 Shah

 Master of Ceremonies-TBA

6:40 pm- **AUDIENCE W/KING AND QUEEN**
7:00 pm Ceremonial Hallway Room
 WHITE HOUSE PHOTO ONLY

NOTE: Craighead, Rogers, Kinney and Caputo hold inside Palace during meeting.

Format: King and Queen escort Mrs. Clinton and Ambassador to room for informal meeting. Following meeting, the King and Queen escort Mrs. Clinton and Ambassador to motorcade for departure.

Participants:

US Participants:

-Mrs. Clinton
-Ambassador Vogelgesang

Nepali Participants:

-King Birendra Bir Bikram Shah Devi
-Queen Aishwarya Rajya Laxmi Devi Shah

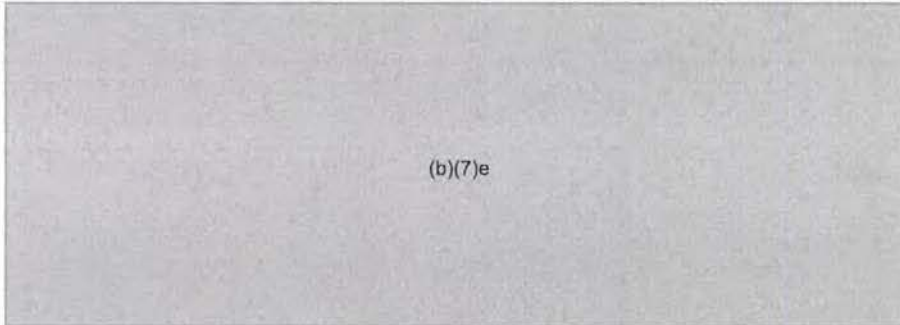
Site Advance: Nancy Ozeas

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 11

7:05 pm **DEPART Palace**
 EN ROUTE Ambassador Residence
 CLOSED PRESS DEPARTURE
 [drive time: 10 minutes]

NOTE: Press separates at this point.

MOTORCADE MANIFEST:



7:15 pm **ARRIVE Ambassador's Residence**

 Greeters: Mr. Geoffrey Wolfe, spouse
 Peter Bodde, DCM
 Tanya Bodde, spouse

NOTE: Piercy, Lancaster, Frank should join traveling party at this point.

7:15 pm-
8:30 pm **RECEPTION HOSTED BY AMBASSADOR**
 Ambassador's Residence
 CLOSED PRESS

NOTE: This event is outside under a tent.

Program:

- Ambassador Sandra Vogelgesang escorts Mrs. Clinton onto stage
- Ambassador Sandra Vogelgesang delivers remarks and introduces Mrs. Clinton
- Mrs. Clinton delivers remarks
- Receiving line

SCHEDULE FOR HILLARY RODHAM CLINTON
FRIDAY, MARCH 31, 1995
PAGE 12

-- Following receiving line, Ambassador
Sandra Vogelgesang escorts Mrs. Clinton
to motorcade for departure

Participants: Approx. 150 people to attend.
[See briefing for more info.]

Site Advance: Julie Hopper and Nancy Ozeas

8:35 pm

DEPART Ambassador's Residence
EN ROUTE Holiday Inn Crowne Plaza
[drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

8:55 pm

ARRIVE Holiday Inn Crowne Plaza

NOTE TO STAFF TRAVELING TO TIGER TOPS:

-Be sure to pack one overnight bag for Tiger Tops.

RON

Holiday Inn Crowne Plaza
Kathmandu, Nepal
Phone: 977-1-272-555 or 550
Fax: 977-1-272-205 or 203

WEATHER FORECAST FOR KATHMANDU, NEPAL:

-Partly cloudy to cloudy skies with haze. Chance of afternoon
rainshowers or thunderstorms. Low 43. High 75.

Withdrawal/Redaction Marker

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**SCHEDULE FOR HILLARY RODHAM CLINTON
SATURDAY, APRIL 1, 1995
AS OF 3/31/95**

KATHMANDU, NEPAL; CHITWAN NATIONAL FOREST, NEPAL

**KATHMANDU LEAD ADVANCE: BRIAN MCPARTLIN
HOLIDAY INN CROWNE PLAZA, ROOM #245
PHONE: 977-1-272-555 OR 550
FAX: 977-1-272-205 OR 203**

**KATHMANDU/CHITWAN SITE: JULIE HOPPER
KATHMANDU SITE: NANCY OZEAS
KATHMANDU/CHITWAN PRESS: KARA MCGUIRE
KATHMANDU RON LAINIE FELDSTEIN**

**SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363**

**PREVIOUS RON Holiday Inn Crowne Plaza
Kathmandu, Nepal
Phone: 977-1-272-555 or 550
Fax: 977-1-272-205 or 203**

**NOTE TO STAFF TRAVELING ON PRESS PLANE TO TIGER TOPS: Baggage
Call at 9:00 am.**

**NOTE TO STAFF TRAVELING ON FIRST LADY PLANE TO TIGER TOPS:
Baggage Call at 11:00 am.**

NOTE: Press Plane will depart en route Tiger Tops at 10:30 am.

**12:35 pm DEPART Holiday Inn Crowne Plaza
EN ROUTE US Embassy Recreation Center
[drive time: 20 minutes]**

[002]

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
SATURDAY, APRIL 1, 1995
PAGE 2

12:55 pm

ARRIVE US Embassy Recreation Center

12:55 pm

GROUP PHOTO WITH Marine Detachment upon arrival

Greeters: -Ambassador Sandra Vogelgesang

-Mr. Geoffrey Wolfe, spouse

-Ambassador's Children:

[age 5] and (b)(6) [age 6]

-Peter Bodde, DCM

-Tanya Bodde, spouse

-Bodde Children: (b)(6) [age 10] and

(b)(6) [age 12]

1:00 pm-

MEET & GREET WITH US EMBASSY STAFF & FAMILIES

1:30 pm

US Embassy Recreation Center

CLOSED PRESS

Format:

-- Ambassador Sandra Vogelgesang to deliver remarks and introduce Mrs. Clinton

-- Mrs. Clinton to deliver remarks

-- Work ropeline left to right

Participants: Approx. 400 people to attend.
[See briefing for more info.]

Site Advance: Nancy Ozeas

1:35 pm

DEPART US Embassy Recreation Center

EN ROUTE Airport

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[drive time: 25 minutes]
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(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
SATURDAY, APRIL 1, 1995
PAGE 3

2:00 pm **ARRIVE Airport**

2:15 pm **WHEELS UP from Kathmandu Airport**

Flight Time: 30 minutes
Flight Manifest: See Trip Book

2:45 pm **WHEELS DOWN in Meghauli Airport**

2:55 pm **DEPART VIA LAND ROVERS Airport**
EN ROUTE River
[drive time: 15 minutes]

(b)(7)e

3:10 pm **ARRIVE River**

3:15 pm **CROSS RIVER VIA BOAT**

3:20 pm **DEPART VIA LAND ROVER River**
EN ROUTE Tiger Tops Lodge
[drive time: 20 minutes]

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
SATURDAY, APRIL 1, 1995
PAGE 4

3:40 pm ARRIVE Tiger Tops Lodge

NO PUBLIC SCHEDULE

RON Tiger Tops Jungle Lodge
 Chitwan National Forest, Nepal

WEATHER FORECAST FOR KATHMANDU & CHITWAN NATIONAL FOREST, NEPAL:
-Partly cloudy to cloudy skies with chance of afternoon
rainshowers. Low 42. High 75.

**SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
AS OF 4/1/95**

CHITWAN NATIONAL FOREST & KATHMANDU, NEPAL; DHAKA, BANGLADESH

**CHITWAN/KATHMANDU
LEAD ADVANCE:**

**BRIAN MCPARTLIN
HOLIDAY INN CROWNE PLAZA, ROOM #245
PHONE: 977-1-272-555 OR 550
FAX: 977-1-272-205 OR 203**

**CHITWAN/KATHMANDU SITE: JULIE HOPPER
KATHMANDU SITE: NANCY OZEAS
CHITWAN/KATHMANDU PRESS: KARA MCGUIRE
KATHMANDU RON LAINIE FELDSTEIN**

DHAKA LEAD ADVANCE:

**DAVE VAN NOTE
SONARGAON HOTEL, ROOM #814
PHONE: 880-2-811-005
FAX: 880-2-813-324
CONTROL ROOM FAX: 880-2-810-134**

**DHAKA SITE ADVANCE: MARY RAGUSO
DHAKA RON ADVANCE: PAUL MYER
DHAKA SITE ADVANCE: REBECCA MCKENZIE
DHAKA PRESS ADVANCE: PAULA THOMASSON (Room 604)
DHAKA PRESS ADVANCE: ERNIE GIBBLE
DHAKA PRESS ADVANCE: PETER COLEMAN**

SCHEDULER:

**SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363**

PREVIOUS RON

**Tiger Tops Jungle Lodge
Chitwan National Forest, Nepal**

NOTE: Press will be wheels up by 11:10 am.

11:40 am

**DEPART VIA LAND ROVER Tiger Tops Lodge
EN ROUTE Meghauli Airport
[drive time: 30 minutes]**

12:10 pm

ARRIVE Meghauli Airport

Clinton Presidential Records Digital Records Marker

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
003. report	U.S government report (2 pages)	03/17/1995	P1/b(1)

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First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

Nepal: Ambassador's Reception

Context of the Event

At the reception you will meet top representatives from various segments of Nepalese society. The setting will be the official ambassador's residence ("Kamal Kunj") which is located in a walled compound near the center of the city. The residence boasts ample grounds set off by a number of stately trees. Weather permitting, a large tent will be erected on the lawn.

There will be a receiving line for the first half hour of the reception. The Ambassador will then escort you to a spot where she will make brief welcoming remarks. You will make brief remarks in return. The guests will be in a lawn/tent area where you will be able to mingle informally. You will be escorted and introduced to the guests by the Ambassador and her staff. The reception will last for approximately 90 minutes. We recommend that you remain for 45 minutes to an hour. When you are ready to leave the reception, the Ambassador will escort you into the residence for private/down time until you depart the residence.

Your Objectives

- o To meet a range of Nepal's leading citizens.
- o To express our concerns over such global issues in Nepal as reducing population growth and protecting the environment.
- o To express USG support for the continued progress and institutionalization of Nepal's democratic process.

Talking Points

- o I am delighted to be in Nepal on my first visit to your beautiful and fascinating country. I am especially looking forward to tomorrow's trip to the Chitwan area and the national park.
- o There are a number of developments in Nepal that we admire. The United States applauds the restoration of democracy in 1990 and the continued progress of democratization.
- o We are also pleased to witness the significant progress in economic liberalization and hope this continues.
- o I hope to draw attention to the need for further progress in a number of areas such as family planning, child labor, the environment and the status of women.
- o (If asked about your attitude towards the new United Marxist Leninist government): We are continuing our mutually beneficial cooperation with Nepal under its new government. We support the progress of the democratic system in Nepal and not any one political party.

Nepal: Guest List for the Ambassador's Reception

Royal Palace

Mr. Dhana Mani Acharya
Press Secretary to His Majesty the King
and Mrs. Acharya

Mr. Sharada Prasad Pradhan
Principal Secretary, Royal Palace Household
and Mrs. Pradhan

Council of Ministers

The Right Honorable Mr. Man Mohan Adhikary, Prime Minister
and Mrs. Adhikary

The Honorable Mr. Madhav Kumar Nepal, Deputy Prime Minister
and Mrs. Nepal

The Honorable Prem Singh Dhami
Minister of State for Housing and Physical Planning
and Mrs. Dhami

The Honorable Bhim Rawal
Minister of State for Tourism, Civil Aviation and Commerce

The Honorable K.P. Sharma Oli
Minister for Home Affairs

The Honorable C.P. Mainali
Minister for Local Development and Supply
and Mrs. Mainali

The Honorable Subash Nembang
Minister of State for General Administration, Law, Justice and
Parliamentary Affairs
and Mrs. Nembang

The Honorable Ashok Rai
Minister of State for Works and Transport

The Honorable Modnath Prashrit
Minister for Education, Culture and Social Welfare
and Mrs. Prashrit

The Honorable Dr. Padma Ratna Tuladhar
Minister of Health and Labor
and Mrs. Tuladhar

The Honorable Bharat Mohan Adhikari
Minister of Finance
and Mrs. Adhikari

The Honorable Hari Prasad Pandey
Minister of State for Industry and Water Resources
and Mrs. Pandey

The Honorable Salim Ansari
Minister for Forest and Soil Conservation
and Mrs. Ansari

The Honorable Pradeep Nepal
Minister of Information and Communications
and Mrs. Nepal

The Honorable Radha Krishna Mainali
Minister of Agriculture and Land Reform
and Mrs. Mainali

Parliament Leadership

Mr. and Mrs. Ram Chandra Poudel
Speaker of the Lower House

Mr. and Mrs. Beni Bahadur Karki
Chairman of the Upper House

Mr. and Mrs. Sher Bahadur Deupa
Leader of the Opposition

Mr. and Mrs. Ram Bilash Yadav
Deputy Speaker of the Lower House

Nepali Congress Party

Mr. Girija Prasad Koirala
MP and Former Prime Minister

Mr. and Mrs. Mahendra Narayan Nidhi
Former Minister, and Secretary General of NC Party

Mr. Krishna Prasad Bhattarai
President of the party

Nepal Communist Party (UML) Parliament Members

Mrs. Sahana Pradhan (IV),
Former Minister for Industry

Mr. and Mrs. Jhala Nath Khanal
Former Minister of Agriculture
Land Reform & Management and
Forest & Soil Conservation

Mr. and Mrs. Hirmaya Lal Shrestha

National Democratic Party Parliament Members

Mr. and Mrs. Pashupati Shumshere J.B. Rana
General Secretary of the
NDP & former Minister: Maharajgunj

Dr. and Mrs. Prakash Chandra Lohani
Former Minister; Gyaneswor

Royal Nominees

Mr. and Mrs. Uddhav Dev Bhatt,
Former Ambassador UN

Supreme Court

The Right Honorable Vishwo Nath Upadhyaya
Chief Justice and Mrs. Upadhyaya, (USAID)

Mr. Hargovinda Singh Pradhan
Justice of Supreme Court and Mrs. Pradhan (Fulbrighter)

Judicial Council

Ms. Indira Rana, Secretary
Judicial Committee

Former Prime Ministers

Mr. Matrika Prasad Koirala
Baneswor

Nagendra Prasad Rijal
Battisputali

Mr. and Mrs. Kirti Nidhi Bista
Gyaneswor

Mr. Krishna Prasad Bhattarai
Bakundole

Mr. and Mrs. Lokendra Bahadur Chand
leader of National Democratic Party, Baneswor

Mr. and Mrs. Surya Bahadur Thapa
President, National Democratic Party, Maligaon

Former Ambassadors

Mr. Shailendra Kumar Upadhyaya
Former Nepalese Ambassador to the UN & former Minister of
Foreign Affairs

Dr. Bhekh Bahadur Thapa
Former Nepalese Ambassador to U.S. and Dr. Rita Thapa

Mr. and Mrs. Kul Shekhar Sharma
Former Nepalese Ambassador to the U.S., Vice Chairman,
Administrative Reform Commission, Integrated Development
Systems, (IDS); Baneshwar

Dr. and Mrs. Mohan Man Sainju
Former Ambassador to U.S.

Mr. and Mrs. J.N. Singh
Former Ambassador to India & U.K.

Diplomatic Corps

His Excellency Mr. Timothy J.B. George
Ambassador of the United Kingdom
and Mrs. George

Her Excellency Mrs. Annmaree O'Keeffe
Ambassador of Australia, and Dr. Claude Dietrich

His Excellency Mr. Syed Muhammad Hussain
Ambassador of Bangladesh, and Mrs. Hussain

His Excellency Mr. Shao Jiongchu
Ambassador of the Peoples' Republic of China, and Mrs. Gong
Suzhi

Her Excellency Ms. Khadiga Aldin Abdel Rahman Gad
Ambassador of the Arab Republic of Egypt

His Excellency Dr. Sergio Grimaldi
Ambassador of the Republic of Italy, and Mrs. Grimaldi

His Excellency Dr. Karl-Heinz Scholtyssek
Ambassador of the Federal Republic of Germany

(awaiting full name of new indian ambassador)

Her Excellency Ms. Esther Efrat-Smilg
Ambassador of the State of Israel

His Excellency Mr. Shigenobu Yoshida
Ambassador of Japan, and Mrs. Akiko Yoshida

His Excellency Mr. Jung-Kyung Sung
Ambassador of the Republic of Korea, and Mrs. Ok-Ju Sung

His Excellency Mr. U Khin Mating Ohn
Ambassador of Myanmar, and Mrs. Daw Than Than Soe

His Excellency Mr. Muhammad Nasser Mian, Ambassador of the
Islamic Republic of Pakistan, and Mrs. Nasser Mian

His Excellency Mr. Alexander M. Kadakin
Ambassador of Russian Federation

his Excellency Mr. Eronarong Nopakun
Ambassador of Thailand, and Mrs. Usana Nopakun

His Excellency Mr. Daniel Dupont
Ambassador of Fence, and Mrs. Dupont

Mr. Knud V. Johansen
Charge d'Affaires E.P., Royal Danish Embassy, and Mrs. Jane
Brinkhard Johansen

Mr. Kalevi Anti
Charge d'Affaires
A.I., Embassy of Finland, and Mrs. Vuokko Anti

Mr. John J. Moore
Counselor of Development Canadian Cooperation Office

His Excellency Rubert Jayasinghe
Ambassador of the Democratic Socialist Republic of Sri Lanka,
and Mrs. Jayasinghe

United Nations; World Bank; IMF and ADB Missions

Ms. Carroll Long
Resident Coordinator of the
UN System's Operational Activities for Development

Mr. and Mrs. Joe Manickavasagam
Resident Representative, World Bank

Mr. and Mrs. A.G. Nasution
Resident Representative, Asian Development Bank

Saarc

His Excellency Mr. Yadav Kant Silwal
Secretary General, and Mrs. Silwal

Municipalities

Mr. P.L. Singh
Mayor, Kathmandu Municipality, NC

Mr. Gyan Bahadur Nyaichain
Mayor, Bhaktapur Municipality, NWPP

Mr. Bekha Ratna Shakya
Mayor, Lalitpur Municipality, NC

Ministry of Foreign Affairs

Mr. and Mrs. Kedar Bhakta Shrestha, Secretary

Mr. Indra Bahadur Singh, Chief of Protocol

Mr. Badri P. Khanal
Deputy Chief of Protocol Protocol, Section

Attorney General's Office

Mr. and Mrs. Sarbagya Ratna Tuladhar
Attorney General

Social Service National Coordination Council, Lainchaur

Mr. and Mrs. Krishna Khanal,
Secretary, (USAID)

Military

The Right Honorable General and Mrs. Gadul S.J.B.
Chief of the Army Staff Royal Nepalese Army Headquarters

Field Marshal Nib Shumshere J.B. Rana, Field Marshall, Nir
Bhavan, Jhamsikhel

Lt. General and Mrs. Dharmapal Barsingh Thapa
Chief of General Staff

Brig. General and Mrs. Pyar Jung Thapa
Director of Military Operations Police

Mr. and Mrs. Moti Lal Bohara
Inspector General of Police Headquarters, Naxal

Tribhuvan University

Mr. and Mrs. Kamal Krishna Joshi
Vice Chancellor Dr. Suresh Raj Sharma, Vice Chancellor,
Kathmandu University

USEF/N Board of Directors

Dr. Penny Walker and Dr. David A. Walker Executive Director,
USEF (USIS)

Rev. Eugene L. Watrin, S.J., GAA, Thamel

Political

Ms. Kabita Bhattarai
PA to the Former Prime Minister Krishna P. Bhattarai

Mrs. Kamal Rana Nepal Democratic Party, NDP

Mrs. Prativa Rana and Mr. Vinode Rana
National Democratic Women's Association

Mrs. Tula Rana
National Women's Association

Mrs. Kalyani Shah
Chairperson, Democratic Women's Organization, CPN

Mrs. Ashta Laxmi Shakya
Chairperson, All Nepal Women's Organization, (UML)

Mrs. Shushila Thapa
Former Minister for Health

Academic

Ms. Nirmala Bhatta
Chairman, Women Entrepreneurship Devl. Sub Committee, (USAID)

Mrs. Durga Ghimire
President Agri-Forestry Basic Health & Cooperatives

Mrs. Suprabha Ghimire
President, Nepal University Teachers Association, (USIS)

NGO

Ms. Padmasana Shakya
Executive Director, Center for Women & Development Kamaladi,
(USIS)

Ms. Jyoti Tuladhar
Research Director, Center for Women & Development Kamaladi,
(USIS)

Business

Mrs. Meera Bhattarai
Executive Director, Association for Craft Producer

Ms. Yanji Sherpa
General Manager, Structo Nepal

Mrs. Ambica Shrestha
President, Business and Professional Women's Club Dwarika Hotel

Media

Mrs. Reita Raj Gurung
English News Reader, NTV

Mrs. Gauri K.C.
Radio Nepal

Lawyers

Mrs. Kusum Saakha
Lawyer/Harvard alumni Ganesh Fashion Garment Industries

Ms. Silu Singh
Executive Director, Women's Legal Service Project, (USAID)

Business/Professional

Mr. and Mrs. Binod Chaudhary
President, Federation of Nepalese Chamber of Commerce and
Industry, Tripureswor, (USAID)

Mr. and Mrs. Hoop Jyoti
Bhajuratna Engineering & Sales Pvt. Ltd. King's Way, (USAID)

Mr. and Mrs. Gajanand Agrawal
President, Nepal Foreign Trade Association (USAID)

Mr. and Mrs. Tola Ram Dugar
Chairman, Dugar Brothers Group, (USAID)

Mr. and Mrs. Hulas Chand Golchha
Chairman, Golchha Organisation, (USAID)

Mr. and Mrs. Vijaya Kumar Shah
Jawalakhel Distillery, (USAID)

Mr. Madhukar SJB Rana and Mrs. Greta Rana
Former President, Management Association of Nepal (USAID)

Mr. and Mrs. Piyush Bahadur Amatya
Amatya Enterprises (P) Ltd., Brikuti Mandap

Mr. and Mrs. Jim Edwards
Tiger Tops Pvt. Ltd., Durbar Marg

Mr. and Mrs. Padma Jyoti
Vice-President, FNCCI, (USAID)

Mr. and Mrs. Vijaya Vaidya
Vaidya Group

Commercial Banks

Mr. Kallol Mitra
American Express Bank Representative

Travel

Mr. and Mrs. Anoop Rana
Executive Chairman, Necon Airlines

Mr. and Mrs. Tenzin Choegyal
Tiger Tops

Mr. and Mrs. Pratap SJB Rana
Representative, American Express

Hotels

Mr. and Mrs. Amar Raj Singh
President, Soaltee Hotel Group Companies

Mr. and Mrs. George Varkevisser
Hotel Yak and Yeti

Mr. and Mrs. Prabhakar Shumshere J.B. Rana
Hotel Soaltee Holiday Inn and Himal International Corp.

Mr. and Mrs. Himmat Sandhu
General Manager, Soalt Holiday Inn Crowne Plaza Kathmandu

Mrs. Rama Malla & Mr. Sardindu Malla
Hotel Malla

American Embassy

Mr. and Mrs. Peter W. Bodde
Deputy Chief of Mission

Mr. and Mrs. Peter Gadzinski, P/E

Mr. Marc Koehler, P/E

Mr. and Mrs. Gary Berntsen, P/M

Mr. and Mrs. Craig Arness

Dr. and Mrs. Thomas Lucas
Medical Unit

Dr. Frederick E. Machmer, Jr.
Director of USAID

Mr. and Mrs. Donovan Russell
Peace Corps Director

Mr. and Mrs. David Queen
Public Affairs Officer

Nepal: Luncheon with Prominent Nepalese Women

Context of the Event

You will be attending a luncheon with 20 prominent Nepalese women. The main problems facing women in Nepal are pervasive poverty, minimal educational and employment opportunities, girl trafficking, and a gender discriminatory socio-economic environment. Most of the women at this luncheon are actively involved in projects to empower women.

Your Objectives

- o To express the strong commitment of the United States towards women.
- o To laud the Nepalese guests for their efforts on behalf of their fellow countrywomen.
- o To have a cross cultural exchange on women's issues.

Talking Points

- o Delighted to have the opportunity to meet with women who have distinguished themselves in their respective fields and who are dedicated to improving the lives of their fellow countrywomen.
- o The United States fully recognizes that the full and equal participation of women in every sphere of society is essential for a country's development.

Participants

Nepalese Guests

Ambica Shrestha
Meera Bhattarai
Sahana Pradhan
Shailaja Acharya
Shanta Dixit
Dr. Dilli Devi Shakya
Dr. Leela Devi K.C.
Dr. Shanti Basnyat
Shanta Thapaliya
Dr. Kokila Vaidya
Kalyani Shah
Kabita Bhattarai
Dr. Jyoti Tuladhar
Dr. Meena Acharya
Dr. Arzu Rana Deuba
Durga Ghimire
Bina Pradhan
Kamala Dhungel

Manisha Aryal
Namrata Sharma
Gauri K.C.
Dr. Rita Thapa
Shanti Chaudary
Pramila Giri
Urmila Upadhyay Garg
Rinchen Yonjan
Sahana Pradhan

U.S. Mission

Ambassador Vogelgesang
Tanya Bodde
Rekha Arness
Sally Patron
Tiffany Jackson-Zunker

BIOS OF PROMINENT NEPALESE WOMEN (LUNCH EVENT)

Ambica Shrestha

President, Federation of Business and Professional Women of Nepal; Past President of Rotary Club and Jaycees; Owner, Dwarikas Hotel; Honorary Spanish Consul

Rinchen Yonjan

Women Entrepreneurs Association of Nepal; Member, Nepal Environmental Protection Council

Meera Bhattarai

Executive Director, Association for Craft Producers; Founder, Dhukuti -- Retail Outlet for Craft Producers; Ashoka Fellow (Ashoka Fellowships are similar to the Mc Arthur Grants and provide financial support to outstanding individuals with pattern-setting ideas for social change)

Sahana Pradhan

Member of Parliament, United Marxist Leninist Party; Former Minister for Industry/Commerce; Sister-in-law of Prime Minister Adhikary

Shailaja Acharya

Member of Parliament, Nepali Congress Party; Former Minister of Agriculture/Forest and Soil Conservation; niece of former Prime Minister G.P. Koirala

Shanta Dixit

Founder, Ratho Bangalo School; Studied/lived in New York from 1980-1990

Dr. Dilli Devi Shakya

Executive Director, Research Centre for Applied Science and Technology, Tribhuvan University; Vice President, Federation of Business and Professional Women of Nepal

Dr. Leela Devi K.C.

First Nepalese Woman to obtain a Ph.D. in Home Economics (Southern Illinois University); Chair, Home Science Department and Women Development, Padma Kanya Campus (the only all-women campus in Nepal with 6,000 students); Former Fulbright Scholar

Dr. Shanti Basnyat

Professor, Faculty of Education, Tribhuvan University; Former Fulbright Scholar

BIOS OF PROMINENT NEPALESE WOMEN (Cont.)

- 2 -

Shanta Thapaliya

Family Law Practitioner; President, Legal Aid Consultancy Centre (USAID assisted); Director, Women Lawyers Mentoring Project

Silu Singh

First woman to become a Senior Advocate; Director, Women's Legal Services Project (legal literacy programs for women and free legal counseling for indigent women - USAID Assisted); Executive Director, Service for Underprivileged Section of Society

Dr. Kokila Vaidya

Director, Policy Planning, Foreign Aid and Monitoring Division, Ministry of Health (works closely with USAID)

Kalyani Shah

Lawyer Member, Nepal Law Reforms Commission

Kabita Bhattarai

Director, Women's Skill Development Center; Former International Visitor Program Grantee; Niece of Nepali Congress Party President and Former Prime Minister K.P. Bhattarai

Dr. Jyoti Tuladhar

Director, Centre for Women and Child Development; Lecturer at Tribhuvan University; Member of Linguistics Society of America; Ph.D. from George Washington University

Dr. Meena Acharya

Executive Director, Integrated Institute of Development Studies; Ph.D. from University of Wisconsin; One of the authors of the 1979 "Study Of The Status of Women In Nepal" (USAID funded)

Dr. Arzu Rana Deuba

Environmental Advisor, Canadian International Development Agency; Founding Member of Saathi (NGO fighting domestic violence); Spouse of the Leader of the Opposition Nepali Congress Party, Sher Bahadur Deuba

Durga Ghimire

President, Agri-Forestry Basic Health Cooperatives (NGO to teach women their rights, offering literacy classes and running income-generating programs); Working to rehabilitate returning prostitutes; Prativa Subedi Founder, Women's Awareness Center Nepal (helps women develop their potential and fights discrimination); Ashoka Fellow

BIOS OF PROMINENT NEPALESE WOMEN (Cont.)

- 3 -

Bina Pradhan

Program Consultant, Women in Development (working on Update of the "Status of Women in Nepal Study"); Former Humphrey Fellow

Kamala Dhungel

President, Women in Environment (NGO)

Manisha Aryal

Investigative Reporter, "Himal" Magazine (well-respected environmental magazine)

Namrata Sharma

Reporter, "Rising Nepal" (largest daily English language newspaper)

Gauri K.C.

Editor/Newscaster, Radio Nepal; Trained in Germany; Worked for the English Language Service (Asian Division) of the Voice of Germany

Dr. Rita Thapa

Consultant, United Nations Development Fund for Women; Spouse of Former Nepalese Ambassador to U.S.

Shanti Chaudhary

Self-made woman from the disadvantaged Tharu Community; Founder, Creative Development Centre (offers legal counseling and income generating activities); Ashoka Fellow

Pramila Giri

Sculptor exhibited in several international exhibitions; M.A. in Art from Cal State

Urmila Upadhyay Garg

Artist exhibited in several international exhibitions

Clinton Presidential Records Digital Records Marker

This is not a presidential record. This is used as an administrative marker by the William J. Clinton Presidential Library Staff.

This marker identifies the place of a tabbed divider. Given our digitization capabilities, we are sometimes unable to adequately scan such dividers. The title from the original document is indicated below.

BANGLADESH

Divider Title: _____

BANGLADESH

- 1 - SCHEDULE
(Sunday, April 2 - Tuesday, April 4)
- 2 - EVENTS/BIOS
 - Bio of President Abdur Rahman Biswas
 - Bio of Prime Minister Begum Khaleda Ziaur Rahman
 - Briefing for visit to Grameen Bank
 - Briefing and list of attendees for tea with women leaders

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BANGLADESH - SCHEDULE

Divider Title: _____

SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
PAGE 2

12:20 pm **WHEELS UP** from Meghauli Airport

Flight Time: 1 hour [includes mountain tour]
Flight Manifest: See Trip Book

1:20 pm **WHEELS DOWN** in Kathmandu

1:30 pm **PROCEED TO** Board C-137

Bid farewell to:

- Ambassador Sandra Vogelgesang
- Mr. Geoffrey Wolfe
- Peter Bodde
- Tanya Bodde
- Mr. Indra Bahadur Singh, Chief of Protocol
- Bangladesh Ambassador-TBA

1:40 pm **WHEELS UP** from Kathmandu, Nepal

Flight Time: 1 hour 10 minutes (+15 minutes)
Flight Manifest: See Trip Book

3:05 pm **WHEELS DOWN** in Dhaka, Bangladesh

NOTE: Dave Van Note will board aircraft upon arrival.

3:15 pm **AIRPORT ARRIVAL**
OPEN PRESS

Greeters:

- Ambassador David Merrill
- Mrs. Darlene Merrill
- A.S.M. Mostafizur Rahman, Minister of Foreign Affairs (MFA)
- Mr. Farooq Sobhan, Foreign Secretary, MFA
- Mrs. Sobhan
- Mr. Masum Ahmed Choudhury, Chief of Protocol, (MFA)
- Mrs. Sawari Rahman, State Minister for Women's and Children's Affairs

Format: Ambassador David Merrill and Mrs. Darlene Merrill will greet Mrs. Clinton at bottom of steps.

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
004. schedule	Schedule for Hillary Rodham Clinton (partial) (4 pages)	04/02/1995	b(7)(E)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

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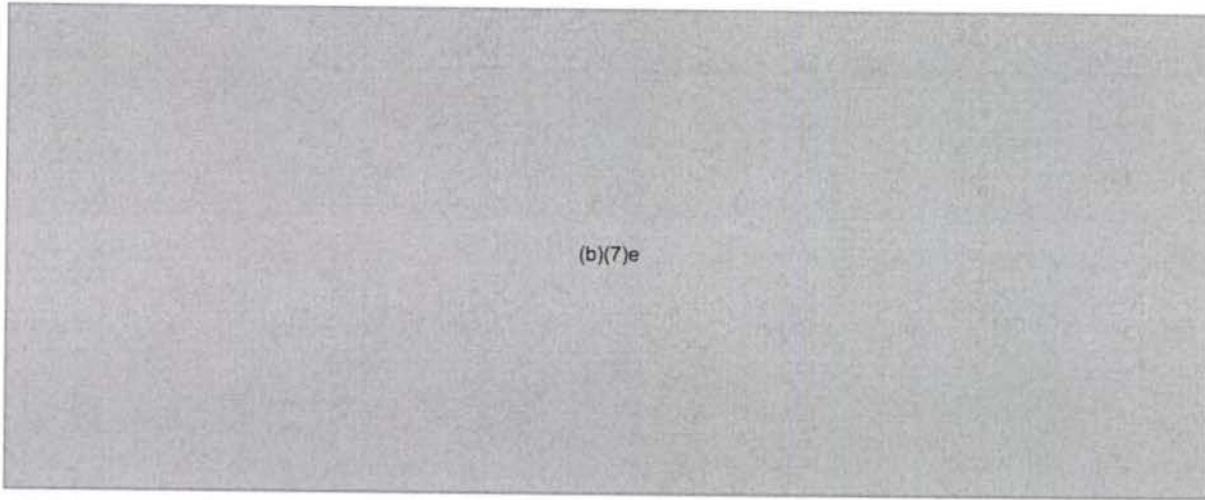
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SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
PAGE 3

3:25 pm

DEPART Airport
EN ROUTE Hotel Sonargaon
[drive time: 20 minutes]

MOTORCADE MANIFEST:



3:45 pm

ARRIVE Hotel Sonargaon

Greeters: Mr. Yoji Hamano, General Manager

3:45 pm

PROCEED TO 8th Floor

Greeters: Dr. Mohammed Yunus
Dr. Asrozi Yunus
Deena Yunus, daughter

3:50 pm-

DOWN TIME

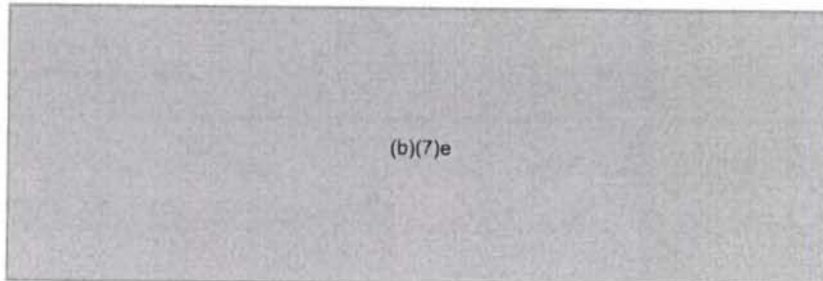
4:55 pm

Hotel Sonargaon

4:55 pm

DEPART Hotel Sonargaon
EN ROUTE President's Residence
[drive time: 15 minutes]

MOTORCADE MANIFEST:



SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
PAGE 4

(b)(7)e

5:10 pm

ARRIVE President's Residence
POOL PRESS

Greeter: Major General Sardar M. A. Husan

5:10 pm-

5:35 pm

AUDIENCE WITH PRESIDENT ABDUR RAHMAN BISWAS
President's Residence
MICRO POOL SPRAY

Format:

-- Mrs. Clinton will meet with President
Abdur Rahman Biswas and members of the
Bangladeshi delegation.

Participants:

US Participants:

-Mrs. Clinton
-Ambassador Merrill
-Melanne Verveer
-Robin Raphel
-Lisa Caputo

Bangladeshi Participants:

-President Abdur Rahman Biswas
-Mrs. Biswas
-A.S.M. Mostafizur Rahman, Minister of
Foreign Affairs
-Mrs. Rahman, spouse
-Mr. Farooq Sobhan, Foreign Secretary, MFA
-Mrs. Sawari Rahman, State Minister for
Women's and Children's Affairs
-Mr. Masum Ahmed Choudhury, Chief of
Protocol, MFA
-President's Military Advisor

5:40 pm

DEPART President's Residence
EN ROUTE US Embassy
CLOSED PRESS
[drive time: 20 minutes]

**SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
PAGE 5**

MOTORCADE MANIFEST:

(b)(7)e

6:00 pm

ARRIVE US Embassy

Greeters: Ambassador David Merrill
Mrs. Darlene Merrill

6:00 pm-

7:30 pm

**RECEPTION HOSTED BY AMBASSADOR
US Embassy
CLOSED PRESS/WH PHOTO & EMBASSY PHOTO ONLY**

Format:

- Mrs. Clinton proceeds to brief meet and greet with embassy staff who worked on visit
- Mrs. Clinton and Ambassador greet Prime Minister Begum Khaleda Zia upon her arrival and escort her into reception
- Mrs. Clinton and Ambassador Merrill proceed to stage
- Ambassador David Merrill delivers remarks and introduces Mrs. Clinton
- Mrs. Clinton delivers remarks
- Mrs. Clinton does receiving line. Ambassador Merrill will introduce each guest. **NOTE:** At 6:30 pm, Mrs. Clinton will escort Prime Minister to her motorcade for departure. Receiving line continues upon Mrs. Clinton's return.

SCHEDULE FOR HILLARY RODHAM CLINTON
SUNDAY, APRIL 2, 1995
PAGE 6

-- Ambassador Merrill escorts Mrs. Clinton
to motorcade for departure

Participants: Approx. 200 people to attend.
[See briefing for more info.]

7:35 pm

DEPART US Embassy
EN ROUTE Hotel Sonargaon
[drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

7:55 pm

ARRIVE Hotel Sonargaon

RON

Hotel Sonargaon
Dhaka, Bangladesh
Phone: 880-2-811-005
Fax: 880-2-813-324
Control Room Fax: 880-2-810-134

WEATHER FORECAST FOR KATHMANDU & CHITWAN NATIONAL FOREST, NEPAL:

-Partly cloudy skies with haze. Low 42F High 75F

WEATHER FORECAST FOR DHAKA, BANGLADESH:

-Cloudy skies with haze and fog. Low 62F High 87F

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
005. schedule	Schedule for Hillary Rodham Clinton (partial) (8 pages)	04/03/1995	b(7)(E), b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
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- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
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- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
AS OF 4/1/95

DHAKA, BANGLADESH; JESSORE, BANGLADESH

DHAKA/JESSORE LEAD ADVANCE: DAVE VAN NOTE
SONARGAON HOTEL, ROOM #814
PHONE: 880-2-811-005
FAX: 880-2-813-324
CONTROL ROOM FAX: 880-2-810-134

DHAKA/JESSORE SITE ADVANCE: MARY RAGUSO
DHAKA/JESSORE SITE ADVANCE: PAUL MYER
DHAKA/JESSORE SITE ADVANCE: REBECCA MCKENZIE
DHAKA/JESSORE SITE ADVANCE: PETER COLEMAN
DHAKA/JESSORE PRESS ADVANCE: PAULA THOMASSON
DHAKA/JESSORE PRESS ADVANCE: ERNIE GIBBLE

SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363

PREVIOUS RON Hotel Sonargaon
Dhaka, Bangladesh
Phone: 880-2-811-005
Fax: 880-2-813-324
Control Room Fax: 880-2-810-134

6:30 am

(b)(6)

7:30 am

DEPART Hotel Sonargaon
EN ROUTE Airport
[drive time: 15 minutes]

MOTORCADE MANIFEST:

(b)(7)e

[005]

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 2

7:45 am **ARRIVE Airport**

8:00 am **WHEELS UP from Dhaka, Bangladesh**

Flight Time: 30 minutes [NC]
Flight Manifest: See Trip Book

8:30 am **WHEELS DOWN in Jessore, Bangladesh**

Greeters: Altaf Hossain Choudhury, Air Vice
 Marshall
 Abdul Choudhury, Commisioner of
 Khula Division
 Raful Huda, Deputy Police Inspector
 General

8:40 am **DEPART Airport**
 EN ROUTE Grameen Bank Village
 [drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

9:00 am **ARRIVE Grameen Bank Village**

Greeters: Dr. Mohammed Yunus, Founder &
 General Manager of Grameen Bank

9:00 am- **TOUR AND DISCUSSION**
10:30 am **Grameen Bank Village**
 POOL PRESS

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 3

Group 1:

- HRC
- CVC
- Dr. Mohammed Yunus
- Melanne Verveer
- Capricia Marshall
- Jan Piercy

Group 2:

- Kelly Craighead
- Barb Kinney
- Ambassador Merrill
- Capricia Marshall
- Lisa Caputo
- Robin Raphel
- Carol Lancaster
- Faye Granger
- Dr. Elting
- Raka Rashid
- Mr. Golek Roy, Area Manager
- Sawari Rahman
- Mr. Abdul Hye, District Manager, Grameen Bank
- Dr. Ross Bigelow
- Randy Berry
- 2 Bangladeshi Protocol Officers

Group 3:

- Press
- Neel Lattimore
- Steve Cohen
- Kent Obee
- Ms. Nurjahan Begum, Deputy General Manager, Grameen Bank
- Mr. Donald Bishop

Format:

- Dr. Yunus greets Mrs. Clinton and CVC upon arrival and escorts them to the village
- View children doing gymnastics
- Mrs. Clinton, CVC, and Dr. Yunus will sit for discussion with approx. 80 women recipients of Grameen Bank loans

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 5

Group 2:

- Ambassador Merrill
- Capricia Marshall
- Lisa Caputo
- Randy Berry
- Robin Raphel
- Carol Lancaster
- Faye Granger
- Dr. Elting
- Raka Rashid
- Ross Bigelow

Group 3:

- Press
- Neel Lattimore
- Steve Cohen
- Kent Obee
- Mr. Tajul Islam, BRAC Public Relations
- Mr. Donald Bishop

NOTE TO STAFF: This building is very small, only principles should enter.

Format:

- Mrs. Clinton and CVC proceed to village and are met by Dr. Fazle Abed, Founder & Executive Director of BRAC, and the school principal
- Dr. Fazle Abed will brief them on the BRAC school program
- Mrs. Clinton, CVC, Dr. Fazle Abed and teacher will proceed to schoolroom for meeting with approx. 36 children
- The children will sing three songs
- Mrs. Clinton and Chelsea will greet the children and depart

11:10 am

DEPART BRAC School via foot
EN ROUTE Concerned Women for Family Planning
[walk time: 5 minutes]

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 6

11:15 am

ARRIVE Concerned Women for Family Planning

Greeter: -Mrs. Mufaweza Khan, Ex. Dir. of
Concerned Women for Family Planning
-2 women from clinic staff

11:20 am-

VISIT TO Concerned Women for Family Planning
POOL PRESS

11:45 am

Group 1:

- HRC
- CVC
- Mrs. Mufaweza Khan, Ex. Dir. of Concerned
Women for Family Planning
- Kelly Craighead
- Barb Kinney
- Melanne Verveer
- Jan Piercy

Group 2:

- Ambassador Merrill
- Ms. Jahan Ara, CWFPP
- Capricia Marshall
- Lisa Caputo
- Randy Berry
- Robin Raphael
- Carol Lancaster
- Faye Granger
- Dr. Elting
- Raka Rashid
- Ross Bigelow

Group 3:

- Press
- Neel Lattimore
- Steve Cohen
- Kent Obee
- Mr. Nick Langton, Resident Representative,
The Asia Foundation
- Mr. Donald Bishop

Format:

- Upon arrival, Mrs. Khan will brief Mrs.
Clinton and CVC on the program
- Mrs. Clinton, CVC and Mrs. Khan will
proceed to check in area and speak to
clinic's clients

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 7

- Proceed to speak briefly with women discussing family planning
- Mrs. Clinton and CVC will then proceed across the courtyard to the examination hut where they will sit on the veranda with Mrs. Khan, a nurse, and a client to discuss the program

11:50 am **PROCEED TO** Depart w/Mrs. Khan

12:00 pm **DEPART** Concerned Women for Family Planning
EN ROUTE Panchbaria Baliadanga Government School
[drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

12:20 pm **ARRIVE** Panchbaria Baliadanga Government School

Greeters: Children sing upon Mrs. Clinton's arrival & present her w/flowers

12:20 pm-
12:50 pm **TOUR PRIMARY SCHOOL**
Panchbaria Baliadanga Government School
POOL PRESS

Group 1:
-HRC
-CVC
-Mr. Rakibuddin Ahmed, Secretary, Ministry of Education, Bangladesh Government

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 8

- Kelly Craighead
- Barb Kinney
- Melanne Verveer
- Jan Piercy

Group 2:

- Ambassador Merrill
- Capricia Marshall
- Lisa Caputo
- Randy Berry
- Robin Raphel
- Carol Lancaster
- Faye Granger
- Dr. Elting
- Raka Rashid
- Ross Bigelow

Group 3:

- Press
- Neel Lattimore
- Steve Cohen
- Kent Obee
- Mr. Nick Langton, Resident Representative,
The Asia Foundation
- Mr. Donald Bishop

Format:

- Mrs. Clinton and CVC will be briefed on
program by Mr. Ahmad, Secretary,
Minister of Education
- Mrs. Clinton to observe approx. 12
parents receiving food.
- Mrs. Clinton and CVC to tour classrooms.
- Mrs. Clinton and CVC will proceed to
Secondary School and tour 2 classrooms.
- Mrs. Clinton and CVC will proceed to
Girls School and tour 2 classrooms.

12:55 pm

DEPART Panchbaria Baliadanga Government
School EN ROUTE Airport
[drive time: 20 minutes]

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 9

MOTORCADE MANIFEST:

(b)(7)e

1:15 pm **ARRIVE Airport**

NOTE: Mrs. Clinton will do group photo with joint Bangladesh/US
Air Force Crew [approx. 60 people].

1:35 pm **WHEELS UP from Jessore, Bangladesh**

Flight Time: 30 minutes [NC]
Flight Manifest: See Trip Book

2:05 pm **WHEELS DOWN in Dhaka, Bangladesh**

2:15 pm **DEPART Airport**
 EN ROUTE Hotel Sonargaon
 [drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 10

BANGLADESHI TAIL
USSS TAIL

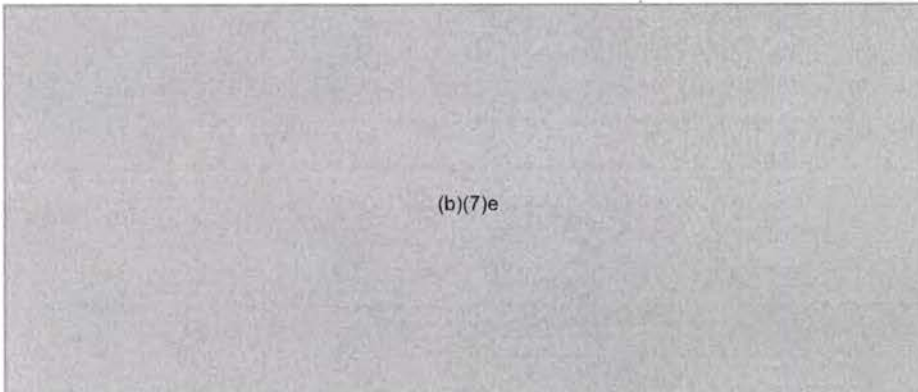
2:35 pm **ARRIVE Hotel Sonargaon**

2:45 pm-
4:15 pm

DOWN TIME
Suite
Hotel Sonargaon
Dhaka, Bangladesh
Phone: 880-2-811-005
Fax: 880-2-813-324
Control Room Fax: 880-2-810-134

4:15 pm **DEPART Hotel Sonargaon**
EN ROUTE Ambassador's Residence
[drive time: 10 minutes]

MOTORCADE MANIFEST:



4:25 pm **ARRIVE Ambassador's Residence**
Greeter: Mrs. Darlene Merrill

4:30 pm-
6:00 pm **WOMEN'S TEA HOSTED BY MRS. MERRILL**
Ambassador's Residence
POOL SPRAY for remarks only

Format:

- Mrs. Merrill delivers welcoming remarks
and introduces Mrs. Clinton
- Mrs. Clinton delivers remarks

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 11

- Open discussion: Mrs. Raka Rashid, USAID, will act as facilitator
- Mrs. Raka Rashid calls on Mrs. Clinton for closing remarks
- Mrs. Clinton escorts guests to door and remains in residence

Participants: Approx. 20-25 women to attend.
[See briefing for more info.]

6:20 pm

DEPART Ambassador's Residence
EN ROUTE 30 Hare Road
[drive time: 15 minutes]

MOTORCADE MANIFEST:

(b)(7)e

6:35 pm

ARRIVE 30 Hare Road
MICRO-POOL PRESS ARRIVAL

Greeters: Protocol @ car
Prime Minister Begum Khaleda Zia
greet upon arrival

6:35 pm-
7:00 pm

PRIVATE MEETING WITH Prime Minister Begum
Khaleda Zia
Special Guest Room
MICRO POOL SPRAY

US Participants:
-Mrs. Clinton
-Ambassador Merrill
-Melanne Verveer
-Robin Raphel
-Lisa Caputo

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 12

Bangladeshi Participants:

- Prime Minister Begum Khaleda Zia
- Mr. Sabiuddin Ahmed, Pvt. Secretary to Prime Minister
- A.S.M. Mostafizur Rahman, Minister of Foreign Affairs
- Mr. Farooq Sobhan, Foreign Secretary, MFA
- Mrs. Sawari Rahman, State Minister of Women's and Children's Affairs

7:00 pm

PROCEED TO Garden Area

7:00 pm-

8:00 pm

DINNER HOSTED BY PRIME MINISTER BEGUM KHALEDA ZIA
Garden Area
MICRO POOL for cultural performance only

NOTE: This dinner is outside.

Format:

- Prime Minister escorts Mrs. Clinton into room and to meet/greet a few guests at tables
- Mrs. Clinton proceeds to table
- Dinner is served
- Cultural performance (15 minutes)

Participants: Approx. 200 people to attend.
[See briefing for more info.]

8:05 pm

DEPART Reception
CLOSED PRESS DEPARTURE
EN ROUTE Hotel Sonargaon
[drive time: 10 minutes]

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, APRIL 3, 1995
PAGE 13

(b)(7)e

8:15 pm
RON

ARRIVE Hotel Sonargaon
Hotel Sonargaon
Dhaka, Bangladesh
Phone: 880-2-811-005
Fax: 880-2-813-324
Control Room Fax: 880-2-810-134

WEATHER FORECAST FOR DHAKA, BANGLADESH:

-Partly cloudy skies with haze. Low 62F High 87F

WEATHER FORECAST FOR JESSORE, BANGLADESH:

-Partly cloudy skies. Low 65F High 88F

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
006. schedule	Schedule for Hillary Rodham Clinton (partial) (3 pages)	04/04/1995	b(7)(E), b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
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- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
AS OF 4/3/95

DHAKA, BANGLADESH; COLOMBO, SRI LANKA

DHAKA LEAD ADVANCE: DAVE VAN NOTE
SONARGAON HOTEL, ROOM #814
PHONE: 880-2-811-005
FAX: 880-2-813-324
CONTROL ROOM FAX: 880-2-810-134

DHAKA SITE ADVANCE: MARY RAGUSO
DHAKA SITE ADVANCE: PAUL MYER
DHAKA SITE ADVANCE: REBECCA MCKENZIE
DHAKA SITE ADVANCE: PETER COLEMAN
DHAKA PRESS ADVANCE: PAULA THOMASSON
DHAKA PRESS ADVANCE: ERNIE GIBBLE

COLOMBO LEAD ADVANCE: CHARLIE DUNCAN
TAJ SAMUDRA HOTEL, ROOM #651
PHONE: 94-1-44-66-22
FAX: 94-1-44-63-48
CELL PHONE: 94-1-07-86-91-05

COLOMBO SITE ADVANCE: KELLY CRAWFORD
CELL PHONE: 94-1-07-86-91-85

COLOMBO PRESS ADVANCE: LIZZIE ASHER

SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363

PREVIOUS RON

Hotel Sonargaon
Dhaka, Bangladesh
Phone: 880-2-811-005
Fax: 880-2-813-324
Control Room Fax: 880-2-810-134

7:10 am

(b)(6)

[006]

8:10 am

DEPART Hotel Sonargaon
EN ROUTE US Embassy
[drive time: 20 minutes]

SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 2

MOTORCADE MANIFEST:

(b)(7)e

8:30 am **ARRIVE US Embassy**

8:30 am-
9:05 am

MEET & GREET WITH EMBASSY STAFF & FAMILIES &
AMERICAN COMMUNITY
US Embassy
CLOSED PRESS

Format:

- Ambassador David Merrill delivers
remarks and introduces Mrs. Clinton
- Mrs. Clinton delivers remarks
- Work ropeline

Participants: Approx. 400 people to attend.
[See briefing for more info.]

9:10 am **DEPART US Embassy**
EN ROUTE International Center for Diarrheal
Disease Research
[drive time: 15 minutes]

**SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 3**

MOTORCADE MANIFEST:

(b)(7)e

9:25 am **ARRIVE** International Center for Diarrheal
Disease Research
POOL PRESS

Greeters: -Dr. Demisse Habte, Director
 -Dr. A. Salam, Chief Physician
 -Dr. George Fuchs, Director of
 Clinical Services
 -Dr. John Albert, Director of
 Laboratory Services
 -Dr. K.M.A. Aziz, Director of
 Community Health
 -Graham Wright, Assistant Director

9:30 am- **TOUR**
9:50 am International Center for Diarrheal Disease
Research
WHITE HOUSE PHOTO & HOSPITAL PHOTO ONLY

Format: Dr. Demisse Habte & Dr. A. Salam to
conduct tour. Mrs. Clinton to tour hospital.

9:55 am **PROCEED** New Patient Pavilion

10:00 am-
10:10 am **VIEW** New Patient Pavilion
POOL PRESS

NOTE: This portion of the tour is outside.

Format: Mrs. Clinton to observe patients

Clinton Presidential Records Digital Records Marker

This is not a presidential record. This is used as an administrative marker by the William J. Clinton Presidential Library Staff.

This marker identifies the place of a tabbed divider. Given our digitization capabilities, we are sometimes unable to adequately scan such dividers. The title from the original document is indicated below.

BANGLADESH - EVENTS / BIO

Divider Title: _____

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
007. report	U.S. government report (1 page)	03/16/1995	P1/b(1)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

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- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

BANGLADESH: VISIT TO GRAMEEN BANK VILLAGE

CONTEXT OF MEETING

The village of Moishahati (MOY-shuh-HA-tee), in Jessore (juh-SHORE) District, is typical of the villages where Grameen Bank works. Grameen programs began in Moishahati four years ago, so the Grameen program is still developing. This happens to be a Hindu village.

Borrowers in Moishahati use their loans for a variety of purposes, including pottery, bee-keeping, small-scale manufacturing of fishing nets, wooden toys, and bamboo products; weaving, and dress making.

The recovery rate on loans in Grameen Bank villages such as Moishahati is at least 95 percent. Grameen borrowers are typically poor women between 20 and 35 years old from landless families, although the family may own a home without agricultural land. Borrowers are usually married women with some skills which may be used to generate income for themselves and their families.

Grameen Bank was established in 1983 to provide loans to the poor. As you know, the Bank's founder, Dr. Mohammed Yunus, believed that lack of access to credit is the biggest constraint for the rural poor, and that the rural poor could make productive use of small loans, borrowed without collateral, that they would repay on time. He also maintained that the poor can themselves best judge how to increase their incomes. Grameen Bank uses these principles to mobilize the poor in such a way that poor men and women can receive credit by identifying a source of self-employment and by agreeing to guarantee and monitor others in the group.

The growth in Grameen Bank's membership has been phenomenal, from 171,622 members in 1985, to 1,915,020 in 1994. Grameen Bank has 1,042 branches covering members in 34,243 villages (about half the villages in Bangladesh). About 94 percent of the membership is women. More than 287,600 houses have been built with Grameen Bank loans. In 1994, Grameen Bank crossed the billion dollar mark in cumulative loan disbursements among its members.

YOUR OBJECTIVES

- o See how Grameen works in Bangladesh.
- o Highlight our support for a proven way of helping women in Bangladesh, the United States, and elsewhere break the poverty cycle and better their families' lives.

TALKING POINTS

(WITH GRAMEEN BANK WOMEN BORROWERS)

- o Why did you join Grameen Bank? How has it changed your life?
- o Are your families supportive of the Bank's work in the village? Was this the case at the beginning?
- o What do you do when a borrower doesn't have the money to repay her loan?
- o Do all your school-age children go to school? Did Grameen Bank loans help make education for your children possible?

(WITH GRAMEEN STAFF)

- o How many women here receive Grameen loans? How are they used? What's the loan repayment record? What problems do borrowers face in making timely repayments?
- o What are the visible and positive changes here since Grameen started working here?
- o Why do you think that the Grameen Bank model has been so successful in Bangladesh? Is the model adapted to each of the villages or is it the same everywhere?
- o I am pleased to announce the donation of a computer to enable the Grameen Bank field office to continue to support its village programs.

OPTIONAL COMMENTS TO VILLAGERS AFTER OBSERVING GRAMEEN PROGRAM

I am delighted to come today to your village to see the Grameen Bank program in action.

Grameen shows clearly how important credit is in dealing with poverty.

I am particularly pleased to note that so many of Grameen borrowers are women--women who have otherwise lacked access to credit, and to see what you have done with the loans.

We in the United States of America look to the Grameen concept as a way to help women escape poverty.

Dozens and dozens of banks in the United States have used the Grameen model or variations of it to help American women climb out of a cycle of poverty.

A trip to Bangladesh by the South Shore Bank of Chicago led to the Chicago Women's Self-Employment Project.

That bank and Professor Yunus then went to Arkansas and helped establish the Arkansas Goodfaith Fund--again patterned after Grameen.

The U.S. government is now providing funds to help Grameen replicate its concept in still other countries around the world.

The idea of Grameen, created in Bangladesh, is reverse foreign aid. My country has a good deal to learn from Bangladesh in this area.

I am grateful to the villagers of Moishahati for showing me Grameen programs in action. Thank you.

(NOTE: We could turn the final text into Romanized Bengali that you could easily read aloud with short practice, or we could add a Romanized Bengali introduction or close to an English text. We would provide simultaneous interpretation for a speech delivered in English.)

General Points Regarding Micro-finance Programs and Poor Women

* In most developing countries, poor women have no access to financial services, i.e., savings and credit services. As a result, options to meet their business and household goals are severely constrained. Savings services allow depositors to store current income as assets for future use, while credit services allow clients to invest or consume now, drawing on expected future income.

* Poor women often need savings services even more than credit services, i.e., there are no institutions available that will take very small deposits. Women use savings services to smooth consumption, cover emergencies, and to safeguard surplus from the demands of others and from theft. In terms of savings, women need conveniently-located facilities, simple and fast procedures, and no restrictions on withdrawals.

* Most poor women operate very small enterprises to generate needed cash income. They need easily accessible, short term, small loans, mainly to cover shortages of working capital.

* Women are good borrowers. They generally repay their loans at high rates and on time--more so than do men.

* Women invest the additional income earned from loan funds in family welfare--again, more so than do men. Women's extra income goes for food, clothing and housing, education and health of children, sanitation etc. By implication, therefore, making small loans to poor women is a highly effective way of improving the welfare of poor families.

GRAMEEN BANK:*A Bank for the poor*

The rural landless poor generally remain outside the orbit of the banking system, although they are usually in dire need of credit. This is particularly true in a country like Bangladesh, where an estimated 80 per cent of the population live below the poverty line. These people have no control over their destinies. In this country, where land ownership, to a large extent, defines socio-economic status, over 50% of the population are landless. The conventional banking system fails to provide them with any kind of service because it is generally held that the poor are a high-risk category to lend to. They are, therefore, required to provide collateral in order to obtain a loan, although they are frequently not in a position to do so. They are exploited by money lenders who may charge an interest rate of up to 10% a month.

It was in order to challenge conventional banking wisdom with its emphasis on collateral and to dispel some of the myths that exist about poverty (e.g. that the poor do not pay back loans properly) that Dr. Muhammad Yunus set up the institution known as the Grameen Bank. As a professor of Economics at Chittagong University in 1976, Dr. Yunus launched an action-research project which aimed to explore the possibilities of, and design a framework for a system which would bring the rural poor within a viable banking network. He reasoned that if financial resources could be made available to landless people at terms and conditions which were appropriate, then it would be seen that "these millions of small people with their millions of small pursuits can add up to create the biggest development".

The action-research project which he called the "Grameen Bank Project" came into being with the following objectives in mind:

- 1) To extend banking facilities to poor men and women.
- 2) To eliminate the exploitation of the money-lenders.
- 3) To create opportunities for self-employment for the vast

unutilized or underutilized manpower resources.

- 4) To bring the disadvantaged people within the folds of some organizational format which they can understand, and operate within, and can find socio-political and economic strength from, through mutual support.

- 5) To reverse the age-old vicious cycle of "low-income, low savings, low investment, low income" into an expanding system of "low income, credit, investment, more income, more credit, more investment, more income".

The project demonstrated its strength in the village of Jobra and some neighboring villages in Chittagong between 1976 and 1979. Then with the sponsorship of the Bangladesh Bank and the support of nationalized commercial banks and the Bangladesh Krishi Bank, it was extended to Tangail in 1979.

After its success in Tangail, the project was extended to several other districts, including Chittagong, Patuakhali, Rangpur and Dhaka.

In September 1983, the Grameen Bank Project was transformed into an independent bank, with the name of "GRAMEEN BANK". The authorized and the paid up capital of the Bank are Tk.25.00 crores and Tk.15.00 crores respectively. Of the total paid up share capital GB borrowers share holders own 88% and the remaining 12% is owned by the government.

The Bank's loanees are landless men and women, who must form groups of five, in order to receive loans which are given without any type of collateral. The group members are persons who are like-minded and have similar socio-economic background. Any person whose family does not own more than 0.5 acres of land or the value of one acre of medium quality land in the area is eligible to apply for a loan. These loans can be used for any income-generating activity.

Before loans are given to the eligible borrowers they have to undergo an intensive training for the duration of one to two weeks about the philosophy of Grameen Bank and its rules and procedures. The group members then have to pass a "test" before the group is given recognition. During this test the members must convince the Bank staff of their integrity and seriousness and demonstrate their understanding of the principles and procedures of the Bank and their ability to write their own names.

Each group selects its own chairman and secretary who organize the meetings where the attendance of all the members is compulsory. Several members in the same village are federated into a "centre" and from among the chairmen of the groups are elected the "Centre Chief" and the "Deputy Chief". Their duties include the conducting of the weekly meetings of the centre, recommending loan proposals, supervising loan activities and assisting Bank workers in their works.

Grameen Bank (GB) members create a number of savings accounts. These include the Group Fund, the Emergency Fund, the Children's Welfare Fund, Special Savings and Personal Savings accounts. The total amount of savings in these funds (in taka) are as follows:

Group Fund=1307.80 million (US \$35.27 million);
Special Savings=264.90 million (US \$7.21 million);
Personal Savings=1781.98 million (US \$47.99 million);
Children's Education Fund=145.82 million (US \$3.95 million);
Emergency Fund=190.10 million (US \$5.24 million).

Each borrowers must save one taka per week in the Group Fund. The Bank pays 8.5% interest on this money. Apart from this, any member of the group may borrow money from the Group Fund for any purpose provided he/she has the consent of the other members. No interest is normally charged on loans from the Group Fund.

Beside the Group Fund, the group members establish another fund called the Emergency Fund. The amount

every Tk.1000 of the loan amount beginning from Tk.1001. The Fund operates as an insurance fund for the GB loanees to cover them against death, disability and other accidents. The Fund is intended to ease the material or mortal damages caused by unforeseen events.

An established GB branch usually has nine persons to carry out its business: a branch manager, a senior assistant, six bank workers/assistants (three of who are preferably women), and a peon-cum-guard. According to the principle of the Bank that the Bank should go to the people rather than the people coming to the Bank, all banking transactions are done at the centre meetings, which are attended by bank workers. The branch borrows money from the head office at a rate of interest of 12% whenever it needs funds and it on-lends at the rate of 20%.

The structure of GB is decentralized. The Bank has 12 Zonal Offices. Below the zonal office is the area office and below that is the branch office. Each area office supervises around 10-15 branches. The number of area offices currently in operation is 108. The number of GB branch office upto December 1992 was 1015. The number of villages that have been reached is 30,619. These villages are located in 52 districts out of a total of 64.

The Bank serves about 1.5 million borrowers. Ninety four percent of them are women, in contrast to only 46% in December 1983. This is the result of a conscious policy on the part of the Bank's management who have observed that women tend to be more scrupulous about the repayment of their loans than their male counterparts. In addition, it has been noted that when women are the loan recipients, the benefits resulting from additional income are usually spread more evenly over the household as a whole i.e. her husband and the children also receive a major part of the benefits accruing from the loan utilization. In contrast men tend to spend the money mainly on themselves. Therefore, lending to women provides a more effective means of improving the position family as a whole.

The Grameen Bank has disbursed a total of 15,434 million taka (US \$416.05 million) as loans until December 1992. The average rate of recovery of GB loans is 98%. This has overwhelmingly proved that poor people are indeed bankable and that they are in fact better customers than their richer counterparts. The only condition required to bring them into a viable banking system is an appropriate credit delivery-recovery mechanism.

Grameen Bank members have taken loans for over 450 different activities for which they already possessed the necessary skills. The average loan size is about 3000 taka, Grameen Bank currently disburses around US \$15 million in loans per month.

Generally the biggest loan for an individual does not exceed Tk.10,000 but members can jointly take larger loans for collective enterprises. To date, such joint loans have been given

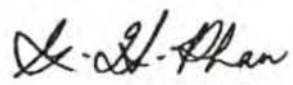
for over 100 different activities. These include the purchase of shallow tubewells, deep tubewells, rice mills, oil mills, the leasing of markets, ponds and land; the purchase of power tillers, wheat thrashers etc. By December 1992, 147.17 million taka (US \$4.05 million) had been disbursed to fund these activities.

The Bank has also introduced housing loans for the poor. This is of immense significance for the borrowers. A shelter is a basic requirement for a person to experience any kind of fulfillment or security in life as a place to organize his/her life and to undertake any important plans and programmes. The ownership of shelter provides poor people with a degree of confidence, a sense of dignity and a conviction that they can improve their lives. The fact that, for many members their house is also their workplace, has prompted the Bank to offer housing loans to its borrowers. Around 157,334 such houses have been constructed, with a total amount of 1659.69 million taka (US \$44.74 million) being disbursed for this purpose.

Alongwith economic activities, the Grameen Bank also has a strong social component to its work. GB members are encouraged to pay attention to their health and nutritional needs in addition to their socio-economic situations. These principles are codified in the "Sixteen Decisions" which were formulated at a national workshop of female centre chiefs in 1984. The Sixteen Decisions stress the following elements: the need for discipline, unity, courage and hard work; the growing of vegetables all year around and the plantation of as many seedlings as possible; keeping the environment clean, drinking boiled water or tubewell water and introducing physical exercise in the centres; the importance of an adequate shelter; refusal to pay or accept dowries or to consent to child marriage; planning to keep families small and to provide children with education, the need to bring prosperity to the family and to collectively undertake bigger investments to increase family income; the importance of mutual support and unity among GB members.

The members are encouraged to implement the Sixteen Decisions in their own lives as far as possible. GB has successfully illustrated the point that poor women work hard if they are given a chance, because they are concerned about their children and their future. has an all-Bangladeshi staff of about 12,000 people at all levels.

Grameen Bank An important part of the Bank's success is due to the dedication and hard work of its bank workers.


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Oct 17, '94

Human Resources Development and Operations Policy

HRO

Working Papers

Is Grameen Bank Sustainable?

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Zahed Khan

February 1994
HROWP 23

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Introduction

Grameen Bank is a rural bank in Bangladesh that has attracted worldwide attention with its innovative and successful group-based credit program for the rural poor. It provides credit and organizational input to the poor who are otherwise excluded from the formal credit system because of their lack of material collateral. Grameen Bank has replaced the requirement of material collateral by group responsibility where individual access to credit is determined by group repayment behavior. By organizing and training the poor in groups, Grameen Bank has created both social and financial preconditions that enable the poor to receive loans based on group performance. Grameen Bank also provides social development inputs to the poor so as to make them individually and socially accountable. While this financial-cum-social intermediation improves the productivity and income of the poor, it also improves their loan repayment behavior and hence, contributes to the financial viability of Grameen Bank. Its loan recovery rate has been consistently over 90 percent, one of the highest among development financial intermediaries (DFIs) providing credit.

Because of the failure of most DFIs to effectively reach the rural poor, Grameen Bank of Bangladesh has attracted widespread attention as one of the more successful banks catering to this target group. In addition to its phenomenal expansion in Bangladesh over the last decade, with over 1.6 million members and 1,030 branches by June 1993, the Grameen Bank model has been replicated in many other countries. The World Bank has also recognized the potential of such a model of financial intermediation for the poor and has recently provided an "exceptional" grant of \$2 million to the Grameen Trust for the replication exercises.

What are the sources of success of Grameen Bank? What makes its loan recovery so high compared to the low recovery rates of many DFIs that have been long supported by many bilateral and multilateral donor agencies? Is Grameen's success as a bank for the poor sustainable? Is the Grameen Bank model replicable? Moreover, as Grameen Bank has been relying on subsidized funds (often grants and concessionary funds) for institutional development, is it possible for it to continue functioning if these cheap sources of funds are dried out? How dependent is Grameen Bank on the leadership of Dr. Muhammad Yunus, the founder and managing director? Is leadership a critical element in the successful replication of Grameen Bank or development of similar programs elsewhere?

These are some of the issues that are being investigated in an on-going World Bank research study with the active participation of the Bangladesh Institute of Development Studies.¹

¹Other than the sustainability issues, the study also looks at the household and intrahousehold impacts of Grameen Bank using household surveys from 87 villages in Bangladesh. The purpose is to identify program effects on household outcomes (such as income, wealth, asset accumulation, and hence, poverty reduction) and individual-level outcomes (such as employment, education, health, and nutrition) to see whether a credit program such as Grameen Bank produces desirable impacts at the household level that help reduce poverty and increases the human capital of the rural poor. The study also looks at the participation of women and the ensuing effects on household and intrahousehold outcomes. The study also examines the success or failures of two other major programs — Bangladesh Rural Advancement Committee (BRAC) and Rural Development (RD-12) project of the Bangladesh Rural Development Board (BRDB). The household-level impact studies and the program-level analysis of BRAC and RD-12 are in progress.

This paper discusses some of these issues based on a report on Grameen Bank prepared as part of this on-going study in the Bank.² The report is based on Grameen Bank data, collected from its aggregate-level records and a selected sample of its branches (118 branches) for the period of 1985 - 93. These branch- and program-level data have been used to analyze the sustainability of Grameen Bank in its dual role as an effective financial institution for the rural poor and as a poverty alleviation program. The fundamental finding of this study, based on different aspects of Grameen Bank performance, is that it is possible to reduce poverty through sustainable financial intermediation targeted towards the poor.

The Grameen Bank Model

Grameen Bank is a bank for the poor. Understanding the sources of its success (or failure) requires an evaluation of how it works as a financial institution and as program for poverty alleviation.

Grameen Bank operates in a credit market that is characterized by imperfect information and imperfect enforcement; two common sources of the failure of many DFIs in many countries. Lending entails high risk of loan default. The viability of lenders, therefore, depends on the selection of borrowers, their incentive to repay loans, and the ability of lenders to enforce the loan contract (Hoff and Stiglitz 1990). But formal lenders are not part of the community and hence, do not have ability as well as means to collect information about the borrowers and their activities. Thus, the formal lenders often lend based on asymmetric information and are handicapped in their ability to enforce contracts in the absence of an effective legal system for contract enforcement.

Grameen Bank has developed ways of tackling both problems of asymmetric information and imperfect enforcement. It offers group-based credit where an individual's access to credit is tied to group responsibility and repayment behavior. Grameen Bank's lending process starts with five self-selected persons who own less than 50 decimals of land and who agree to form a group where they guarantee and monitor each other. Each group is organized and trained by Grameen Bank workers in weekly group meetings about the Grameen rules and regulations and how to keep individual, financial and social discipline. Advantages of the group-lending approach are that it satisfies the self-fulfilling expectations of like-minded groups of people, and makes borrowers' activities transparent to bank workers. Group lending essentially uses peer pressure to monitor and enforce contracts, provides an incentive structure for the borrowers to repay, and helps screen good borrowers from bad ones, all of which would be costly for the bank to accomplish otherwise.

Also, unlike many other DFIs, Grameen Bank adheres to savings mobilization as an integral part of lending. While this provides an internal source of funds for on-lending, Grameen's savings mobilization scheme is also designed to address both production risk as well

²See Khandker, Khalily and Khan (1993), "Grameen Bank: What Do We Know?"

as market imperfections that exist in credit and other markets. Each member is required to save Taka 1 each week which is deposited at the weekly group meeting. Moreover, 5 percent of the loan amount is levied for the "group fund," while Taka 5 for every 1,000 Takas above loan size greater than 1,000 is charged for the "emergency fund" contribution. The group fund is managed by the group and provides an additional source of loanable funds for the poor when mutual agreement is obtained. The emergency fund is managed by Grameen Bank and is used as an insurance against default owing to death or disability or natural disaster.

In addition, each member purchases one Grameen Bank share worth Taka 100. These shares provide a stake in the ownership of Grameen Bank for the membership as well as their representation in its board of directors; over time, both the proportion of members' shares in total capital and in the representation have increased.

Transparency in credit transactions is a unique feature of Grameen Bank lending. The loan selection and applications are discussed by all group members at the mandatory weekly meetings of the centers.³ All credit transactions and related discussions for each group are publicly administered at the weekly meetings, and decisions are made on a consensual basis. These open banking procedures severely mitigate any entrenchment of vested interests in the system such as have been the source of corruption and embezzlement of funds in many DFIs (Braverman and Guasch 1986).

With poverty alleviation as its prime objective, Grameen Bank has developed targeting and input delivery mechanisms to focus on the causes of poverty. Grameen Bank believes that lack of access to credit is the biggest constraint for the rural poor. It argues that rural poor, with too little land to support themselves as farmers, can make productive use of small loans, borrowed without collateral, that they would repay on time. Thus, with appropriate credit support, the poor can be productively employed in familiar processing and manufacturing trades, transport services, storage and marketing of agricultural produce, and livestock among other income-generating activities. Grameen Bank also maintains that if the rural poor are provided credit on reasonable terms, they can themselves best judge how to increase their incomes and need no more outside inputs except what they can purchase themselves. These principles are used to mobilize the poor in such a way that poor men and women can receive credit by identifying a source of self-employment and by agreeing to guarantee and monitor others in the group.

Grameen Bank targets the poor based on landholding of less than 50 decimals. The land-based targeting may not be an effective mechanism for the identification of the poor because landholding and asset information can be concealed. Grameen Bank's targeting is effective, however, because its credit delivery is group-based and allows only those people with equal or

³A center is typically comprised of five to eight groups, and it is headed by a center chairperson and a center secretary elected from the group leaders. Each center meeting is attended by a Grameen Bank worker, who visits several centers on a weekly schedule.

similar bargaining power to form groups.⁴

Although membership is free, Grameen Bank's group-based lending taxes those who have high opportunity cost of time as it involves weekly meetings and other activities that are time consuming. As the opportunity costs vary from person to person and is usually high for the landed households, program participation is highly self-selective and limited only to those who have very low opportunity costs. As the landless poor have low opportunity costs due to limited income earning opportunities, they usually participate in the program.⁵ The lower loan size (which is usually limited to Taka 2,500, equivalent to US\$65, for a first time loanee and a maximum of Taka 10,000, or US\$250, for older members) also acts as a deterrent against the inclusion of richer individuals in the groups.⁶ This self-targeting is effective for those who are willing to bear the costs of group formation, training and monitoring each other's activities, and who are satisfied with the relatively small sums they can borrow.

Grameen Bank creates a market niche for the low income groups who do not have alternative source of credit at the rate of interest charged (Von Pischke 1992). Grameen's creation of market niche is also due to its implicit targeting of women among the poor. Given the sociocultural environment in Bangladesh, women among the rural poor are predisposed to be poorer than men. Because of exclusion from market activities, a woman's opportunity cost of time directly depends on a household's landholding. Thus, for poorer households owning less than 50 decimals of land, women's opportunity cost of joining Grameen Bank is minimal.

Grameen's membership mobilization has worked to both women's and Grameen Bank's advantage. It is advantageous for the bank because women usually do not borrow from formal or informal sources (due to lack of collateral) and hence, Grameen's money does not go for past loan repayment. In addition, women are more risk averse than men in project selection and extra careful in maintaining good standing as a borrower. Grameen membership works to poor women's advantage, because for the first time many get a rare chance of operating their own independent income-earning activities which in most cases help improve their status in the household.

Parallel to its group-based credit and savings process, Grameen Bank has developed a comprehensive social development program. This program is disseminated as the "sixteen decisions," which are guidelines for codes of conduct and activities aimed at improving the social and financial conditions of the rural poor. A comprehensive training program has also

⁴Otherwise, when member's active participation in the lending process becomes an important constraint for lending, unequal bargaining power only promotes the vested interests that would undermine the viability of groups as well as the bank.

⁵Hossain's (1988) study found that some 98 percent of the program participants actually meet the landholding criterion of program participation.

⁶Note that even if five richer households form a group and approach a Grameen Bank worker for a loan, monitoring at the center meeting of 6-8 such groups would make such effort difficult for the group.

been developed for women in maternal health, nutrition, and childcare. The outcome of this program is that greater demand for basic services provided by government and others have been created and the nutritional status of women and children has improved (Quanine 1989).

Grameen Bank responds to the needs of the poor. In addition to the one-year general loans for self-employment, longer-term house-building loans are also provided at lower interest rates for members to improve their living conditions by building better quality, low-cost housing. In some areas where the repayment capabilities of its members were affected by natural disasters, the bank provided special loans, food storage loans, capital recovery loans (including goats as loan) and destitute loans. Since 1992, new avenues of credit, such as short-term seasonal loans and family enterprise loans, were also introduced to help members augment their income.

Grameen Bank's Achievements

Since its inception as a bank for the poor in 1983, Grameen Bank has evolved as a large organization employing 10,531 men and women in 1992. As of June 1993, there were 1,030 Grameen Bank branches covering members in 32,529 villages (about half of the villages in Bangladesh).

Membership growth

The phenomenal expansion of Grameen Bank is evident in the 840 percent increase in its membership in eight years, as it grew from 171,622 in 1985 to 1,614,673 in mid-1993. About 94 percent of the membership is women and over the eight year period, growth in female membership was always higher than the growth in male membership.⁷

For Grameen Bank, membership means access to credit. This is indicated by the overwhelming proportion of members who are borrowers: by June 1993, as much as 98.2 percent of all members had taken loans, compared to 88.9 percent in 1985. The emphasis on female membership and group expansion is also evident in the growth of borrowers: the proportion of male borrowers among all borrowers declined progressively (from 34.9 percent in 1985 to 6 percent in mid-1993). The number of female borrowers increased by 1,205.3 percent in the 1985-92 period compared to 67.1 percent growth in the number of male borrowers.

Lending volume and portfolio mix

The disbursement pattern of Grameen Bank loans reflects its expansion as well as emphasis on providing credit to poor women. In 1985, of the total cumulative loan disbursement of Taka 948.5 million, a little more than half (Taka 492.4 million or 51.9 percent) had been

⁷For details on the achievements discussed in this section, see the main report, "Grameen Bank: What Do We Know?" by Khandker, Khalily and Khan (1993).

distributed to female borrowers. By 1992, women received 79.8 percent of total loans disbursed.

The disaggregation of cumulative disbursement up to 1992 by loan-types, as classified by Grameen Bank, shows that 81.6 percent of all disbursement has been for general loans, 0.79 percent for collective loans, 8.9 percent for house building loans, and 8.7 percent for technology loans.⁴ The phenomenal expansion in overall lending was also reflected in average lending per branch which grew from an average of Taka 1.86 million in 1986 to Taka 6.27 million in 1992.

The growth of Grameen Bank operations is also indicated by the increase in the amount of its loans outstanding, from Taka 244.2 million in 1985 to Taka 7,029.6 million in June 1993. Between 1986 and 1991, this proportion was declining as the shares of house-building and technology loans outstanding rose from 6.7 percent in 1986 to 40 percent in 1991. The average loan outstanding for a branch increased from Taka 1.09 million in 1986 to Taka 6.82 million in June 1993, an increase of 525.7 percent over this period.

Savings mobilization

Grameen Bank experienced an enormous growth in savings mobilization between 1985 and 1992. Total savings mobilized increased by 2,920 percent during this period, from Taka 114.9 million in 1985 to Taka 3,478.8 million in 1992. In the first six months of 1993, total savings had increased by 30.9 percent to Taka 4,553.3 million.

If the amount of loans outstanding is an indicator of its lending volume, the savings and deposits mobilized in recent years is more than adequate for Grameen Bank to continue lending operations without any funds from external sources. In fact, given its savings and lending performance, Grameen Bank had attained the savings-lending equality in 1989, which was partly due to increases in members' savings and deposits. For comparison, it is interesting to note that the total savings mobilized by Grameen Bank was four times larger than the combined savings recorded for five major commercial banks in Bangladesh (Chen 1992).

Social development

Along with its financial services, Grameen Bank has implemented several programs aimed at promoting social development. It encourages its members to practice the "sixteen decisions" on a daily basis and trains them on the modus operandi of Grameen Bank as well as on improving their health, nutrition and productivity. It also encourages its members to operate nursery schools at the centers (six to eight groups), which also double as day-care centers, and distributes seeds and seedlings to promote kitchen gardens and tree planting.

⁴Technology loans are generally used to fund large scale projects. The share of technology loans in total lending has decreased due to the creation of the Grameen Krishi Foundation, which promotes agricultural productivity and has picked up many of the technology projects funded by Grameen Bank.

As of June 1993, there were 16,169 center-operated schools, up by 386 percent from 3,326 such schools in 1985. Enrollment at these schools had increased by 543 percent over the same period, from 71,467 in 1985 to 459,405 in mid-1993. Grameen Bank had distributed 5,445,309 seeds and 1,998,324 seedlings between July 1992 and June 1993, compared to 781,628 seeds and 373,190 seedlings in January-December 1985. The implementation of the "sixteen decisions" have induced the number of marriages without dowries to increase - by June 1993, 18,616 such marriages had taken place compared to 2,738 in 1985.

Grameen Bank also organizes workshops in order to train members on various topics, including its operational rules and procedures, livestock and poultry care, health and nutrition, and other social issues. The total number of participants in these workshops have increased by 655 percent over the 1985-92 period.

Administrative structure

Serving 1.6 million members with credit, organizational help and other social development inputs is a big and challenging task. To serve the poor in an orderly fashion, Grameen Bank has expanded in a decentralized fashion. Its administrative structure consists of four tiers - the head office at its apex, the zonal offices, the area offices and the branches - with a distinctive set of functions for each. The head office, located in Dhaka, is the central unit and is headed by the Managing Director (Dr. Yunus), a Deputy Managing Director, a General Manager and about 240 other staff. The zonal offices, the area offices and the branches comprise the field-level units.

An important feature of Grameen's management structure is the high level of autonomy given to the field offices. The zonal office acts as a mini-head office regarding administrative decisions, while the head office is involved more in mobilizing resources from external sources and in providing training and major policy decisions. Each zonal office supervises about 5-10 area offices, each of which oversees 10-15 branches and is responsible for the formal loan approvals, based on the recommendation of branch managers.

The branch is the most important unit in Grameen Bank operations, as it is the field-level office with the most contact with its member-borrowers and the basic profit-making unit. A typical branch supervises 50-60 centers located in villages within walking distances of the branch, and is responsible for group formation, member training and loan supervision. A center consists of six to eight groups and each group, the lowest level in the management structure, is made up of five people.

As of June 1993, there were 1,030 Grameen Bank branches covering members in 32,529 villages. Between 1985 and June 1993, the number of branches increased by 355 percent and the number of centers expanded by 660 percent. Given the major role of its branches in the organizational structure and credit operations, 85 percent of the employees were assigned to the branches in 1992 (compared to 79 percent in 1985), with an average of 9 employees per branch. In addition to the branches, there were 110 area offices and 12 zonal offices by June 1993.

Sources of funds

Grameen Bank, since its inception, has been able to finance its activities through resources made available at concessionary rates by various external and internal sources. As of June 1993, the proportion of foreign funds amounted to 74.54 percent of total resources available for Grameen Bank; 43.2 percent of total funds (Taka 2714.6 million) were provided in the form of grants, both for on-lending and revenue.

Initially, Bangladesh Bank, which is the central bank of the country, and the International Fund for Agricultural Development (IFAD) provided funds at 3 percent rate of interest. Various donor agencies from other countries became important sources of Grameen Bank funding by the mid-1980s. By mid-1993, the suppliers of funding to Grameen Bank included the Dutch, Norwegian, and Swedish aid agencies and the Ford Foundation.⁹

Grameen's Sustainability

The sustainability of Grameen Bank, given its role as a credit program with the objective of poverty alleviation, can be seen as the ability of the organization to sustain its credit operations and other activities as a viable financial institution. Grameen Bank utilizes resources mainly from subsidized sources to finance productive activities for the poor. It cannot, however, continue to operate based on such sources for ever. In order to be sustainable, the bank must (a) promote its organizational development within given costs for its institutional viability; (b) operate efficiently, given the program design and institutional framework, to attain financial and economic viability; and (c) help generate sustainable benefits for its members to reduce their poverty and achieve borrower viability.

To be defined as financially viable, Grameen Bank must, at a minimum, equalize the cost of each Taka disbursed with the price (that is, interest rate) it charges for lending to its borrowers. On the other hand, it is economically viable if the economic cost of funds (measured at the opportunity costs of these resources) used for credit and other operations can be met with the income generated from on-lending.

Financial and economic viabilities are necessary but not sufficient for the viability of Grameen Bank as a credit institution. Its management and decision-making system is also important to its sustainability. Management cannot be dependent on a single individual; there must be an institutionalized system. Staff development and productivity are important measures of internal efficiency.

But these aspects of sustainability cannot be attained unless the benefits generated for its target group are also viable, given the close link between the viability of the borrowers and the viability of the lender which both depend on similar environment and production risks. If the

⁹Funds were also borrowed occasionally from commercial banks in Bangladesh at the market rate of interest.

returns generated from the activities financed by the program cannot meet the borrowers' costs and if the borrowers do not have an incentive to repay the loan, the program will not be viable. Grameen Bank relies on the group-based organization of members to screen, monitor and provide incentives to the borrowers to repay their loans. Thus, Grameen's sustainability depends in part on the viability of groups and its members.

Institutional viability

The sustainability of Grameen Bank depends to a large extent on its institutional development and viability, and the vital role of Professor Muhammad Yunus in the growth of the organization. With the institutionalization of its management style, a high element of decentralization and its emphasis on monitoring, evaluation and adaptability in decision-making, innovative processes have been replicated at all levels of the bank's administrative structure. Combined with the extensive training at the field-level for new recruits and older staff based on problem-solving activity, Grameen Bank has created a cadre of dedicated professionals, who are as much motivated by the objective of helping the rural poor as by their pay and incentive structures.

The rapid expansion of Grameen Bank has been based on the institutionalization of its decentralized management process. With the expansion of branches and creation of area and zonal offices, more decision-making authority was delegated to these intermediate administrative units as the head office could no longer deal effectively with the volume and variety of issues involved. But, unlike most hierarchical bureaucracies, Grameen Bank did not have to initiate a deliberate decentralization exercise because it evolved into a decentralized organization as part of its growth process.

With the devolution of many decision-making roles to the field offices, the head office can focus on the broader issues of policy and development. At the top of the organization, the Board of Directors is responsible for guidance and as the members own share in the stock, their representatives are also on the Board. Most of the central decision-making functions, in turn, are based on field-level information, which is systematically collected, analyzed and disseminated by the monitoring and evaluation unit.

Monitoring and evaluation plays a crucial role in operations and expansion, providing continuous feedback from different operational and financial reports. Information on flow of funds, disbursement, repayment and default records of the branches is monitored from daily statements prepared by the branch managers for the head office. These reports, which are analyzed by the monitoring and evaluation unit, make it possible to keep track of each branch performance and compare with the aggregate data. Such comprehensive information and reporting forms the basis for the in-built process of learning and innovation that is reflected in the decision-making and policies of Grameen Bank.

The management style has evolved out of Grameen Bank's experience in trying to effectively provide a whole range of innovative programs to the rural poor. The evolved

management structure has an in-built adaptability that has been refined through field-level experience and an innovative approach to training, which was also developed by Grameen Bank. It is a structured learning process based on trial and error with continuous fine-tuning, including hands-on training for new staff and re-orientation training for the experienced employees.

The performance of employees and the turnover rates may be influenced by their pay structure and incentive schemes, given the nature of the job. Although the employees are paid according to the rules and regulation of Bangladesh Bank, education and experience influence their wages. This underlines the presence of staff incentive for improved productivity.

The objective of poverty alleviation through credit often requires Grameen Bank to expand its operations in areas where agroclimate and locational characteristics would not be considered favorable by other financial institutions. Econometric results based on the impact of agroclimate and locational characteristics on Grameen program placement in various thanas (administrative units in Bangladesh) suggest that program placement has not been affected by these factors. In contrast, both government and commercial banks have been affected by agroclimate and locational conditions, including distance to district headquarters; using these factors to determine placement in order to reduce their transaction cost. Grameen Bank locates its branches irrespective of agricultural potential or risk. Consequently, making profit in some branches such as flood-prone areas may be a risky venture.

Financial and economic viability

The viability of Grameen Bank depends on the revenue and cost structures as well as the assets and financial structures. While the revenue and cost structures indicate the degree of financial profit or loss, the assets and financial structures measure the expansion of assets over time, the capital adequacy and the role of internal resources in financing assets. Viability also depends on the rate of loan recovery which is a necessary condition for profitability through high turnover of loanable funds and minimization of default costs. Profitability, an outcome of the differences between revenue and cost, in turn indicates the extent of financial subsidy involved in operation. However, the long-term viability of Grameen Bank depends on the extent of the subsidy received from low-cost funds (provided by donor agencies of different countries and the government) and its ability to operate without such subsidy.

Grameen Bank is financially viable if it is profitable (that is, the financial subsidy is zero or negative) and it is economically viable when economic subsidy net of profit is zero or negative; therefore, the bank may be financially viable but not economically viable if its profit is less than the economic subsidy. In this analysis, Grameen Bank's viability is evaluated using two parameters - profitability and subsidy dependency. The level of profitability indicates the extent of financial subsidy while the subsidy dependency indicates the extent of net subsidy (economic subsidy net of profit) involved in Grameen Bank operation.

The loan recovery rate recorded over time is critical when measuring the amount of financial subsidy required to sustain a credit program. While the recovery rates for banks and

other development financial institutions in many developing countries, including Bangladesh, have been quite low (in the 25 to 50 percent range), Grameen Bank has recorded exceptionally high recovery rates (about 98 percent). Interestingly, the loan recovery rates are lower for male borrowers than for women, which contradicts the conventional belief that women in general are higher credit risks than men.

Grameen Bank suffered losses in 1991 and 1992 only; in all other years since 1986 it has turned profits. An analysis of the trends in profit for the period of 1986-93 shows that Grameen's profit is very much influenced by whether or not grants received for research and development, training, and monitoring and evaluation are included as part of revenue. If profit is calculated on the assumption that Grameen meets these costs from its generated revenue, then Grameen Bank has been making losses since 1987. In contrast, if operating profit is calculated without costs on these accounts and grants, Grameen Bank can be shown as a profitable organization. This finding suggests that if institutional development were financed by donors or government, Grameen Bank could earn profit, given its cost and revenue structures.

Subsidy dependency

Grameen Bank made losses in 1991 and 1992 and received financial subsidy for these two years. It has also enjoyed what we call an economic subsidy for all years as its funds for on-lending and institutional development were mainly subsidized. As mentioned earlier, a comparison of the opportunity cost of such funds and their actual cost determines the economic subsidy. The net subsidy is then defined as economic subsidy net of profit. Following the definition of Yaron (1992), the subsidy dependency index (SDI) can be defined as the ratio of net subsidy and the average revenue (defined as the product of loan outstanding and on-lending interest rate). The SDI helps measure the percentage increase in the on-lending interest rate required to compensate Grameen Bank for the elimination of subsidy. A zero SDI means that profit equals the social cost of operation and hence Grameen Bank has achieved full self-sustainability. In contrast, a positive SDI implies that the economic cost exceeds the profit in which case the on-lending interest rate or the amount of loan outstanding must increase by the amount of subsidy to eliminate subsidy. For example, an SDI of 100 percent means a doubling of the on-lending interest rate or amount of loan outstanding to eliminate subsidy.

The estimates of economic subsidy are influenced by how one defines the alternative cost of subsidized funds. Using two measures of the opportunity costs of subsidized funds, one is the long-term fixed interest rate and the other is the short-term savings deposit rate, the estimates of subsidy and the degree of subsidy dependency (SDI) were calculated.

The SDI estimates suggest that there was a monotonic increase in the subsidy dependency of Grameen Bank between 1987 and 1990, and then after 1991 the SDI fell. For example, in the case of long-term interest regime, the SDI decreased to 130.16 percent in 1991 from 165.94 percent in 1990, followed by further declines in 1992 and 1993; in 1993 it was estimated to be only 65.88 percent. The decline in the SDI in recent years was due to the large increases in loan disbursement and increased profit mainly due to increased lending rate from 16 percent to

20 percent. This suggests that the subsidy dependency of Grameen Bank has been reduced over the years through increased volume of lending and on-lending rate. However, such increases were not enough to eliminate the subsidy. Estimates suggest that if Grameen Bank were to eliminate the subsidy, it must double either its lending rate from 17 to 34 percent or annual disbursement from Taka 6.3 million to Taka 12.6 million per branch.

Whether Grameen Bank can double its lending rate or double its annual disbursement depends on the ability of its 1,030 branches to expand lending as well as the ability of borrowers to earn a positive rate of return on investment at the increased rate of interest. This requires an examination of branch-level profitability and borrowers' viability.

Branch-level profitability

The panel data of 118 branches, out of 1,030 Grameen Bank branches, for 1985-91 was used to analyze the issues of branch-level profitability and economies of scale. The econometric results suggest that it takes about five years for a branch to break-even.¹⁰ Grameen's investment in staff training has a positive effect on branch-level profitability. Branches with technology loans, possibly because of their larger loan size, and better road infrastructure earn profits. Branches with only female borrowers make losses compared to branches with both male and female members.¹¹ In addition, the presence of other banks reduces the profitability of Grameen Bank branches.

An analysis of the cost data of these branches indicates that economies of scale exist in branch-level operation. For instance, the estimated marginal cost of mobilizing an additional member was estimated to be Taka 138, while the estimated marginal cost of lending an amount of Taka 4,000 was only Taka 64 with a total cost of Taka 202. Given the average interest income of Taka 600 at, say, 15.06 percent rate of interest for lending Taka 4,000 for a year, Grameen Bank branches are clearly operating at levels below where marginal cost equals marginal revenue. This suggests that Grameen Bank branches, which operate under profit maximization principle, would gain if they expand their business. The 1993 data suggest that Grameen Bank has successfully utilized this previously unused branch capacity to increase its lending by almost 70 percent in a single year. This has helped Grameen Bank earn profits in 559 branches out of 1,038 branches by December 31, 1993.

Borrower viability

But the sustainability of Grameen Bank and its branches ultimately depends on the viability of the borrowers. This can be judged in terms of outcomes relevant to the economic

¹⁰This is usually the case for any bank even in the more developed financial market such as that of the United States. Thus, the argument that banking with the poor is not profitable is not true.

¹¹This is again perhaps due to the size of loan. Women, on an average, borrow less than their male counterparts.

and social welfare of the members as well as their dropout behavior and loan repayment performance. The household-level welfare impacts of Grameen Bank are being quantified using household and individual survey data and are not yet ready. Some aggregate indicators of borrower-level viability such as members' dropout rate, loan default rate, and rural wage impacts are discussed in this paper.

The formation of a Grameen Bank group and its viability depends on the decision of each member to continue within the group-based system, given the costs and benefits of program participation. Members may dropout of the program for a variety of reasons, including "graduating," i.e., they no longer require Grameen Bank credit and its other services.

The aggregate dropout rates of Grameen Bank members increased from about 5 percent in 1985 to 15 percent in 1991. This rate is higher in the case of men: it was 22 percent in 1991 compared to 7 percent in 1985. In contrast, the corresponding dropout rates for women were 14 percent in 1991 and 4 percent in 1985. Overall, the dropout rate increased annually by 17 percent over the 1985-91 period; the average annual growth rate was 21 percent for female members and 18 percent for men. This suggests that the benefits must have been high enough; otherwise, the membership dropout rates would have been higher.

The branch-level data and information on local area characteristics were used to estimate the determinants of dropout behavior. The results indicate that the age of the branch is an important factor, as relatively new branches have higher dropout rates and the rate declines as the age of a branch rises. Increased salaries of branch managers and improved education infrastructure reduce the dropout rates of members from the program. However, rural electrification and the presence of commercial banks accelerate the rate. Thus, the more developed is the local economy and the more alternative income-earning opportunities, the higher is the dropout rate of Grameen Bank members.

The regular repayment of loans also determines the viability of the groups and the loan repayment record is another indicator of borrowers' viability. The proportion of defaulters (who have not repaid after 52 weeks) was nil in 1985-86. About 1 percent were defaulters in this category in 1987-89, but this percentage increased to 2 percent in 1990-91. Given the large number of borrowers, nearly 1.6 million, and the volume of disbursement, the default rate is almost negligible, which indicates the long-run viability of the borrowers and their groups. Estimates suggest that the default rate goes up with the age of the branch while increased managers' salaries and staff training, rural electrification, road length, education infrastructure, and rainfall reduce the loan default rates.

The rural wages in 25 Grameen villages were compared with those of 72 non-program villages.¹² The wage impact estimates show that Grameen Bank has a positive effect on rural wages, especially for male and child labor, even after controlling for possible influences of other

¹²The village-level wage is the average of all categories of labor (formal, informal and agricultural) by labor-type (male, female and child).

area factors. This means Grameen Bank has a net positive effect on local economic growth, leading to sustainable poverty reduction.

The savings mobilized from each member is another indicator of borrower-level viability. The per member savings was Taka 775 in 1992 compared to Taka 648 in 1987. As the borrowers' dropout rate is quite low and their loan repayment rate is high, this suggests that the benefits generated by Grameen Bank has been substantial and has been sufficiently sustained to keep its members enrolled in the program and also generate savings. The 40 percent annual growth rate of savings during 1985-92 can be treated as an indirect measure of borrower viability and program sustainability.

Given the extent of the benefits of Grameen Bank, the social cost of such program intervention is small. In 1992, Grameen Bank received about 11 percent subsidy for each Taka disbursed to its borrowers; this per Taka loan subsidy was 12 percent in 1987 and gradually increased to 14 percent in 1990. As Grameen activity is aimed towards the rural poor, its members actually receive this subsidy in the form of training and organizational assistance to improve their productive means, rather than as a direct transfer. In this sense, each member received the support equivalent to Taka 416 in 1992 compared to Taka 321 in 1987 (based on the estimates using long-term deposit rate). Note, however, that per member savings mobilization far exceeds (by two and one-half times) per member subsidy. Thus, if induced savings mobilization from the poor is a measure of social benefit, then social benefit exceeds the social cost of such a program placement.

Grameen's Potential for Expansion

Grameen Bank needs to expand both horizontally and vertically in order to be more cost-effective, especially when it will have to depend more on market conditions than a protected environment with help from donors and the government to finance its lending activities. However, the returns to activities financed by Grameen Bank are likely to decrease, given demand constraints, as more and more people join the bank and undertake similar productive activities. Thus, Grameen Bank expansion in Bangladesh entails risks that would threaten the viability of both the borrowers and the lender. As such, changes in the loan portfolio mix for more growth-oriented activities over time and the achievement of cost efficiency will be of major concern.

The empirical findings suggest that Grameen Bank could make more profits if it disbursed more money for technology loans than for general and collective loans. Similarly, branches that have both men and women borrowers make more profit than those branches with only female borrowers. As the average principal for a technology loan is relatively larger than for general loan and as men on average borrow more money than women, these findings clearly suggest that increasing the loan amount per borrower is one possible way of attaining both cost efficiency and profitability.

Increasing the loan amount per borrower depends on whether the borrowers can absorb

increased volume of credit. This depends in turn on the entrepreneurial ability of the borrowers and the market opportunities that they face. But the economic growth of the economy shapes the nature and extent of credit demand of these borrowers, as the overall economic growth determines substantially the growth in rural nonfarm and agricultural-based enterprises that are being financed. Nevertheless, Grameen Bank can help accelerate the overall growth of the economy through portfolio diversification as well as increasing the effective demand for food and nonfood items of the poor.

Attaining cost efficiency is another major concern. If Grameen Bank is not cost-effective at the market rate of interest for loanable funds, it will become very difficult for it to continue its operation without subsidized funds for long. Besides, it would be a serious weakness for its long-term prospects if Grameen Bank would have to rely on funds from international sources.

One way of attaining cost efficiency is to increase membership for a given branch operation. Grameen Bank is currently attracting only 25 percent of the target households in its area of operation. This low participation may reflect constraints on both the supply and demand side. On the supply side, member mobilization is the single largest marginal cost of lending. Grameen's long-run cost efficiency thus depends on how effectively it reduces its cost of member mobilization. On the demand side, transaction costs of membership may be too high for potential borrowers to participate. Thus, Grameen Bank must find ways to reduce the transaction costs of membership in order to increase membership in each branch and thus help attain cost-efficiency.

However, the long-run cost-effectiveness of Grameen Bank depends on the long-run viability of borrowers who can absorb the increased cost of borrowed funds at the market rate of interest if Grameen Bank cannot absorb the full amount of increased cost through internal cost efficiency. This means, borrowers need to be efficient as well as capable of diversifying into new enterprises over time as the economy expands. Grameen Bank can help promote the entrepreneurial development of borrowers through relevant skill training, technology, and market promotion. It can also help promote marketing of their products by exploring and tapping potential export markets.

Policy Conclusions

Grameen Bank is a unique financial institution in Bangladesh that has succeeded in providing credit, without collateral, to over 1.6 million poor people and recording very low default rates. Grameen Bank is more than a bank, however. Its objective includes the alleviation of poverty of the rural poor through credit and social intermediation. Its success as a financial institution is its creation of a market niche. Its success as a poverty alleviation program, on the other hand, is its outreach to women among the rural poor who constitute over 94 percent of its membership.

What has been difficult for many DFIs to accomplish for several decades with the support of governments and various bilateral and multilateral agencies has been accomplished by

Grameen Bank in a decade. Although poverty alleviation through subsidized credit and economic growth was the objective of many DFIs, not much success was possible for a variety of reasons. The principal reasons were the stringent asset-based collateral requirements and the organizational weakness of DFIs that caused the subsidized funds to be channelled to the rich, although these were earmarked for the poor. These better-off recipients used the cheaper money both for productive and non-productive purposes which did little to help the poor. These efforts not only failed to reduce poverty over time, but also could not ensure the viability of DFIs — subsidy, low recovery rates, and the erosion of portfolios due to low (often negative) real interest rates undermined the solvency of these institutions.

Grameen Bank has directly attacked poverty by targeting credit and organizational assistance directly to the poorest people, at reasonable terms the poor find acceptable. The member dropout rate is low (15 percent), while the loan repayment rate has been consistently high (above 90 percent). The benefits from program participation must be high enough, given the cost of program participation; otherwise, the dropout rate would have been high and the loan recovery rate would have been low. The accrued benefits to the members are also high; as they save about 19 percent for each amount of loan disbursed.

Given the success of Grameen Bank in reaching the poor and alleviating poverty, the question is whether the program is replicable in other countries. This issue depends on the extent to which its program design is replicable and, to a large extent, on the role of Dr. Yunus in the development of Grameen Bank. If Grameen Bank is successful mainly because of the charismatic and committed leadership of Dr. Yunus, then the program is not replicable. Similarly, if the program design is unique and context-specific, it is also not replicable. As discussed earlier, the management of Grameen Bank is highly decentralized and major decisions are taken by managers in the field. Grameen's expansion in about 50 percent of all villages in Bangladesh is an example of its wide replication. Once the program was institutionalized, Dr. Yunus has played a limited role in day-to-day business. The issue of leadership is, however, more pertinent in the early stage of program design and in its development process.

What is more important is whether Grameen's group-based lending is replicable. Group-based lending is replicable in an environment where social intermediation is required for lending to the poor. It is also applicable in rural settings where asymmetric information and imperfect enforcement make credit transactions highly risky and costly. Group lending is also desirable for the poor where the economics of poverty is rooted in the socio-economic inequities of the societies so that existing social institutions cannot be used to deliver subsidized inputs to the poor. Group-based targeted credit and other inputs may also be necessary where there is a market failure.

However, the successful replication depends on the creativity and commitment of the leadership and its ability to carve out a market niche. The other crucial factor for successful replication is the availability of funds for on-lending to the target population. For institutional development and experimentation, the availability of grants and concessionary finance is necessary. Moreover, as shown earlier, a Grameen Bank branch takes about five years to break-

even. A targeted credit program that works to improve efficiency in the case of a market failure must receive the seed fund for institutional development. It is in this context that the World Bank's grant of \$2 million to Grameen Trust for replication exercises would help further poverty alleviation effort through targeted credit.

GRAMEEN BANK SOME STATISTICS (as of June 1993)

Number of Branches	1,030
Total Number of Employees	10,452
Number of Villages Covered	32,529
Number of Centers	
Total	54,819
Male	3,640
Female	51,179
Number of Members	
Total	1,614,673
Male	97,629
Female	1,517,044
Number of Borrowers	
Total	1,586,145
Male	95,803
Female	1,490,342
Loan Disbursement (cumulative)	
Total	Taka 23,979.2 million
Loans to Women	Taka 19,682.0 million
Loans to Men	Taka 2,581.4 million
Loans Outstanding Total	Taka 7,029.6 million
Savings and Deposits	
Total	Taka 6,659.5 million
Total Member Savings	Taka 4,553.3 million
Male Member Savings	Taka 1,307.0 million
Female Member Savings	Taka 3,246.3 million
Social Development	
Number of group-operated schools	16,169
Number of students in schools	459,405
Number of marriages without dowry	18,616

BANGLADESH: TEA WITH WOMEN LEADERS

CONTEXT OF MEETING

The tea with women leaders at the Ambassador's residence will provide an opportunity to discuss women's issues of common interest and roles women can play in bringing about social change. Women invited to the tea will be those who are actively involved in social issues affecting the lives of women in Bangladesh today. Most of the women are involved in various aspects of the women's movement and all are leaders in their various fields. Participants will be from the NGO, business, academic, labor, and human rights sectors, plus journalists and writers.

YOUR OBJECTIVE

- o Gain an appreciation of the social, legal, economic, religious, and cultural constraints to women's advancement, empowerment, and access to services in Bangladesh, and the innovative solutions that Bangladeshi women have used to overcome such constraints.

TALKING POINTS

- o I recently attended the Social Summit in Copenhagen, and a "Women and the United Nations" conference in New York. Both conferences, as well as the population conference in Cairo last year, emphasized the importance of increasing women's social, political, and economic opportunities.
- o Bangladesh has several programs for increasing women's opportunities that are receiving worldwide attention including family planning and lending to poor women. The United States is pleased to assist these efforts.
- o Women are unusually prominent in national politics in South Asia. Why are women prominent at this level but face obstacles in so many other spheres? What are women's political opportunities in Bangladesh at the local and community level?

PARTICIPANTS

NGOs

1. Kushi Kabir (KOO-shee Kuh-BEER), Coordinator, Nijeria Koria. Ms. Kabir heads an NGO which is in the forefront of issues relating to the environment, women, and impacts of land reform on the landless. She also chairs the Executive Committee of the Association of Development Agencies Bangladesh (ADAB) which is the "Chamber of Commerce" for development NGOs.
2. Mufaweza Khan (Muff-uh-WAY-zuh Khan), Executive Director, Concerned Women for Family Planning (CWFP). CWFP was the first family planning service organization started by women. Ms. Khan is active in issues relating to women's reproductive health.
3. Aroma Goon (uh-ROMA Goon), Chief Executive Officer, PRIP Trust. The PRIP Trust, a USAID-funded NGO, works to strengthen the NGO sector. Ms. Goon has extensive knowledge of the NGO sector.
4. Rasheda Choudhury (ruh-SHEEDA CHOW-dree), Director, Association of Development Agencies Bangladesh (ADAB). Ms. Choudhury has done extensive research on issues relating to children, child labor, literacy, and girls' and women's education. ADAB has over 800 member agencies and represents their interests to the government, donors, and the media.
5. Yasmin Murshad (YAZ-min MER-shed), Director, Center for Analysis and Choice. Ms. Murshad runs a women's political training project for all women who ran for parliament to improve their political skills. She is founder and director of one of Bangladesh's best private schools.

Alternate

Shireen Haq (sher-EEN HAHK), Naripakka. Ms. Haq was active in the campaign against Norplant being introduced (by USAID) to Bangladesh as a form of contraception.

Women's/Human Rights Groups

6. Angela Gomes (GO-mez), Director, Banchte Shekha. While other organizations focus on specific women's issues, Banchte Shekha is one of the few organizations to address the legal problems of women in an integrated manner.
7. Sigma Huda (SIG-muh HOO-dah), lawyer, Executive Director, Bangladesh Human Rights Commission. Mrs. Huda is one of the most influential lawyers in Bangladesh and is involved in human rights and women's legal rights issues.

8. Lydia Sigelakis (Si-gel-AH-kiss), Deputy Director, Asian-American Free Labor Institute. Ms. Sigelakis is an American citizen and is involved with child labor issues.

9. Taheera Haq, (Ta-HEER-a HAK) Ashoka. Ms. Haq is a Bangladeshi-American heading the local chapter of Ashoka, an NGO based in Washington that provides small grants to innovators of social change.

10. Salma Sobhan (SALL-muh So-BAHN), Executive Director, Ain O Salish Kendra, and Legal Advisor, Bangladesh Legal Aid and Services Trust. Mrs. Sobhan is active in issues relating to human rights and legal reform as it relates to the situation of women.

11. Maleka Begum (Muh-LAY-kuh BAY-gum), specialist on women's issues and writer. Ms. Begum is a leading journalist who writes primarily on women's issues relating to employment and violence against women.

12. Salma Ali, (SALL-ma AH-li) Lawyer and Executive Director, Bangladesh National Women Lawyers' Association. Ms. Ali is active in the human rights area.

Business

13. Joya Pati (JOY-uh PUTT-ee), Director, Kumudini Trust, Social Marketing Company (U.S.-assisted family planning services), and Private Agencies Collaborating Together international board of directors. Kumudini Trust has a large girls' school, nursing college, and hospital, along with garment and pharmaceutical factories, and provides assistance and training to poor women who make and export handicrafts.

14. Mariam B. Chowdhury (CHOW-duhr-ee), Managing Director, Femme Sanitary Napkins. Femme Sanitary Napkins is one of three paper-pulp-based manufacturers of sanitary napkins in the country, and Ms. Chowdhury is one of the few women in manufacturing. Unlike many other Bangladeshi businesswomen, Ms. Chowdhury did not inherit her business, but built it from scratch. She is one of the few self-made women in Bangladesh.

Alternates

Lailun Nahar Ekram (LIE-lun Nuh-HAR EK-rum), Engineers and Consultants Bangladesh, Ltd. Ms. Ekram is one of the few female architects in Bangladesh and is one of the few women to hold a seat on the Dhaka Stock Exchange.

Rokia Rahman (ROW-kee-uh Rah-munn), Executive Director, R.R. Cold Storage Ltd. Ms. Rahman set up the first women-owned and -managed cold storage plant for potatoes in the country. She also serves as advisor on the board of Micro Enterprise Development Assistance and Services (MIDAS), which is USAID-assisted.

Geeti Ara Choudhury (GEE-tee Ar-uh CHOW-duhr-ee), Managing Director, Adcomm. Ms. Choudhury owns and manages one of the most successful advertising agencies in Bangladesh. She has a keen interest in development issues and is an active member of the Bangladesh Employers' Association.

Ishrat Jahan (EESH-rut Juh-HAHN), advisor, Planning, Monitoring and Evaluation Unit, International Fertilizer Development Center (IFDC). Ms. Jahan has a master's degree in agricultural economics and is one of the few women professionals in the agricultural sector.

Education

15. Dr. Najma Chowdhury (NAHZH-muh CHOW-duhr-ee), Professor of Political Science, Dhaka University. Dr. Chowdhury is the most senior woman political scientist at Dhaka University. She is a well-known researcher and has looked extensively at women and politics, including studying women in Parliament.

16. Dr. Sufia Ahmed (Soo-FEE-uh AH-med), Professor, Department of Islamic History and Culture, Dhaka University. She is a national professor and was the first woman selected for this high honor.

17. Dr. Perween Hassan (PER-ween Hah-SAHN), Professor, Department of English, Dhaka University. She is a leading researcher on Islam in the modern world, focusing on women and Islam. She has taught at Oberlin.

Alternates

Dr. Nilima Ibrahim (Nil--EEM-uh Ib-rah-heem), former Professor of Bangla, Dhaka University and writer. Dr. Ibrahim was one of the first Bangladeshi women to do graduate work. She is also a well-known writer and was a leading activist during the Pakistan era.

Dr. Niaz Zaman (NEE-oz Zah-MAHN), Professor, Department of English, Dhaka University. Dr. Zaman is a key officer in the American Studies Association and has published extensively on women in American literature and society. She has also organized seminars on women's rights and the role of women in society.

Mahmuda Islam (Maa-MOOD-uh ISS-lum), Professor, Department of Sociology, University of Dhaka. Professor Islam is a senior professor with many years of experience in development issues, particularly on the status of women in Bangladesh.

Grameen Bank

18. Nurjahan Begum (NOOR-juh-HAHN BAY-gum), Deputy General Manager, Grameen Bank. Ms. Begum is one of the most senior women employees at Grameen.

Journalism

19. Sameena Siddique (Suh-MEEN-uh Si-DEE-key), Acting Editor, The Pulse, a medical newspaper in the forefront of education on drug abuse, AIDS, and women's health.

The Arts

20. Sarah Zaker (ZAK-er), stage, TV and radio actress. Ms. Zaker is currently involved in an effort to force the government to end censorship of stage and TV/radio plays. Her major plays are vivid portrayals of the suppression of women in rural and urban Bangladesh.

Children's Rights

21. S.A. Hasan (Ha-SAHN), head of the education program of the NGO Gono Shahajjo Sangstha (GSS). She has been active in providing education to children of garment workers.

Parliament

22. Mamya Ching (MAM-ee-uh Ching), Bangladesh Nationalist Party (government) Member of Parliament. Ms. Ching is the only woman ethnic minority member of Parliament and was elected by popular vote. (Most women in Parliament hold seats reserved for women.) She is an active advocate of improving social conditions of minorities.

Government Service

23. Salma Khan (SAHL-muh Khan), Director General (Additional Secretary), Bangladesh Management Development Center. She is the highest-ranking woman in the Bangladesh Civil Service and is also a member of the UN Commission on the Status of Women.

Union Organizer

24. Nasma Akter (NAZH-muh AK-ter), labor union organizer and former garment worker (age approximately 19). Ms. Akter testified (through an interpreter) on conditions in Bangladesh's garment factories before the U.S. Senate Committee on Labor and Human Resources, Sub-committee on Labor. Her testimony had to be halted temporarily because the interpreter broke down in tears. The newly formed union to which Ms. Akter belongs has received support from the Asian American Free Labor Institute, a recipient of U.S. Government funding.

U.S. Government/Hosts

Robin L. Raphel, Assistant Secretary of State
Raka Rashid, Women-in-Development Officer, USAID/Bangladesh
Ambassador and Mrs. Merrill (to be determined)

Alternate:

Lisa Chiles, Deputy Director, USAID/Bangladesh

BUREAU OF SOUTH ASIAN AFFAIRS

TEL: (202) 736-4328
FAX: (202) 736-4333

DATE: July 6, 1995

NUMBER OF PAGES: 4
(Including cover sheet)

TO:

NAME: Melanne Verveer
OFFICE: Office of the First Lady
FAX: (202)-456-6244

FROM:

NAME: George N. Sibley
OFFICE: South Asian Affairs
PHONE: 202-736-4324

MESSAGE:

Assistant Secretary Robin Raphael asked that I forward this cable to you.

*file in
So. Asia
Book*

UNCLASSIFIED

Printed By: George N. Sibley 64328

ACTION SA-01

INFO LOG-00 CIAE-00 COME-00 OAS-00 DODE-00 EB-01 EUR-01
 TEDE-00 INR-00 IO-08 LAB-01 ADS-00 NEA-01 NSAE-00
 OIC-02 STR-01 TRSE-00 DRL-09 /025W
 -----064A8B 051251Z /38

P 051252Z JUL 95
 FM AMEMBASSY DHAKA
 TO SECSTATE WASHDC PRIORITY 1116
 INFO DEPTLABOR WASHDC PRIORITY
 USMISSION GENEVA
 USIA WASHDC 4314
 AMEMBASSY LONDON
 AMEMBASSY COLOMBO
 AMEMBASSY KATHMANDU
 AMEMBASSY ISLAMABAD
 AMEMBASSY NEW DELHI

UNCLAS SECTION 01 OF 02 DHAKA 003197

DEPT FOR SA/PAB AND DRL/IL
 DEPT PLEASE PASS USTR, ROSENBAUM
 USDOOL FOR ASSOC DEP U/S SAMET AND SONIA ROSEN
 USIA FOR NEA
 LONDON FOR TUELLER

E.O. 12356: N/A
 TAGS: ELAB, ETRD, PGOV, PHUM, SOCI, BG
 SUBJECT: MOU TO ELIMINATE CHILD LABOR IN BANGLADESH'S
 UNCLASSIFIED

DHAKA 01 OF 02 3197

GARMENT INDUSTRY SIGNED JULY 4

1. SUMMARY: WITH THREE MINISTERS AND THE AMBASSADOR LOOKING ON, THE BANGLADESH GARMENT MANUFACTURERS AND EXPORTERS ASSOCIATION, UNICEF, AND ILO SIGNED A TRIPARTITE MEMORANDUM OF UNDERSTANDING ON ELIMINATION OF CHILD LABOR IN THE GARMENT SECTOR IN A JULY 4 CEREMONY IN DHAKA. POSSIBLY THE FIRST (OR ONE OF VERY FEW) KNOWN GARMENT-INDUSTRY-WIDE CHILD LABOR AGREEMENTS, IT PROVIDES FOR VERIFICATION, FOR QUALITY SCHOOLING, AND FOR INCOME MAINTENANCE. MUCH OF THE COSTS ARE TO BE FUNDED BY THE BANGLADESH GARMENT ASSOCIATION ITSELF, WITH UNICEF AND ILO ALSO CONTRIBUTING. THE U.S. BASED CHILD LABOR COALITION (CLC) AND THE NATIONAL CONSUMERS LEAGUE FAXED LETTERS OF SUPPORT. CLC CANCELED ITS BOYCOTT AND ASKED ITS MEMBERS TO GIVE FAVORABLE ATTENTION TO BANGLADESH. AGREEMENT RECEIVED FAVORABLE FRONT PAGE LOCAL COVERAGE IN ALL ENGLISH LANGUAGE DAILIES AND WAS COVERED BY BBC RADIO. END SUMMARY

2. BANGLADESH GARMENT MANUFACTURERS AND EXPORTERS ASSOCIATION PRESIDENT REDWAN AHMED, UNICEF ACTING REPRESENTATIVE GRETCHEN GOODALE, AND ILO REPRESENTATIVE PAUL BAILEY SIGNED THE LONG-AWAITED MOU ON THE ELIMINATION OF CHILD LABOR IN THE GARMENT SECTOR IN BANGLADESH AT A JULY 4 LUNCHEON AT DHAKA'S SONARGAON HOTEL. BDG FOREIGN MINISTER MUSTAFIZUR RAHMAN, COMMERCE MINISTER SHAMSHUL ISLAM, AND LABOR AND MANPOWER MINISTER MIR SHAWKAT ALI, AND AMBASSADOR MERRILL ALL ATTENDED AND SPOKE. GERMAN AND CANADIAN AMBASSADORS, PAO, POLCOUNSELOR, COMMERCIAL OFFICER AND LABOR OFFICER ALSO ATTENDED. UNICEF IS FAXING A COPY OF THE SIGNED MOU TO THE DEPARTMENT (SA/PAB).

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Printed By: George N. Sibley 64328

3. THE AGREEMENT PROVIDES THAT AFTER A SURVEY OF CHILD WORKERS TO BEGIN THIS MONTH, ALL WORKERS UNDER AGE 14 (THE LEGAL MINIMUM AGE FOR FACTORY WORK UNDER BANGLADESH'S OWN LAW) WILL LEAVE GARMENT FACTORIES BY THE TARGET DATE OF OCTOBER 31, PROVIDED NGO-RUN SCHOOL PROGRAMS ARE READY FOR THEM BY THAT TIME. THE SAFETY NET FOR THE CHILDREN PROVIDES UNICEF AND BGMEA-FUNDED SCHOOLS AND MONETARY STIPENDS FOR THE FORMER WORKERS. BGMEA WILL ALSO OFFER JOBS TO QUALIFIED OLDER FAMILY MEMBERS OF UNDERAGED WORKERS WHO GO TO SCHOOL, AND EFFORTS FOR AFTER-SCHOOL INCOME GENERATION PROGRAMS WILL ALSO BE EXPLORED. ILO WILL CONTRIBUTE FUNDS FOR VERIFICATION AND OTHER COSTS. THE PROGRAM WILL BE MONITORED BY A LOCAL STEERING COMMITTEE OF THE PARTIES.

4. THE AMBASSADOR WELCOMED THE AGREEMENT AND READ A MESSAGE FROM THE CHILD LABOR COALITION WELCOMING THE AGREEMENT AND ENDING ITS CALL FOR A BOYCOTT OF BANGLADESHI GARMENTS. AMBASSADOR NOTED THAT THE AGREEMENT HELPS BANGLADESH ENFORCE ITS OWN LAW AND THAT IF IMPLEMENTED AS INTENDED, THE MOU WOULD NOT ONLY WORK TOWARD ELIMINATION OF CHILD LABOR BUT WOULD CONTRIBUTE SUBSTANTIALLY TO THE WELFARE OF THOSE CHILDREN INVOLVED AND THE GARMENT INDUSTRY AS WELL. HE PRAISED THE BGMEA FOR ITS ENLIGHTENED SELF-INTEREST IN PLEDGING \$900,000 TOWARD THE AGREEMENT AND URGED BGMEA TO IMPLEMENT THE AGREEMENT IN GOOD FAITH.

5. FOREIGN MINISTER RAHMAN WELCOMED THE AGREEMENT (AS DID HIS COLLEAGUES), STRESSED ITS PROGRESSIVE AND GROUND-BREAKING FEATURES AND THE SINCERITY OF THE NEGOTIATORS, AND EXPRESSED THE HOPE THAT THIS STEP MIGHT LEAD TO INCREASED SALES FOR BANGLADESHI GARMENTS IN THE U.S. MARKET. COMMERCE AND INFORMATION MINISTER SHAMSHUL ISLAM AND LABOR MINISTER SHAWKAT ALI ALSO CALLED ATTENTION TO THE IMPORTANCE THE BDG ATTACHED TO ADDRESSING CONCERNS ABOUT CHILD LABOR, AND IMPLICITLY, THE IMPORTANCE OF THE U.S. MARKET TO THE BANGLADESHI INDUSTRY.

6. PRESS COVERAGE OF THE SIGNING WAS EXTENSIVE AND LARGELY FAVORABLE. SEVERAL DOZEN PRINT, RADIO, AND TV REPORTERS WERE PRESENT. STORIES JULY 5 HAVE HIGHLIGHTED THE IMPORTANCE OF THE MOU FOR MAINTAINING BANGLADESH'S ACCESS TO THE U.S. MARKET. COVERAGE HAS ALSO INCLUDED PROMINENT MENTION OF THE ILO-FUNDED VERIFICATION PROGRAM AND UNICEF'S CONTRIBUTION TO THE SCHOOLING PROGRAM. BBC RADIO HAD STORIES ON THE AGREEMENT WHICH WE ARE

DHAKA 02 07 02 3197

GARMENT INDUSTRY SIGNED JULY 4

OBTAINING. ENGLISH LANGUAGE PRESS STORIES HAVE BEEN FAXED TO DESK.

COMMENT

7. AFTER A LONG, DIFFICULT NEGOTIATING PROCESS, ONCE THE BDG COMMITMENT TO MAKE THIS WORK WAS EVIDENT, THE FINAL STEPS PRODUCING THE MOU WENT SMOOTHLY. WE HAVE STRESSED THE NEED FOR FULL, GOOD-FAITH IMPLEMENTATION OF THE ACCORD, AND WILL WATCH CAREFULLY TO MAKE SURE THE SURVEY AND VERIFICATION GET OFF ON THE RIGHT FOOT. (A JULY 9 MEETING IS SCHEDULED BY THE PARTIES TO REFINER THE METHODOLOGY FOR THE FACTORY SURVEYS.)

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8. THE BDG PUT ITS PRESTIGE ON THE LINE IN FIRMLY BACKING THE MOU DURING THE CRUCIAL FINAL STEPS OF THE NEGOTIATIONS. IF THIS MOU IS IMPLEMENTED AS INTENDED, THE BDG CAN POINT TO A REAL SUCCESS IN ADDRESSING THE CHILD LABOR ISSUE IN AN IMPORTANT SECTOR OF THE ECONOMY, IN PROVIDING FOR THE WELFARE AND EDUCATION OF THE CHILDREN, AND IN MAINTAINING BANGLADESHI LEVELS OF ACCESS TO THE CRUCIAL U.S. MARKET. IMPLEMENTATION, OF COURSE, WILL DETERMINE WHETHER THIS AGREEMENT LIVES UP TO ITS POTENTIAL.

9. BDG WILL LIKELY TRY TO POINT TO THIS AGREEMENT WHEN IT PERIODICALLY ASKS FOR MORE QUOTA. OUR STANDARD REJOINER HAS BEEN THAT THE AGREEMENT WILL, INSTEAD, HELP THE BDG PREVENT LOSSES IN EXPORTS THAT WOULD OTHERWISE HAVE BEEN CAUSED BY THE BOYCOTT, AND THAT THE AGREEMENT STANDS ON ITS OWN WITHOUT LINKAGE TO QUOTA ISSUES. WE SAID THAT THE USTR SHOULD AND WILL BE MADE AWARE OF THE SIGNING OF THE AGREEMENT, HOWEVER, AND THAT IT IS A VERY POSITIVE MOVE BY BANGLADESH.

10. ILO DHAKA WILL BE PREPARING ITS PROPOSAL TO ILO GENEVA FOR MORE FUNDING UNDER THE IPEC PROGRAM TO SUPPORT AN ENHANCED PROGRAM OF VERIFICATION, STIPEND, AND POSSIBLY EDUCATION COSTS UNDER THE AGREEMENT (THE MOU MENTIONS ONLY THE \$250,000 OF EXTRA FUNDS ILO ALREADY HAS IN HAND). WE WOULD GREATLY APPRECIATE USUOL SUPPORT OF ENHANCED ILO/IPEC REQUEST AFTER APPROPRIATE REVIEW.

MERRILL

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This marker identifies the place of a tabbed divider. Given our digitization capabilities, we are sometimes unable to adequately scan such dividers. The title from the original document is indicated below.

SRI LANKA

Divider Title: _____

SRI LANKA

- 1 - SCHEDULE
(Tuesday, April 4 - Thursday, April 6)
- 2 - EVENTS/BIOS
 - Bio of President Chandrika Bandaranaike Kumaratunga
 - Briefing and list of attendeed for women's tea

Clinton Presidential Records Digital Records Marker

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SIR LANKA - SCHEDULE

Divider Title: _____

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
008. schedule	Schedule for Hillary Rodham Clinton (partial) (5 pages)	04/04/1995	b(7)(E)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

b(1) National security classified information [(b)(1) of the FOIA]
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b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 4

10:15 am **DEPART** International Center for
Diarrheal Disease Research
EN ROUTE Airport
[drive time: 30 minutes]

MOTORCADE MANIFEST:

(b)(7)e

[008]

10:45 am **ARRIVE** Airport

11:00 am **WHEELS UP** from Dhaka

Flight Time: 3 hours and 15 min. (-30 minutes)
Flight Manifest: See Trip Book

1:45 pm **WHEELS DOWN** in Colombo, Sri Lanka

1:55 pm **AIRPORT ARRIVAL**
OPEN PRESS

NOTE: Charlie Duncan will board aircraft upon arrival.

Greeters: Ambassador Teresita Schaffer
Mr. Howard Schaffer
Mr. Ananda Gunasekera, Protocol
Chief
Lakshman Kadirgamar, Foreign
Minister
Rodney Vandergert, Foreign
Secretary
Jayanath Rajapakse, Advisor to
President for International Affairs
Vice Admiral A. Silva, Chief
Airport Communicator

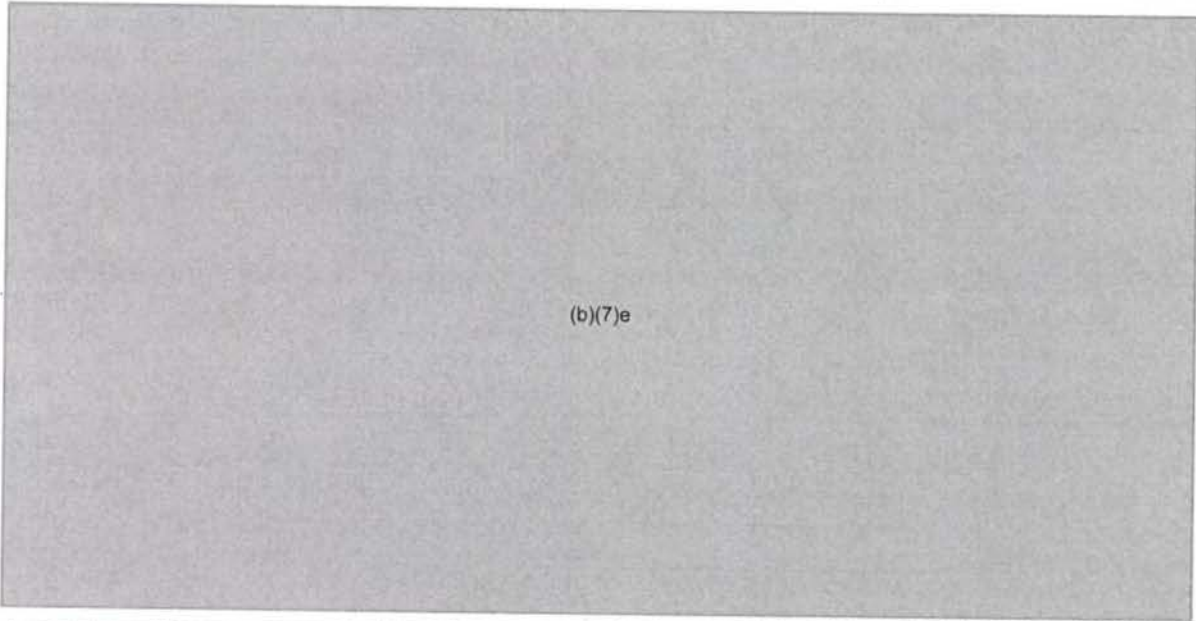
SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 5

Format: Ambassador Teresita Schaffer and Mr. Howard Schaffer will greet Mrs. Clinton at bottom of steps. Mrs. Clinton will sign guest book upon arrival with Mr. Rajapakse.

2:05 pm

DEPART Airport
EN ROUTE Taj Samudra Hotel
[drive time: 40 minutes]

MOTORCADE MANIFEST:



(b)(7)e

2:45 pm

ARRIVE Taj Samudra Hotel

Greeters: Malvinder Narang, General Manager
of Hotel
Mrs. Kay Narang, spouse
John Boardman, DCM
Mrs. Chat Boardman, spouse
Penny Lindsey

2:50 pm

PROCEED TO 2nd Floor via steps

**SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 6**

2:55 pm-
3:25 pm

**MEET & GREET WITH EMBASSY STAFF & FAMILIES
AND AMERICANS IN SRI LANKA**
Crystal Room, 2nd Floor
CLOSED PRESS

Format:

- Ambassador Schaffer, Mr. Schaffer and Mrs. Clinton proceed onto stage
- Ambassador Teresita Schaffer to deliver remarks and introduce Mrs. Clinton
- Mrs. Clinton to deliver remarks
- Work ropeline
- Mrs. Clinton will pause for photo with marines upon departure

Participants: Approx. 250 people to attend.
[See briefing for more info.]

3:30 pm

PROCEED TO Suite, 5th Floor

ELEVATOR MANIFEST:

(b)(7)e

3:30 pm-
4:40 pm

DOWN TIME
Suite, 5th Floor

4:40 pm

PROCEED TO Longdon Room, Lobby Level
with Ambassador Schaffer

ELEVATOR MANIFEST:

(b)(7)e

NOTE: Caputo, Verveer, Raphel, Piercy, and Lancaster proceed ahead to Longdon Room.

SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 7

4:45 pm-
6:05 pm

WOMENS TEA HOSTED BY AMBASSADOR SCHAFER
Longdon Room
POOL SPRAY for remarks only

Format:

- Ambassador Teresita Schaffer delivers remarks and introduces Mrs. Clinton
- Mrs. Clinton delivers remarks
- Open discussion

Participants: Approx. 20-25 women to attend.
[See briefing for more info.]

NOTE: 5:45 pm Press departs Taj en route Temple Trees.

6:10 pm

DEPART Taj Samudra Hotel
EN ROUTE Residence of President-Temple Trees
[drive time: 5 minutes]

MOTORCADE MANIFEST:

(b)(7)e

6:15 pm

ARRIVE Residence of President-Temple Trees
CLOSED PRESS ARRIVAL

Greeter: Joyanath Rajapakse, Advisor to
President, International Affairs

**SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 8**

6:20 pm-
6:35 pm

**PRIVATE MEETING WITH President Chandrika
Bandaranaike Kumaratunga
Sitting Room
POOL SPRAY for greeting w/President only.**

Format:

- President Kumaratunga will greet Mrs.
Clinton upon arrival to sitting room
POOL SPRAY
- Informal meeting
- President Kumaratunga escorts Mrs.
Clinton to Garden

Participants:

US Participants:

- Mrs. Clinton
- Ambassador Schaffer
- Melanne Verveer (TBA)
- Robin Raphel (TBA)
- Lisa Caputo (TBA)

Sri Lankan Participants:

- President Chandrika Bandaranaike Kumaratunga

6:35 pm-
7:40 pm

**RECEPTION HOSTED BY PRESIDENT CHANDRIKA
BANDARANAIKE KUMARATUNGA
Garden
CLOSED PRESS**

NOTE: This event is outside.

Format:

- Receiving line with President Chandrika
Bandaranaike Kumaratunga and Ambassador
Schaffer.

Participants: Approx. 300 guests. [See
briefing for more info.]

SCHEDULE FOR HILLARY RODHAM CLINTON
TUESDAY, APRIL 4, 1995
PAGE 9

7:40 pm

DEPART Residence of President-Temple Trees
EN ROUTE Taj Samudra Hotel
[drive time: 5 minutes]

MOTORCADE MANIFEST:

(b)(7)e

7:45 pm

ARRIVE Taj Samudra Hotel

RON

Taj Samudra Hotel
Colombo, Sri Lanka
Phone: 94-1-44-66-22
Fax: 94-1-44-63-48
Staff Room: 401 & 403: 94-1-54-41-19

WEATHER FORECAST FOR DHAKA, BANGLADESH:
-Sunny skies with haze. Low 63F High 87F

WEATHER FORECAST FOR COLOMBO, SRI LANKA:
-Partly cloudy to cloudy skies with rain and fog. Low 78F High 88F.

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
009. schedule	Schedule for Hillary Rodham Clinton (partial) (5 pages)	04/05/1995	b(7)(E), b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

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ry1720

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b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
AS OF 4/3/95

COLOMBO, SRI LANKA

COLOMBO LEAD ADVANCE: CHARLIE DUNCAN
TAJ SAMUDRA HOTEL, ROOM #651
PHONE: 94-1-44-66-22
FAX: 94-1-44-63-48
CELL PHONE: 94-1-07-86-91-05
STAFF OFFICE: ROOM 401-403
PHONE: 94-1-54-41-19

COLOMBO SITE ADVANCE: KELLY CRAWFORD
CELL PHONE: 94-1-07-86-91-85

COLOMBO PRESS ADVANCE: LIZZIE ASHER

SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363

PREVIOUS RON Taj Samudra Hotel
Colombo, Sri Lanka
Phone: 94-1-44-66-22
Fax: 94-1-44-63-48

NOTE: Press Depart for Temple at 7:45 am.

NOTE TO STAFF: Baggage Call at 9:00 am.

NOTE TO PRESS: Baggage Call at 7:45 am.

8:15 am

(b)(6)

NOTE: Mrs. Clinton will do group photo w/2 Marines upon departure from 5th Floor.

[009]

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 2

9:10 am **DEPART** Taj Samudra Hotel
 EN ROUTE Kelaniya Temple
 [drive time: 20 minutes]

MOTORCADE MANIFEST:

(b)(7)e

9:30 am **ARRIVE** Kelaniya Temple
 POOL PRESS ARRIVAL

Greeters: The Venerable Kolluptiye Mahinda,
 Ranking Monk
 Shalitha Wijesundera, Custodian of
 the Temple

NOTE: Shoes must be removed before entering temple.

NOTE: Greeting should be made in traditional manner with hands
together, and lower the eyes.

Format: Dancers and elephants upon arrival.
Approx. 400 children in courtyard upon
arrival. Mrs. Clinton and CVC are given
trays of flowers.

9:30 am- **VISIT TO** Kelaniya Temple
10:15 am **POOL PRESS** for laying of flowers only

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 3

Format:

- Mrs. Clinton and CVC will proceed directly to Buddha to lay flowers
POOL PRESS

NOTE: Mrs. Clinton and CVC should not turn backs on Buddha

- Mrs. Clinton and CVC step back outside Sanctuary and pause for chanting (approx. 3 minutes)
- Mrs. Clinton and CVC will continue on tour accompanied by Roland Silva, archeologist
- Mrs. Clinton and CVC will pause outside at Stupa and Bø tree
- Mrs. Clinton and CVC will proceed to Monk's residence to receive gift from monk.

Participants:

- Mrs. Clinton
- CVC
- Kolluptiye Mahinda
- Shalitha Wijesundera

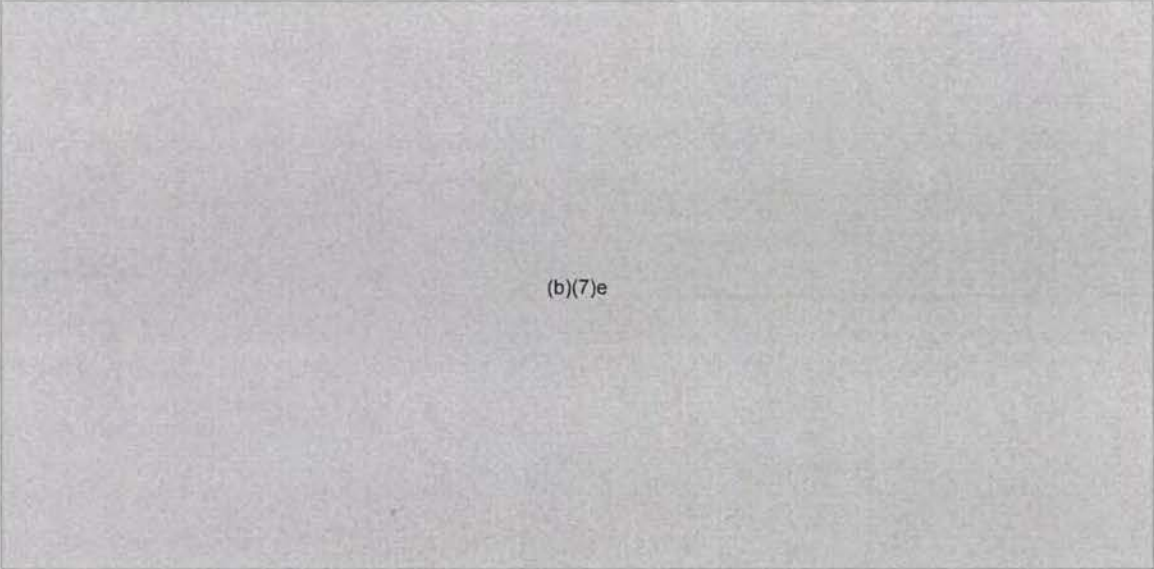
NOTE: Only essential staff should proceed into Temple w/Mrs. Clinton and CVC.

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 4

10:20 am

DEPART Kelaniya Temple
EN ROUTE Samata Sarana
CLOSED PRESS DEPARTURE
[drive time: 15 minutes]

MOTORCADE MANIFEST:



(b)(7)e

10:35 am

ARRIVE Samata Sarana
POOL PRESS ARRIVAL

Greeters: Sister Bernie
Father Joseph DeMel
Mr. K. Ganeshalingam, Mayor of
Colombo

NOTE: It is appropriate for Mrs. Clinton to greet in traditional manner with hands together, and lower the eyes.

Format: A child will present Mrs. Clinton with flowers. Following flower presentation, 10 children will perform dance on steps.

Participants: Approx. 200 women and children will view Mrs. Clinton's arrival in courtyard.

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 5

10:40 am-
11:10 am

TOUR
Samata Sarana
POOL PRESS in classroom only

NOTE: Interpreter will be available.

Format:

- Sister Bernie and Father Joe will escort Mrs. Clinton on tour
- Mrs. Clinton will view chapel, dining area, classrooms, etc...
- Mrs. Clinton enters classroom and greets children in traditional manner and children sing a song
- Mrs. Clinton views health clinic
- Proceed to new community development center

Greeters: TBA

- Tour health clinic and foyer in new center
- Sign guest book and Sister Bernie presents gift to Mrs. Clinton

Participants:

- Mrs. Clinton
- Sister Bernie
- Father Joe
- Ambassador Schaffer
- Carol Lancaster
- Melanne Verveer

11:05 am

PROCEED TO Courtyard

11:10 am-
11:40 am

DISCUSSION
Courtyard
POOL PRESS

NOTE: This discussion is outside on porch in the shade.

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 6

Format:

- Sister Bernie to open up discussion by telling success stories of two women
- Mrs. Clinton responds and opens discussion

Participants:

- Mrs. Clinton
- Sister Bernie
- Father Joe
- Ambassador Schaffer
- Carol Lancaster
- 2 women
- 1 child

11:45 am

DEPART Samata Sarana
EN ROUTE Ambassador's Residence
[drive time: 25 minutes]

MOTORCADE MANIFEST:

(b)(7)e

12:10 pm

ARRIVE Ambassador's Residence

Greeter: Mr. Howard Schaffer

12:15 pm-
12:30 pm

DOWN TIME
Private Room
Phone: 94-1-696-003

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 7

12:30 pm-
1:30 pm

LUNCH
Dining Room
CLOSED PRESS

Format: Informal lunch.

Participants:

US Participants:

- Mrs. Clinton
- CVC
- Ambassador Schaffer
- Howard Schaffer
- Melanne Verveer
- Lisa Caputo
- Jan Piercy (TBA)
- Robin Raphael
- Ralph Frank (TBA)

Sri Lankan Participants:

- Dr. Neelan Tiruchelvam
- Mrs. Sithie Tiruchelvam
- Lal Jayawardena
- Kumari Jayawardena
- Mr. and Mrs. Michael Mack, owners of Triton Hotel
- Gamini Lakshman (G.L.) Peiris
- Mrs. Savitri Peiris

1:40 pm

DEPART Ambassador's Residence
EN ROUTE Airport
[drive time: 45 minutes]

MOTORCADE MANIFEST:

(b)(7)e

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, APRIL 5, 1995
PAGE 8

2:25 pm **ARRIVE Airport**

Greeters:

Rodney Vandergert, Foreign Secretary
Ananda Gunasekera, Protocol Chief

2:45 pm **WHEELS UP from Sri Lanka**

Flight Time: 5 hours and 35 minutes (-2 hours, 30 minutes)
Flight Manifest: See Trip Book

5:50 pm **WHEELS DOWN in Dhahran, Saudi Arabia**

5:50 pm- **REFUEL STOP**

7:20 pm

7:20 pm **WHEELS UP from Dhahran, Saudi Arabia**

Flight Time: 3 hours and 5 minutes (-1)
Flight Manifest: See Trip Book

9:25 pm **WHEELS DOWN in Cairo, Egypt**

9:25 pm- **REFUEL STOP**

10:55 pm

RON **Airplane**

WEATHER FORECAST FOR COLOMBO, SRI LANKA:
-Cloudy skies with rain and fog. Chance of thunderstorm. Low
80. High 88.

SCHEDULE FOR HILLARY RODHAM CLINTON
THURSDAY, APRIL 6, 1995
AS OF 4/3/95

SCHEDULER: SARA GROTE
202-456-2922 OFFICE PHONE #
202-456-5340 OFFICE FAX #
202-483-7312 HOME PHONE #
WHCA PAGER #4363

PREV RON Airplane

10:55 pm WHEELS UP from Cairo, Egypt

Flight Time: 5 hours and 45 minutes (-1)
Flight Manifest: See Trip Book

3:40 am WHEELS DOWN in Shannon, Ireland

3:40 am- REFUEL STOP
5:10 am

5:10 am WHEELS UP from Shannon, Ireland

Flight Time: 7 hours (-4)
Flight Manifest: See Trip Book

8:10 am WHEELS DOWN at Andrews Air Force Base

8:30 am DEPART Andrews Air Force Base
EN ROUTE White House
[drive time: 30 minutes]

9:00 am ARRIVE White House South Portico

RON The White House

WEATHER FORECAST FOR WASHINGTON, DC:
-Sunny skies. Low 32. High 56.

Clinton Presidential Records Digital Records Marker

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SRI LANKA - EVENTS / BIOS

Divider Title: _____

Withdrawal/Redaction Marker

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
010. report	U.S government report (2 pages)	03/16/1995	P1/b(1)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

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Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
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- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
011. report	U.S. government report (2 pages)	02/09/1995	P1/b(1)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 15620

FOLDER TITLE:

Trip Book-South Asia [binder] [2]

2013-0534-S
ry1720

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

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THE WHITE HOUSE
Office of the Press Secretary

For Internal Use Only

April 4, 1995

PRESS AVAILABILITY
SRI, LANKA

Q: Mrs. Clinton, you're winding up the most extensive trip by an American First Lady since Rosalynn Carter toured Latin American back in the late 70's, your mission was to put a human face on American policy in this region and to promote goodwill in the area. What do you think you have accomplished in the last two weeks?

Mrs. Clinton: Well, I hope I have been able to represent the American people and certainly, convey to the governments and people in the countries that I have visited here in South Asia how important we think this region of the world is and how important we believe that the development of the people of this region is. Not only for the future of the countries here but for our entire global family and I hope also perhaps through my visiting and my seeing a lot of what I experienced for the first time, perhaps some Americans, are also seeing new ways of thinking about this part of the world and learning some things about what goes on here. So, in a general way I hope that I have been able to demonstrate to the countries I visited our interest in them, and perhaps serve as a bridge of perception back to the United States and then I also think that there is much that we can learn mutually. The United States has been of great assistance in this region of the world for many, many decades and I am pleased to see the results of the those years of efforts, the kinds of investments that we have made in the people of the countries whom I have visited has produced results. I hope that Americans know that we have made good use of a lot of investments that our country has made over the years and I believe that there are lessons that we can all learn from some of the projects and programs that I have visited.

Q: Mrs. Clinton, one of the points of this trip obviously was to talk about the importance of educating girls and women, not only in this region but in the world and highlighting the role of women in general. It doesn't take a rocket scientist to know that you have been a pioneer in so many ways and I think a lot of us have sensed this week in some of your discussions with people, there were times you heard some things you weren't expecting to hear. What, what have you learned this week, in these past days that has relevance to your own challenges in balancing all the things you balance and have to balance, as a woman in public life, in America today, in a society which in

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many ways, so much more advance than the ones you have been visiting and yet has its own problems for women too. Have you taken away any new strategies for coping with the daily lot that is your life?

Mrs. Clinton: I probably have and I'm going to think about that more, but just off the top of my head, I'd say you come to this region of the world and there are such contrasts which all of us have experienced and seen in the last days. On the one hand, I've met the most accomplished, well educated, powerful women in the entire world. Not only the two women ambassadors the United States has placed in this region, but obviously the three women who lead governments in the five countries in this region, but, in addition to them, I've been able to have conversations with women judges and physicians and business leaders and I've come away just really overwhelmed by how effective they have been putting together their own lives. These are women who often make tremendous sacrifices to achieve their own education. I've heard stories as I've attended my small meetings with the women in these countries about how difficult it was to persuade their parents or even grandparents that they should go on to University, let alone go on for advanced degrees. I've listened and watched how they've balanced their family responsibilities with their public commitments. So, on the one hand, I have seen extraordinary examples of women who are leaders in the life of their countries. Then I've also seen, in contrast, women who are beginning to find their own voice, women for whom the opportunities provided through programs like SEWA or the Grameen bank have given them the confidence and courage to claim a life of their own and to develop a voice of their own. So, it's been a remarkable combination of experiences for me. Many of the women whom I've visited with personally, who have already achieved levels of education and accomplishments that would be the envy of many of us in the United States, are more matter-of-a-fact about the balance and the difficulties that they confront day-to-day with the stresses of trying to keep together families, raise children, do what is necessary to carve out their own lives, and the women whom I have listened to at SEWA and Grameen, are so proud of what they have been able to achieve on behalf of their families. So it was a reaffirmation of the belief I have that women even in our country, often, have to overcome obstacles, and the obstacles are both external and internal, and we all have to be aware of them, and I think talk about them and assist each other and I was very heartened by what I saw.

Q: Mrs. Clinton, how do you take what you're talking about there, with finding a voice there, women in the United States finding a voice, how does that apply to your personal situation as you try to give voice in a way that is both comfortable to you

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and comfortable to the American people who you know apparently were not comfortable somewhat with your role, you know, some were not comfortable with your policy making role on health care. How does all of that finding a voice effect you personally?

Mrs. Clinton: Well, I think you have to be true to yourself. You have to find your own voice. There is no ready made off-the-shelf voice that you can pick up and put on. I think you have to continue in your own life's journey to know yourself and to be true to yourself. That's what I've always tried to do. So, I guess I've been reinforced in my belief that it's important to make the choices that are right for each one of us and that there isn't any stereotype or preconceived notion that one size fits all, whether its for first ladies or women who are in the business or academic or professional world or women who are finding their own way in any setting here or back home. It's that kind of reinforcing of my own sense of how important it is to equip women with the capacity to make the best decisions they can make for themselves. Now if you venture forth in the world you are going to encounter difficulties. There is no easy way to live a life of action and commitment, and certainly when I think about women who have been imprisoned, tortured, discouraged, barred from involvement in educational or professional opportunities that any of us in America go through, is minor in comparison. So, I can't even compare the difficulties that I or any of my friends encounter in attempting to do what we do with what I've seen in the lives of the women in these countries.

Q: Mrs. Clinton, as you've speaking to women and girls it's been noticed with admiration how gracious your daughter has been on this trip. How has it been having her with you and what sort of positive things, do you think people of this region can draw from seeing a very poised young women in the company her mother?

Mrs. Clinton: Well, I've been thrilled that she could be with me, and it has made my trip so much more than I ever could have imagined because I get to share it with her every evening. As we go from place to place to see the experiences that she's having because she often does things different from what I do through her eyes and as well as the ones we share together. I think it's been an extraordinary opportunity and I'm very grateful she could have it. I also think that it is an opportunity which I wish more American children and teenagers could have. It was certainly eye opening for my daughter to see what we have seen on this trip and to see how much people value education. To walk into that village school outside Lahore and see the girls doing algebra and then go to the next classroom and go from microscope to microscope and look through them with the girls who were doing

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their science experiments. It was thrilling to me and I think also struck her about how often perhaps our own young people take for granted the opportunities we have tried to provide as a society to our children. So I hope perhaps as people have followed our trip together, they have seen through her eyes what I would hope American young people could see, and I believe strongly that bringing our daughter to South Asia reinforces our fundamental commitment to young people, particularly to girls, in a very obvious way, that perhaps couldn't be made more dramatic than by having her with us.

Q: (Inaudible) What was her reaction to the other women and girls she met, girls who younger than her, had already had children and were living in poverty, not those that were lucky enough to be in the school, what was her reaction and how did she see that aspect in what you all saw here?

Mrs. Clinton: Well, I think that she was overwhelmed as I was by the conditions that some of the people we saw and met, were living in. But, also very moved by how people were attempting to make the most of whatever situation they found themselves in. She and I were talking earlier today about showing up at the school yesterday in Bangladesh, outside Jessore and seeing those children lined up in their scout uniforms, you know, having done their drills, going to the Grameen bank village sites and seeing the children singing and dancing and acting with such precision and knowing that they have so few of the advantages that we take for granted but are able to find all kinds of personal resources to call on. She's been writing many, many postcards to her friends to try to explain in words what this has meant to her, and it is something again I just wish we could convey to our own children because the courage, and the commitment to a better life, that we saw evidenced in many of the children and adults that we met is just invaluable. I mean there is no way to substitute for that kind of personal, human capacity and I think she like, I, was very moved that the human spirit can never be broken, if it's given a chance, it can just grow and take flight, and that's what I hope we can try to bring home to your own country.

Q: To turn that around, at each step along the way people were seen you as a role model in a very different way than you're seen at home and you at each step along the way introduced Chelsea and talked about how proud you are of her. The whole idea of the example that was set. Can you talk a little about that in what you are trying to achieve and how you felt about how they reacted to you along the way and to Chelsea?

Mrs. Clinton: Well, you know, I don't know that I noticed it exactly the way you've described, because I do a lot of

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travelling around our country and I've tried to spend a lot of time with young people, particularly young women. So, I go in and out of settings with young women all the time and what I was struck by in the conversations that we had in this trip is how similar the concerns were among many of the young women we spoke with, certainly at Islamabad college and Lums and then the young woman I met who wrote the poem. This real yearning to try to create an identity that I think, although rooted in cultural and ethnic and religious ground, has a common set of aspirations that go across all sorts of boundaries. So you know I felt that people were reacting to me in part because of my official role and part, perhaps, because of what they had heard or read but mostly out of their own desires to try to put into words, again what it is that they wanted from their own lives. I think if I can help encourage that wherever I can, I want to do it.

Q: Have you given any thought, you've said a number of times before the trip and on the trip that you've also come here to learn and to look at some of things you might be able to take home, specifically as models that might be used in the United States. Have you given any thought to specifically what you might like to see at working home and also ways in which we might hear you in the future speaking out on the kinds of issues you've been talking about here, at home?

Mrs. Clinton: Well, I want to continue to speak out on those issues and I think there are some ways we can perhaps take lessons and ideas from what we've seen and bring them home. There's a USAID program that has just started called "Lessons without Borders," and it uses some of what we have learned in helping other countries and then try to tell our people in America, so that, for example, other countries much poorer than we, do a better job at immunizing children and USAID funds a lot of those immunization efforts. So clearly we're trying with our new legislation to immunize all the children in America in the next several years. But, what can we learn that has worked through USAID efforts elsewhere that we can bring home? We have been very interested in the Grameen model and the SEWA model for a long time and my husband worked hard on that in Arkansas. We tried to set up through legislation the community development bank network so that we could begin to have the resources to do what Grameen has done in many of our impoverished urban and rural areas in the United States. I think that's very important. Because as we've seen there will be a lot of opportunities for people to give themselves a new economic outlook, if they can get access to credit. So, those are just two of examples that I'd like to try to work on and to try to make the linkage between what we've seen here and what we're trying to do at home and maybe now people will have a better idea what it is we're trying

to get done there.

Q: Next stop Beijing, if you go to the Women's Conference, what concrete would you take from here?

Mrs. Clinton: If I go, which I would like to go, I will try to highlight education of girls and women, particularly poor women, health care for women throughout their life cycle. Even if I don't go, I'm hoping the American delegation under Ambassador Albright, will take the same message to Beijing. I think it is important that we take what is too often a kind of abstract discussion about women and women's rights and women's roles and bring it down to earth. There are many issues on which there should be general agreement. We now have enough practical information from around the world about what works to achieve goals and help the development of women. But, we ought to have some consensus and I would like to see coming out of the Women's Conference, in addition to the reports that are written and whatever analysis that is done, one page that could be translated in all the major languages of the world that would basically be a statement of principles and call for action on behalf of women about how girls are entitled to equal access to education and mothers should work with fathers to make sure girls are educated or we know that access to credit works particularly for poor women, so we should do all we can to insure it. So something very concrete that could be taken into our own cities in the United States or taken into the villages we visited.

Q: But, weren't you bucking some kind of cultural traditions there? You can't get one statement that would fit all sides?

Mrs. Clinton: Well, I think you can. I think that certainly there will be disagreement on anything you say, I mean there are people who still don't think the Earth is round, but you can't worry about that. I always assume twenty percent of people will be against whatever you do, so that's just a given. But I think the vast majority of people are beginning to understand that there is a consensus in most cultures about the basic tools for development that within the context of different cultural settings, creates a higher standard of living for the entire family and from the family, the community and society. Better health care, especially, delivered in cost effective ways that we saw today at the International Diarrheal Center, saves lives and saves money. So, why not get sensible about how we provide health care to people. I think you can help create a consensus around some certain basic principles, staying off a lot of the political disputes that are going to be between nations and between groups of people. I know that those are there. Even where there are disputes of a political nature, there ought to be

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some effort to work toward providing these basic opportunities. Because after all politics should be a means to some kind of an end of uplifting people and giving them the opportunities to lead fuller lives, and if we look at it that way, then perhaps the Beijing Conference could come in with some ideas that would make a difference. And I just want to add that I think the Cairo Conference did. I think the Rio Conference did. Now, of course, there will be difficulties in implementation but having the statement of principles and the agreement among people about what we are trying to achieve in the environment or in family planning, population and development, or in the broader area of social development of women and girls, I think is a very important step.

Q: Mrs. Clinton, you say that politics ought to be about providing basic opportunities, yet so often in the United States, it's about spending cuts and tax cuts, having seen the needs of this region, it is worth, can government pull back, to retrench, be stopped, and can it be stopped in a way that the effort not be a liability for your husband in the 1996 election?

Mrs. Clinton: Well, I think Gene, that the basic issue among a lot of people of good faith, in the broad middle is really about different approaches and means of achieving comparable ends. The welfare reform debate is a perfect example of that. You know, there is a broad consensus, I think, fueled largely by my husband's '92 campaign and by what he tried to do with the legislation that he introduced, we need to change the welfare system. So we've made that step, kind of philosophically if you will, even beyond politics. Now the question is what is the means of doing that, what are the outcomes we expect to achieve. So, I don't know that it's an either/or. You know spending cuts, tax cuts, investments, all of these are tools for trying to determine how we best deliver services, and, in effect, how do we redefine the mission of government in the twenty-first century, because that's really the underlying issues here. What is the government of the United States supposed to do? What are the governments of the states supposed to do? Of localities? What role is the private sector supposed to play? I think are trying to work this out. The objective is the same how do we create opportunity for people, raise their standard of living, strengthen our democratic institutions? Now what I hope is that we make those decisions based on information, and not on ideology, whether it be of the left or the right. You know, my husband used to say all the time that he was running for president not to jerk the country to the left or the right, but to push it into the future. I think if you look at the sorts of decisions we're having to make it's better if we have good information, in order to make the best possible decisions. And I

think one of the real lessons from this trip for me, anyway is how effective our aid has been in leveraging change and that change has not only benefitted the people in the country where the aid has been delivered, it's also benefitted the United States. When you go and see, as we saw this morning, a center that created oral rehydration salts and you meet a doctor from Louisiana who was there because we had children who died of diarrhea in the United States and if we could figure out how to get oral rehydration salts, like they developed in Bangladesh more accessible and usable in the United States we'd save hundreds of millions of dollars and I think we'd save some lives. So, there's a real connection there, in what we've paid for and contributed to and in the effects that it's had. As people debate things like foreign aid for example, if they have good information, then I think we will have better choices and better decisions.

Q: Mrs. Clinton, I just wanted to ask, you and your husband both talk a lot about how our politics in the United States and our society in our time of transition, people are looking for new ways to cope with the changing world and information society. Having seen these societies which are struggling, mothers having been threatened with being thrown in the Gulf of Bengal, if they went school. What can you tell the mothers of America, first of all, do you think there are any (laughter), how do you approach in a way that can get this message across and yet not make you see to be leading some jihad?

Mrs. Clinton: Well, you know Todd, I think you have to keep true to your own beliefs about what is important and you have to say it over and over again, but you always have to be open to new ways of saying it, that are perhaps understood better and I think that is really what's at stake in lots of these settings around the world. I have visited other countries of the world that have made great strides in very sensitive issues like family planning by spending a lot of time bringing in people who you might otherwise think would be opposed. So I think there are different strategies that can be followed about how better to communicate what your core beliefs are, and I think also you always have to be open to new information. So coming on a trip like this, seeing what we've seen, has certainly given me an enormous amount to think about and to digest and try to make sense of and I do the same thing back in our own country. I'm always trying to interpret information and make sense of it, because I think we are living in a time where applying the old categories is not going to work and yet none of us is really comfortable yet in describing exactly what it is we're living through in a political sense and how we can make the most of it. There's going to be some really challenging times ahead. I don't think anybody has an answer, I mean I wish we did, and you all do

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too, something that could fit into a sentence or paragraph. It would be easier for all of us, because if you could figure out how to write it, I could just repeat it, or if I could figure out how to say it, I could give you some pithy quote, but I can't and I think people who are trying to impose an order, on the transition we are going through, are doing an injustice to the complexity of it. Having said that, we've got to figure out how to live in the world as it is and the world as it is right now has got a lot of people who are concerned, even somewhat insecure about what's happening. You go to this region of the world and you see how people are struggling just to make a living day by day and doing it under extremely adverse circumstances. But back in our own country, there are millions and millions of Americans who feel, in their own way, just as under stress. It may not objectively appear that way, if you were to have a split screen, and you were to show the home of the villager we visited outside Lahore and the home of the average American. And you talked to the villager and he would talk about what his life was like and what he was expecting from life and then you'd flash over to somebody in America who was feeling very much under pressure because maybe his corporation was downsizing or the job he thought he would have forever was going to be moved away from him or something was going on that was rendering him insecure. It would be an extraordinary contrast. I think we have many people now in the United States who are asking themselves, "What's to become of me and how am I going to survive in this period of transition?" and part of what the president's tried to do and part of what I think all of us, in every institution have to try to do is create an environment which does provide some security to people so that they can feel comfortable buffeted by all these changes that are happening. I don't think the answers are easy, and I don't think it's going to come quickly. But I believe we can work it out if people are willing to act in good faith, willing to act on the evidence as we know it, in making decisions.

Q: Mrs. Clinton, I have a question I think is really important for people to have an answer to, that is, I know you came here to talk about human issues, but some feel it was a lost opportunity to more specifically address human rights abuses and to really give a prod on some of these human rights abuses?

Mrs. Clinton: Well, I think by talking about girls and women, you are talking about human rights. I think there is an absolute correlation there. I also know that several of the people travelling with me had conversations about human rights issues and they had constant and consistent conversations. So, I don't think it was in any way left out of the American agenda in this trip or in any trip under this Administration. But I don't think girls and women get as much attention on a regular basis as

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some of the other well-publicized instances of human rights concerns, and I believe we have to emphasize as much as possible that the denial of education, that the denial of basic health care, the denial of choices to girls is a human rights issue, because it is the human potential that we are attempting to develop and the denying of it, I think, does violence to the spirit of the person and to the larger community. So, I view this very much as a human rights issue, and I think our Administration has been, as you can tell from the work that has been done by many others who have proceeded me to this region, focused on human rights in the broader, maybe more traditional sense of it. But I want to be sure that the issues of girls and women are given the kind of attention that I think they deserve.

END

WOMEN'S TEA

CONTEXT OF MEETING

Guests: The women's tea will bring together a diverse group of women active in the fields of law, medicine, academia, the media, finance, government service, and non-governmental organizations. The guest list of 18 Sri Lankans is a good representative sampling of the kinds of things women can -- and do -- achieve in Sri Lanka.

Venue: The tea will be held in the crystal room, located on the upper floor of a pavilion-style building on the grounds of the Taj Samudra hotel. In colonial times, this pavilion functioned as the exclusive, men-only Colombo Club. A covered walkway leads from the hotel lobby to the Crystal Room. The First Lady and her party could reach the Crystal Room from the lobby in one minute. Alternatively, a car could bring the first lady and her party from the lobby to the outside entrance of the pavilion.

Format: After a ten-minute period for mingling, guests will be seated to begin tea. Ambassador Schaffer will offer opening remarks; each guest will introduce herself and briefly describe her activities, winding up with remarks/questions by the First Lady to generate discussion. Discussion will last approximately one hour.

OBJECTIVES

- o To underscore U.S. interest in promoting the equal treatment of women.
- o To give due recognition to the considerable achievements Sri Lanka has made in women's issues relative to its neighbors.

REMARKS

(The First Lady's remarks follow the Ambassador's introduction of other guests)

I am delighted to be here today, and to be a part of what promises to be a lively discussion. Health care, education, and the status of women are issues that are of special interest to me, and in the past few days of my travel in other parts of South Asia, I have had the chance to meet a number of truly remarkable women working hard to improve the lives of their fellow citizens.

What I have seen so far on this trip only strengthens my belief that in order to achieve global prosperity we must make a commitment to invest more resources in improving health and educational standards for women worldwide.

I think Sri Lanka may have realized this long before some other countries. Your country's impressive achievements in the fields of health and education -- not to mention the fact that the top posts in the government are occupied by women -- makes me especially excited to be here.

As the Ambassador pointed out, the group today is quite diverse, which I think is a good indication of the range of opportunity available to women in Sri Lanka today.

I am glad that we have participants from both the governmental and non-governmental sectors, because I firmly believe that the task of improving the standard of living is one that demands the cooperation and commitment of both governmental and non-governmental agencies.

I am also happy to see that the Hon. Srimani Athulathmudali (Ah-too-laht-MOO-duh-lee), the Minister of Women's Affairs, is here with us today, and I am looking forward to hearing from her what the government is doing for women.

WOMEN'S TEA
GUEST LIST

Americans

First Lady Hillary Rodham Clinton
A/S Robin L. Raphel
Ambassador Teresita C. Schaffer
Two White House Aides
Political Officer Patricia Mahoney

Sri Lankans

The Hon. Srimani Athulathmudali (SHREE-muh-nee Ah-too-laht-MOO-duh-lee)	Minister of Transport, Environment and Women's Affairs
Dr. Radhika Coomaraswamy (ROD-ick-a COO-mar-uh-SWAH-mee)	U.N. Special Rapporteur on Violence Against Women and Director of the International Center for Ethnic Studies, a leading "think tank" on social issues.
Ms. Manori Muttetuwegama (Nuh-NOR-ee Moo-tet-uh-WAY-gum-uh)	Chairwoman of the Human Rights Association; Committee of the Bar; Head of the Commission for Disappearances for the Western Province
Ms. Savithri Goonesekera (SAH-vee-tree Goon-uh-SAY-kuh-ra)	Professor of Law at Open University
Ms. Nelum Gamage (NEL-oom GAH-muh-gay)	Director General for Prevention of Bribery and Corruption
Ms. Beulah Moonesinghe (MOON-uh-SING-uh)	Heads Agromart, an NGO that promotes business and technical skills among rural poor, especially women
Ms. Dhara Wijayatilleke (DAHR-uh WEE-juh-TILL-uh-kuh)	Secretary to Ministry of Justice and Constitutional Affairs
Ms. Kshanika Weeratunga (SHAH-nee-kuh Wee-ruh-TOON-guh)	Lawyer active in women's organizations; sister of opposition leader and former Prime Minister Ranil Wickremesinghe

Ms. Manel Abeysekera
(MAH-nell Ah-bay-SAY-kuh-ra)

Executive Director, National Committee for Women, which oversees implementation of Women's Charter; former Ambassador to Germany and Thailand

Prof. Chandra Rodrigo

Dean of Faculty of Graduate Studies at Colombo University; Economics professor specializing in women's labor issues; Ph.D. in Economics from Cambridge

Ms. Rohini Nanayakkara
(roe-HEE-nee Nah-nye-uh-KAR-uh)

General Manager, Bank of Ceylon

Ms. Dharshinie Guniyangoda
(DAR-shin-ee
Goo-nee-YAN-go-duh)

Lawyer; Associate Director of Sri Lanka Anti-Narcotics Association, leading counter-narcotics NGO

Ms. Chinta Balasooriya
(CHIN-tuh Ba-luh-SOO-ree-yuh)

Director, Women In Need (WIN), an NGO providing counseling and other services to battered women

Dr. Sriani Basnayake
(shree-YAHN-ee Bus-NYE-uh-kuh)

Medical Director, Family Planning Association of Sri Lanka.

Ms. Jezima Ismail
(JES-i-muh ISS-mye-ill)

Former head of Muslim Women's College; President, Sri Lanka Association for the Advancement of Education; also serves on the National Committee for Women and the Commission for the Elimination of Discrimination and Monitoring of Fundamental Rights.

Dr. Kamini Alahakone
(KAH-min-ee Uh-LAH-ha-kone)

Executive Director of the Family Rehabilitation Center, an NGO that provides medical and counseling services to people affected by conflict.

Ms. Carol Aloysius

Features Editor, Sunday Observer

Ms. Ajitha Kadirgamar
(AH-jee-tuh Kah-deer-GAH-mar)

Host of "business matters," weekly television program highlighting local business; and "The Breakfast Show," a three-hour talk show on Saturday mornings on the national television station; daughter of Foreign Minister Lakshman Kadirgamar