

draft #2

**FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE COUNCIL ON FOREIGN RELATIONS
MARCH 19, 1996
NEW YORK CITY**

[Acknowledgements]

I welcome this opportunity to talk about women and development, an issue that I believe is one of the most compelling, yet most overlooked, in the foreign policy arena.

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

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

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

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

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

I have long subscribed to the belief that investments in people, particularly women and children, are just as essential to the prosperity of our national family and global community as investments in open markets and trade. But it wasn't until my

daughter and I spend two weeks in South Asia last spring that the enormous political, economic and social dividends of this kind of investment became clearer to me.

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

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

Women run the bank. Only women are allowed to make deposits and borrow money. Today this bank has assets of more than \$2 million. Its loan repayment rate -- nearly 100 percent -- would be the envy of most commercial banks. It has 40,000 members -- all women, many of them among the poorest, least educated and most ostracized in India.

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

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

Many of these projects receive some support from the United States Agency for International Development. And almost without exception, after seeing our foreign aid dollars at work, I am more convinced than ever that a small investment of American aid can be a catalyst for untangling the web of poverty, illiteracy, inadequate health care and cultural hostility that today prevent women and girls from becoming full and equal partners in many societies.

These investments are not a one-way street. In our own country, we Americans have borrowed from the SEWA example, as well as from other microcredit enterprises that I have visited, including Dr. Mohammed Yunus' Grameen Bank in Bangladesh and one

called FINCA in a poor barrio in Managua, Nicaragua

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

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

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

Let me give you another example -- how our support of family planning programs helps stabilize populations and reduce abortions in the developing world. At the moment, roughly 100 million cannot get or are not using family planning services because they are poor, uneducated or don't have access to care.

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

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

In Salvador da Bahia in Brazil, I visited a maternity hospital that also cares for women who have performed self-induced abortions, a tragically common occurrence in this poor community.

There were classrooms throughout the hospital with diagrams of the most basic reproductive information. The Minister of Health told me that he hoped to extend this USAID-supported program to rural areas in the region. Even here, in a predominantly Catholic country, there is growing recognition that family planning saves lives.

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

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

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

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

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

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

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

Investing in women and ensuring that they have access to the tools of opportunity -- education, health care, credit, legal protections and political freedoms -- is particularly urgent today. The new global economy is rapidly diverging. And we know

that those who are educated, who are able to manipulate language and symbols, will succeed. Those who are not, will be left even farther behind. Given the demographics I have just described, tens of millions of women are in great danger of being further marginalized in the years ahead.

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

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

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

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

Exceptions to these conditions do exist, sometimes in places we would least expect it, such as the very poor Kerala [Kuh-RAH-lah] region of southern India and the state of Ceara [say-are-AH] in Brazil.

Kerala has the highest literacy rate and life expectancy, as well as the lowest infant mortality rate, in India. ~~explain~~
Thanks to a tradition of investing in the education + health of girls.

In the early 1990s, the governor and local officials in ^{CEARA} say-are-RAH, a poverty-stricken, arid, agricultural state in northeastern Brazil, began to emphasize primary education, infant care, and immunizations. Here too, the correlating impact on women has been significant.

We see much the same pattern in some of the poorest Buddhist countries, where the health index is higher among women than in some oil-rich Gulf states. Buddhist culture places a premium on educating girls and women. In Sri Lanka, for example, women have had the right to vote for the better part of this century and enjoy greater access to education than their counterparts elsewhere in South Asia. Not surprisingly, Sri Lanka also has the region's best health care system and lower maternal mortality

rates than many wealthier nations.

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

to have smaller, healthier, and happier families. She also is more

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

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

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

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

Making school free and convenient for parents is clearly the best way to get girls enrolled. The hiring of more women teachers also seems to make a difference in some parts of the developing world.

Along with the BRAC school in Bangladesh, I visited a government school that offers material incentives to parents to send their children -- especially girls -- to school. Families receive a weekly food allotment if their children go to class, a significant incentive for very poor families who regard school as a diversion from their children's income-producing work. Another government programs pays parents to keep girls in secondary school.

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

Given the central importance of girls' and women's education in the development equation, I was pleased to be able to announce in Copenhagen last year a new \$100 million USAID initiative for ~~girls' and women's education~~ in the developing world and to announce the distribution of the first grant -- to India -- when I was there a few weeks later. ~~It is significant to note that the grants are being distributed through non-governmental organizations, whom our government relies on increasingly to make sure our money gets where it is supposed to go.~~ *recalls the people's support*

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

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

All of these factors have been proven to make America a more equal and productive nation, even though we, ourselves, have not yet achieved full equality for women here at home. As the most recent United Nations Development ^{Programme} ~~Report~~ shows, no country has achieved parity for women, ~~although~~ the Scandinavian countries come the closest -- and even countries like Uruguay, Thailand, and Barbados rank fairly high.

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

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

I believe that America's global engagement is essential to strengthening our free market interests and spreading our democratic ideals. By contrast, it is isolationism and its corollary, misguided unilateralism, that pose a great threat to

our position in the world, and also to the hopes and dreams of hundreds of millions of women.

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

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

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

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

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

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

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

Thank you very much.

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Provisional for Mrs. Clinton's Speech

The Council on Foreign Relations will soon be celebrating the occasion of their 75th Anniversary. U.S. involvement and leadership in the world has always been marked by fierce debate. These debates took place in American society as a whole, and at the Council on Foreign Relations in particular. Throughout its existence, the Council has served as a forum for debate, for free expression and exchange on the ruling foreign policy issues of the day.

The Council continues to serve as an intellectual environment where the concepts that inform American foreign policy are hatched and challenged, where the threats and opportunities of the future are framed and assessed.

Importantly, the changing activities and debates within the Council have mirrored the changes taking place in American society and the world around it. The need for diversity in international affairs has been addressed by the Council's Project for Diversity in International Affairs and, the Muslim Studies Task Force on Women(?)

Pakistan > ngn govt. priority -
Nepal > library greater pay-off -
Bangladesh > health -

Female educ → carry-over effect.

Food for Education programs.

Under this Adm. *↙* *essential to an dpt bank*
 D/Lpt banks have more *B* *educated women*
 than doubled their *have smaller, healthier*
 social investments. *happier families.*

and symbols, will succeed. Those who are not, will be left even farther behind. Given the demographics I have just described, tens of millions of women are in great danger of being further marginalized in the years ahead.

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

Deputy Treasury Secretary Lawrence Summers, who several years ago wrote a fascinating paper about women and development, says that "investment in the education of girls may well be the highest return investment available in the developing world."

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

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

Exceptions to these conditions do exist, sometimes in places we would least expect it, such as the very poor Kerala region of southern India and the state of Ceara in Brazil.

Kerala has the highest literacy rate and life expectancy, as well as the lowest infant mortality rate, in India. [explain]

Since In the early 1990s, the governor and local officials in Ceara, a poor state in northeastern Brazil, began to emphasize primary education, infant care, and immunizations. Here too, the correlating impact on ~~men~~ *women* has been significant.

We see much the same pattern in some of the poorest Buddhist countries, where the health index is higher among women than in some oil-rich Gulf states. Buddhist culture places a premium on educating girls and women. In Sri Lanka, for example, women have had the right to vote for the better part of this century and enjoy greater access to education than their counterparts elsewhere in South Asia. Not surprisingly, Sri Lanka also has the region's best health care system and lower maternal mortality rates than many wealthier nations.

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Educ'g an add'l 1000 girls to 1 yr
in Pakistan will prevent roughly 60 infant
deaths, reduce about 500 unwanted births +
will prevent 3 of those 1000 girls from growing up
to die as children.

Are these good, solid examples? Do they make the strongest points re: education?

To put it simply
educated women
have smaller, healthier
happier families.
We would have avoided 3M
infant deaths each year.
He would have stepped in 1965
to follow this step - we would
have avoided 3M
infant deaths each year.
because tradition
of social
inertia
+ particularly
in girls.
Worldwide many
He feared
primary school enrollment rate
6. Net 6 boys - would cost
938 m. - but then cost 1 one large power plant.

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I have long subscribed ^{nat'l} to the belief ^{commitments are} that investing ^{mentally} in people, particularly women and children, ~~is~~ just as essential to the prosperity of our ^{global family} as investments in open markets and trade. But it wasn't until my daughter and I spent two weeks in South Asia last spring that the enormous political, economic and social dividends of this kind of investment became ~~fully~~ ^{clear} to me.

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

I was there for ~~about an hour~~ ^{Several hours}. And in that time I saw women who had walked 12 to 15 hours from their villages to take out loans -- some as small as \$1 -- to invest in dairy cows, plows, or goods they could sell at market.

Women run the bank. Only women are allowed to make deposits and borrow money. Today this little bank has assets of more than \$2 million. Its loan repayment rate -- nearly 100 percent -- would be the envy of most commercial banks. It has 40,000 members -- all women, many of them among the poorest, least educated and most ostracized in India.

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

I went to SEWA because it receives some support from the United States Agency for International Development. For me it presented an opportunity to see first-hand our foreign aid dollars at work. And I left SEWA more convinced than ever that a small investment of American aid can be a catalyst for untangling the web of poverty, illiteracy, inadequate health care and cultural hostility that today prevent women and girls from becoming full and equal partners in ~~society~~ ^{many societies}.

~~With nearly every project I visit,~~ I also become more convinced that these investments are very much in our national interest and in support of the values we hope will take root around the world.

Let me give you ^{another} ~~one~~ brief example. A family planning project in Bangladesh, pioneered in a project financed by USAID, has resulted in a fall in the population growth rate of 3 percent in 1970 [ck] to 2.2 percent today. That means xx fewer abortions, and xx fewer cases of infant mortality. If you don't want women to have abortions, then supporting family planning programs, particularly in overpopulated developing nations, is a must.

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

But I am suggesting that as long as discrimination and

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

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

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

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

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

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

tens of millions

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

Deputy Treasury Secretary Lawrence Summers, who wrote a fascinating paper about women and development [when?], says that "investment in the education of girls may well be the highest return investment available in the developing world."

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

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

Exceptions to these conditions do exist, sometimes in places we would least expect it, such as the very poor Kerala region of southern India and the state of Ceara in Brazil.

Kerala has the highest literacy rate and life expectancy, as well as the lowest infant mortality rate, in India. [explain]

In the early 1990s, the governor and local officials in Ceara, a poor state in northeastern Brazil, began to emphasize primary education, infant care, and immunizations. Here too, the correlating impact on xxx, has been significant.

We see much the same pattern in some of the poorest Buddhist countries, where the health index is higher among women than in some oil-rich Gulf states. Buddhist culture places a premium on educating girls and women. In Sri Lanka, for example, women have had the right to vote for the better part of this century and enjoy greater access to education than their counterparts elsewhere in South Asia. Not surprisingly, Sri Lanka also has the region's best health care system and lower maternal mortality rates than many wealthier nations.

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

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

positive insert L. Summers: quote:

Today, there are roughly XX million women worldwide who are denied the opportunity of education. Many of them have grown up in families that expect them simply to marry and bear children.

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[Nonetheless, there are specific and positive exceptions to what I've just described.] It is no coincidence that the health index of women in some of the poorest Buddhist countries, or in the very poor Kerala region of India and the state [?] of Ceara in Brazil, is higher than that of women in some of the oil-rich Gulf states. Buddhist culture places a premium on educating girls and women; so do local government officials in Ceara and Kerala.

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

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

When I was in Bangladesh, I visited a school run by the Bangladesh Rural Advancement Committee, a non-governmental organization that acts on the theory that education is a

find specific examples of Buddhist
more specific /
L. Summers /
Sri Lanka -
Kerala /
Buddhist

positive results
from
reversing
such
discrimination.
There are
striking
exceptions
from
Kerala,
India.
Cultural /
local
factors

built primary
School outside
but no secondary
school
send girls
to
secondary
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to be
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carefully)

precondition for economic development. Some of the BRAC schools, which primarily serve girls, have been burned by extremist groups protesting the role of NGOs promoting change.

In some rural areas, there simply are no schools nearby and parents are understandably reluctant to send their daughters far away. Sometimes the problem is as simple as not having a bathroom in the school building, which means a girl has to go home several times a day to do her business. Even not having a local well or water supply can hurt a girl's chances for education. The further she has to go to fetch water for her family, the less time she will have to go to class. Making school free and convenient for parents is clearly the best way to get girls enrolled.

Along with the BRAC school in Bangladesh, I visited a government school that offers material incentives to parents to send their children -- especially girls -- to school. Families receive a weekly food allotment if their children go to class, a significant incentive for very poor families who regard school as a diversion from their children's income-producing work. Another government program pays parents to keep girls in secondary school.

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

Having witnessed the great benefits that education can reap, not just for girls and women but for their families and communities, I have been especially proud when I travel overseas of America's long, bipartisan commitment to foreign aid and assistance -- which, as a matter of fact, is a mere 1 percent [ck] of the federal budget.

total = 12.6 - incl. less

1/2 bilateral foreign aid

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

All of these factors ~~that I have just mentioned~~ have been ~~proven to make~~ America a more equal and productive nation ~~and we are still far from having achieved~~ the full equality of women here at home.

made

have not yet achieved ourselves

even though

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

As UNDP report shows,
no country has achieved parity
between men and women, although Scandinavian & some surprising other countries

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

I believe that ~~for our~~ America's global engagement is the ^{essential} only way to strengthen ⁱⁿ our interests and spread ^{our} democratic and free market ideals. It is isolationism that poses the greatest threat to our position in the world, and also to the hopes and dreams of hundreds of millions of women. ^{in contrast} and its ^{collateral} misguided unilateralism.

As my husband likes to say, today we are at the third great turning point of this century. After World War I, we retreated into ourselves and suffered enormous consequences. After World War 2, when we heard many of the same isolationist arguments we are hearing today, we nonetheless chose the path of engagement and reaped 50 years of peace and prosperity as a result.

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

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

[This brand of demagoguery ^{very} is a poor substitute for a forward looking and forceful foreign policy.]

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

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

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

Thank you very much.

draft #1

- Softer - Warm Her up -
Personalize -

SB

FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE COUNCIL ON FOREIGN RELATIONS
MARCH 19, 1996
NEW YORK CITY

[Acknowledgements]

I welcome this opportunity to talk about women and development, an issue that I believe is one of the most compelling, yet most overlooked, in the foreign policy arena.

[Let me say from the outset that I am not an expert on foreign affairs.] My ideas on this subject are rooted largely in personal observations and experiences in this country and overseas, and in the growing body of research and literature about social development. *Add graph:*

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

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

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

I was there for about an hour. And in that time I saw ~~poor~~ women who had walked 12 to 15 hours from their villages to take out loans -- some as small as \$1 -- to invest in dairy cows, plows, or goods they could sell at market.

Women run the bank. Only women are allowed to make deposits and borrow money. Today this little bank has assets of more than \$2 million. Its loan repayment rate -- nearly 100 percent --

would be the envy of most commercial banks. It has 40,000 members -- all women, many of them among the poorest, least educated and most ostracized in India.

Against enormous political, social and economic odds, these women have joined together in a trade union and cooperative, called the Self-Employed Women's Association, or SEWA, that provides them with job training, microcredit and mutual support. Through it they have been able to increase their earning power and transform their lives, as well as the lives of their families and communities. Local government, police and programs all have felt SEWA's influence.

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

I went to SEWA because it receives some support from the United States Agency for International Development. For me it presented an opportunity to see first-hand our foreign aid dollars at work. And I left SEWA more convinced that a small investment of American aid can be a catalyst for untangling the web of poverty, illiteracy, inadequate health care and cultural hostility that today prevent women and girls from becoming full and equal partners in society. *Non over*

With every nearly project I visit, I also become more convinced that these investments are very much in our national interest and in support of the values we hope will take root around the world.

Let me give you one brief example. A family planning project in Bangladesh, pioneered in a project financed by USAID, has resulted in a fall in the population growth rate of 3 percent in 1970 [ck] to 2.2 percent today. That means xx fewer abortions, and xx fewer cases of infant mortality. If you don't want women to have abortions, then supporting family planning programs, particularly in overpopulated developing nations, is a must.

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

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

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

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

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

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

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

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

Today, there are roughly XX million women worldwide who are denied the opportunity of education. Many of them have grown up in families that expect them simply to marry and bear children.

Unfortunately, is so much of the world today,
~~And~~ the reasoning in these families seems to be: If a girl isn't going to bring the family any income, why send her to

school? Why take her away from cooking, cleaning the house, planting crops, hauling water, and taking care of the other children? Why send her to a doctor when money is scarce? Why worry that she is hungry when the boys in the family need and deserve food more?

Nonetheless, there are significant & positive exceptions to what I've just described.

It is no coincidence that the health index of women in some of the poorest Buddhist countries, or in the very poor Kerala region of India and the state [?] of Ceara in Brazil, is higher than that of women in some of the oil-rich Gulf states. Buddhist culture places a premium on educating girls and women; so do local government officials in Ceara and Kerala.

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

Simply put, an educated woman is more likely to be aware of good health practices, sanitation, family planning options, and even where to find medical care. She is more likely to have an income and be able to afford care for herself and her children. And she is much more likely to exercise her power as a citizen ~~when her options for care are lacking.~~ *health care for her family is she to provide care & services to her fam, village, & nation.*

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

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

In some rural areas, there simply are ~~not~~ *no!* any schools nearby and parents are understandably reluctant to send their daughters far away. Sometimes the problem is as simple as not having a bathroom in the school building, which means a girl has to go home several times a day to do her business. Even not having a local well or water supply can hurt a girl's chances for education. The further she has to go to fetch water for her family, the less time she will have to go to class. *A*

Making school free and convenient for parents is clearly the best way to get girls enrolled. Along with the BRAC school in Bangladesh, I visited a government school that offers material

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

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Having witnessed the great benefits that education can reap, not just for girls and women but for their families and communities, I have been especially proud when I travel overseas of America's long, bipartisan commitment to foreign aid and assistance, *which is a matter of fact a mere 1% of the fed. budget.*

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marketplace
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has threatened
For all those reasons, it is troubling to see our bipartisan tradition of engagement and multi-lateralism becoming ever *fostered* weaker. It is troubling to see negative stereotypes being created

purely for ^{narrow} political purposes -- whether it is the distorted idea that the U.S. military would be under United Nations command or the public ridiculing of the U.N. Secretary General's name.

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Thank you very much.

① This brand of demagoguery^{###} is a poor substitute for a broad and forceful foreign policy.

② Many social investments in women creates a dynamic ^{new} source of energy for a vibrant global economy + a civil society.

This dual policy must become a central priority as we prepare for the 21st century.

Bipartisanship = myth in foreign policy (48-50 especially)
Parallels to '45-50 period
isolationism vs. non-isolationism

Somalia - only place we had no nat'l interest
Taiwan Middle East Ireland
Boonia

(Can't have successful Amer. foreign policy w/o
a nat'l interest)

Why have largest most sophisticated military in
the world & never use it?

Mandelbaum = foreign policy as social work is what
Clinton does.

Need to keep hitting the double theme

JC Educ'n at all levels (voc to doctoral) →
economic stability

more educated → literate → family income →
family stability

TRC Emphasis on women's development

both moral + in our interests

Some argue it's social work for pol Res no
place in our econ + pol —

What this is not is soc work

" " " is practical, realistic, moral
& true to our ideals

General Points

The threat of isolationism to our position is

the world + participation

critique of isolation

Talk abt yr worries that bipartisan tradition
is fading

Must keep Multilateral commitments
Shut up to bankrupt a U.N. —

It is attack is this undermines ^{our} nat'l sovereignty
Sacrificing your interests to ~~the~~ "nanny fascism"
Refute all the arguments by say

why it's realistic to be multilateral

most unrealistic & what is most undig to
U.S. is not to undertake these programs
& enhance productivity, widen global
economy, prepare ppl for democracy

free moral & nat'l interests

unilateralism also ought to be attacked

✓ [Make clear at outset that these are her own
views — personal (not as spokesperson for Adm or State)

Negative stereotypes being created for pol purposes
abt multilateralism

— the idea that US mil would be under

U.N. command to the public discredit

of the Sec. Gen. of UN's name

(ridiculous
public forums
the name of
Sec Gen of UN)

Women's for. Duplicat

Follows America's interests

Let's re: S. Africa

S. America

Fam Pts as part of speech

(women's development)

Have to have it if women are to
fonna resort to abortion

CNUL ON POP REC

Lunch / 20 ppl around a table 2 hours
Pres of New Sch - interested in human rights
(Discussion format)

Chase will intro all ppl at table
of the record

Co-Editors - NY Review of Books

Katharine Van Hecke Editor of The Nation
(granddaughter of Jules Stein)

Jim Hone et of Int Affairs

Farrar Strauss

Ann Hollander

President PEN

Frances Fitzgerald

Joel Buckley - Lena Hone's daughter

Tina Brown

Dorothy Wickenden

Nick Hutzberg

Jeff Frank

} New Yorker

CFR NOTES (1)

W. J. Fensholt
(top p. 2)

\$100 loan → double farm income over 5 yrs.

Renew World Bank commitment to microcredit

p. 3 Inst. of invest. in women

p. 9
(and later)

girls educ. food aid - frees up \$\$ for educ.

not simply \$ for educ.

incentives to
keep girls in school

family literacy

expose women to their educ. then the educ. of
their children -

Buildy of more schools

remote areas - won't send girls far away

12 May Nov efforts depend on charismatic leader

Yunus understood that Grameen had to be a bank,

not a project - it was an instit'n.

four

Educ. - twofold purpose

value of respect, literacy & civility

acquisition of skills

top of 14

Recognize that there are educ'd ppl who have

trouble finding jobs

→ can lead to political instability

15

Money itself not the solution

Need inst'n buildy.

19

Women + pol Participation

Pressures of consumption - NI

Breakdown of family

The moorings of society & culture

CFR NOTES (2)

Arkansas example of educ'n → ↑ prosperity
Business

p. 2-3
Chile

Educ'n → endurance of US demands.

Chile - schools open Sat/Sun

Chilean educ. reform → kids on computers

looked up to the Internet

- skills train for parents

p. 5
Chile

④ Diverging economy

Those who are educated who can manipulate
language & symbols will do well in
the new global economy.

Those who cannot will be left behind

Women most vulnerable

p. 5
→

Ideals of educ - free inquiry & public discourse

→ momentous &
diff. transitions to democracy

Mongolia

Economics
8/19/95

U.N. Development Program: annual index of performance
wealth & health of countries

Why do some poor countries -

Botswana, Kerala regions of southern India
matrilineal culture.

Buddhist culture encourages women to
seek enlightenment → go to school & study
same rates ∴ health of women
↳ Buddhist societies higher than
some oil rich Muslim countries

CTR NOTES (3)

py
Economist

Free school helps

Neatly water supply - girls will have to spend less time hauling H₂O for the family

Even school latrines - Pakistan - if a girl has to go, she has to go home.

Ceara - NE State of Brazil

Committed gov & local govt made a huge difference

Sri Lanka has S. Asia's most effective health system - some think correlated to women having the right to vote. (since for more than a half century)

MRC
Reports

SOUTH ASIA

SEWA US aid

Family plg - Bangladesh - pioneered in a project financed by the US.

Pop. growth rate 3% ↓ 2.2%

IEDDC

Grameen - helped 2 in Bangladesh

BRAC schools - food for Edu.

~~Fam. Plg~~

SOUTH AMERICA

Fam. plg - hospital

Min. of Health - extend successful

USAID supported prog.

USAID support for PERA - Educ. Revitalization in the Americas - announced a trip.

CFR (3) NOTES

Sommers

As many as 100m women worldwide
miss the opportunity for educ.

p.1

bc of higher death rates among girls
sexual matters of female deprivation
poverty - religious + cultural tradition
not the sole reasons -

"an econ prob that results from a
vicious cycle caused by distributive inequities"

Educ easiest + cheapest + solution

Can transform society over time

p.4

Female mortality - parents fail to invest
because don't expect girls can make
an econ contribution to the family

Typical scenario - no school; marry young; works at
field labr while pregnant.

p.5

Lack of ed - less influence w/in the family
raise daughters w/ same limitations
cycle repeats self.

(*) From vicious cycle + virtuous circles

Educ

↓ wages ↑ 10-20% per yr. of schooling
health practices - of women + their children
willingness to seek care
ability to pay for it

p.6

Knowledge + info → sanitation

Fewer children - (avg grandmom in Pakistan has 40 grandchildren)

Maternal mortality - 10x higher in S Asia than E Asia
Escape exploitation

CFR (4) Notes

Sommers

How to get girls → education

① Incentives

must be a gain to the family
food, cash; scholarships; free books + supplies
(Study in Peru; cost of textbooks discouraged
Parents from educ'g their girls)
but not boys

② Flexible hours / logistics

- nearby
- provision of care for younger siblings.

p. 10

In Pakistan raising female enrollment from 6% → 30%
in 1965 would have averted 1.2 m births per year
+ 297,000 infant deaths.

MT Holyoke

LACE

1/26/94

Some say we should step off the world stage or at
least to the side

Engagement never been more urgent.

It is impossible to disengage given the international
transmission of info + images.

We are the world's only superpower

engine of econ growth

anchor of mil security

beacon of dem. hope

3 goals of fr. policy

- open new mkt for our goods + services
- adapt to demands of Post Cold War era
- enlarge the world's economy & democracy

CFR (5) NOTES

Lake
p. 5.

At end of WW2 same debate over whether we shld turn inward or outward +
the internationalists won.
The "Wise Men"

Lake

WILSON SCHOOL / PITON

Clear unifi threat from abroad has disappeared
poverty, overpopulation, illituary
→ pol. instability + econ. decline

Wilson's belief in the morality of power

After WW1-2 — we suffered costs of isolationism

p 3 The longer the coming of democracies, the more likely it is that peace + prosperity will flourish in the world —

p 6 Engagement represents opportunity as much as obligation

May ^{just} causes + choose among in today's world
must be selective

Just for intervention — self interest + idealism

p 8

Neo Know Nothings

Today = the 3rd great turning pt of the century

CFR (b) NOTES

LAKE

Symposium 1/8/96

Enlarging our circle of common purpose

Our interests + ideals cannot be separated

p 2 summation ↑ mkt, democracy, stability.

LAKE

Council on Fm Relations 9/12/94

p 1 It took Truman + Acheson several yrs to define our post war policy of engagement.

p 2 Not staring blind abt prospects for democracy

last pg Choice, not chance, determines destiny.

SPEECH OUTLINE

Purpose

- Travel to S. Asia w/ Chelsea -
SEWA / how sight of a mother + daughter
can transform.
Invest in women does not mean ignoring the interests
of men - women = most of poor etc.
"complementary parts of a greater whole"
- Investing in women
in our nat'l interest
morally right
essential to the fabric of family life
- Take on argument as foreign policy as social work
- It's realistic, practical, + moral

Larry Sommers
Indonesia >
Brazil
Bangladesh

~~File~~ 852 4534

~~723~~ 7556

Document >

→ for spell - usually of by document

→ Video -

James Chase.

P. 1

Some of you may have wondered where I?
I've been yeth around. I've traveled to
S Asia, S Am, Indonesia; Bei

At the end of the month I'm going to
Borneo. Let me report to you some
of my observations

P. 3.

If we do not ~~g~~- and rather slash out
until commitments & social investment,

* The forces of strife & division are likely
to gain strength. w/o a deep world that is
in fact progressing, ^{those hostile to American interests & values} the global economy will find
will be retarded, failure
and threats to our
security will increase.

P. 5

All of these factors that I have
just mentioned have been proven
to make America a more - and
productive nation. ~~And~~

and we are still far from
having achieved the full equality of women here at
home.

Dom. policy, in this respect, is
part & parcel of ~~our~~ foreign
policy. Our commitment to

helping women abroad cannot be
divorced from our commitment to
improving the lives of women in our own
country. The same principles, there.

Taffy here as

UPDATE

- ① Adm position re: microcredit
Awards Treas. Dept - in particular
Cong. financial Bkgs law

- ② India or Pak?

Ann'd USAID to promote girls educ'n
First grant - announced in India?

Not just a one way sheet - talk abt what we're
/ Expenses of Frances Bantz / also here re: microcredit

Rubin Quote

CHECKS / CFR

Summers = dept (asst) sec'y of Treasur.
= paper → before govt

Atwood
647-9620

Atwood

Summers/
622-1080

Kerala is v. special

< Ppl - have really committed >
gov. of state w/ w/ outside agencies
model approach →

Ceara/EI Yes

< goes back to Raj woman Pdr >

→ One state in India =

→ figures put out re: abortions —
assumption was that they wouldn't be
find gov. ply. services & their own
v. poor ppl - who won't have where to go

→

May some be disturbed though now
more & more of our assistance is
done

54619

Soft

draft #2

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

[If, like some, you've been wondering how I've been spending my time lately, let me assure you that I've been getting around. In the past year I've had the opportunity to travel to Copenhagen for the U.N. Summit on Development; to South Asia, Europe and the New Independent States; to Beijing and Mongolia; and to Central and South America. In a few days, I will head off for Bosnia, Turkey and Greece. Let me report to you about some of my observations.]

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

I went to SEWA because it receives some support from the United States Agency for International Development. For me it presented an opportunity to see first-hand our foreign aid dollars at work. And I left SEWA more convinced than ever that a small investment of American aid can be a catalyst for untangling the web of poverty, illiteracy, inadequate health care and cultural hostility that today prevent women and girls from becoming full and equal partners in society.

With nearly every project I visit, I also become more convinced that these investments are very much in our national interest and in support of the values we hope will take root around the world.

Let me give you one brief example. A family planning project in Bangladesh, pioneered in a project financed by USAID, has resulted in a fall in the population growth rate of 3 percent in 1970 [ck] to 2.2 percent today. That means xx fewer abortions, and xx fewer cases of infant mortality. If you don't want women to have abortions, then supporting family planning programs, particularly in overpopulated developing nations, is a must.

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

But I am suggesting that as long as discrimination and

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

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

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

pf about economic market

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

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

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

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

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marginalized in the years ahead.

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

Today, there are roughly XX million women worldwide who are denied the opportunity of education. Many of them have grown up in families that expect them simply to marry and bear children.

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

[Nonetheless, there are specific and positive exceptions to what I've just described.] It is no coincidence that the health index of women in some of the poorest Buddhist countries, or in the very poor Kerala region of India and the state [?] of Ceara in Brazil, is higher than that of women in some of the oil-rich Gulf states. Buddhist culture places a premium on educating girls and women; so do local government officials in Ceara and Kerala.

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

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

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

When I was in Bangladesh, I visited a school run by the Bangladesh Rural Advancement Committee, a non-governmental organization that acts on the theory that education is a

precondition for economic development. Some of the BRAC schools, which primarily serve girls, have been burned by extremist groups protesting the role of NGOs promoting change.

In some rural areas, there simply are no schools nearby and parents are understandably reluctant to send their daughters far away. Sometimes the problem is as simple as not having a bathroom in the school building, which means a girl has to go home several times a day to do her business. Even not having a local well or water supply can hurt a girl's chances for education. The further she has to go to fetch water for her family, the less time she will have to go to class. Making school free and convenient for parents is clearly the best way to get girls enrolled.

Along with the BRAC school in Bangladesh, I visited a government school that offers material incentives to parents to send their children -- especially girls -- to school. Families receive a weekly food allotment if their children go to class, a significant incentive for very poor families who regard school as a diversion from their children's income-producing work. Another government program pays parents to keep girls in secondary school.

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

Having witnessed the great benefits that education can reap, not just for girls and women but for their families and communities, I have been especially proud when I travel overseas of America's long, bipartisan commitment to foreign aid and assistance -- which, as a matter of fact, is a mere 1 percent [ck] of the federal budget.

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

All of these factors that I have just mentioned have been proven to make America a more equal and productive nation and we are still far from having achieved the full equality of women here at home.

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

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

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I believe that America's global engagement is the only way to strengthen our interests and spread our democratic and free market ideals. It is isolationism that poses the greatest threat to our position in the world, and also to the hopes and dreams of hundreds of millions of women.

As my husband likes to say, today we are at the third great turning point of this century. After World War I, we retreated into ourselves and suffered enormous consequences. After World War 2, when we heard many of the same isolationist arguments we are hearing today, we nonetheless chose the path of engagement and reaped 50 years of peace and prosperity as a result.

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

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

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

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

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

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

Thank you very much.

Provisional
for Mrs. Clinton's Speech

The Council on Foreign Relations will soon be celebrating the occasion of their 75th Anniversary. U.S. involvement and leadership in the world has always been marked by fierce debate. These debates took place in American society as a whole, and at the Council on Foreign Relations in particular. Throughout its existence, the Council has served as a forum for debate, for free expression and exchange on the ruling foreign policy issues of the day.

The Council continues to serve as an intellectual environment where the concepts that inform American foreign policy are hatched and challenged, where the threats and opportunities of the future are framed and assessed.

Importantly, the changing activities and debates within the Council have mirrored the changes taking place in American society and the world around it. The need for diversity in international affairs has been addressed by the Council's Project for Diversity in International Affairs and, the Muslim Studies Task Force on Women(?)

Investing in All the People

by
Lawrence H. Summers

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This paper was prepared for the Quad-i-Azam Lecture at the Eighth Annual General Meeting of the Pakistan Society of Development Economists in Islamabad, Pakistan, in January 1992. The author is grateful to Dennis de Tray, Barbara Herz, Dale Hill, Lant Pritchett, Laura Raney, Sheryl Sandberg, and Kalanidhi Subbarao for valuable discussions and assistance in the preparation of this paper.

I am honored to have the privilege of addressing this distinguished conference. I have read about Pakistan's accomplishments and problems for many years and since coming to the World Bank I have followed your government's bold reform efforts closely. I feel fortunate to finally have the opportunity to visit your country.

I decided to speak today on "Investing In All The People" because an extensive body of recent research has convinced me that once all the benefits are recognized, investment in the education of girls may well be the highest return investment available in the developing world. And, as I will make clear, increasing the education of girls is an especially high priority for Pakistan.

Women's education may seem an odd topic for an economist to address. But enhancing women's contribution to development is as much an economic as a social issue. Economics, with its emphasis on incentives, provides a useful way to understand why so many girls are deprived of education and employment opportunities. And concrete calculations demonstrate that there are enormous economic benefits to investing in women.

In examining the links between women's education and development, I will make five main points that, taken together, provide a compelling case for action.

First, comparisons of the female fraction of the population in different countries suggest that as many as 100 million women are missing worldwide primarily due to higher death rates for young girls than boys. Higher death rates are symptomatic of a much more general pattern of female deprivation in the developing world, especially in South Asia.

Second, underinvestment in girls is not an ineluctable consequence of poverty, nor is it made necessary by any religious or cultural tradition. It is an economic problem that results from a vicious cycle caused by distorted incentives. The expectation that girls will grow to do little other than serve their husbands reduces parent's incentive to invest in their daughter's human capital. Uneducated women then have few alternatives and so the expectation becomes self fulfilling, trapping women in a continuous circle of neglect.

Third, increasing educational opportunities for girls offers the best prospect for cutting into this vicious cycle. As an economic investment, increased outlays directed at educating girls may well yield the highest return of all investments available in developing countries considering both private benefits and returns to other family members.

Fourth, experience suggests that female education programs are relatively inexpensive compared to other development investments and could quickly increase female enrollment rates.

Fifth, major initiatives to increase female education have the potential to transform society over time. If a larger fraction of girls had gone to school a generation ago millions of

infant deaths each year could have been averted and tens of millions of families could have been healthier and happier.

The Problem of Excess Female Mortality

The experience of different countries as reflected in the statistical record provides a natural starting point for any discussion of development policy. I want to start with one of the most basic of all national statistics-- the demographic composition of the population. In examining these statistics, many observers have been struck by the differences between countries in what one might have expected to be a biologically determined constant-- the share of the population that is female. My Harvard colleague Amartya Sen has recently highlighted how large these differences are by calculating that worldwide more than 100 million women¹ are missing and labelling the fate of these women, "one of the more momentous problems facing the contemporary world."² This problem is symptomatic of an even larger problem of hidden underinvestment in the human development of the women who survive and are counted.

In the industrialized world females comprise over 51 percent of the population. In Sub-Saharan Africa the percent of the population that is female is a little bit lower, ranging from 50.9 to 49.2 percent (Table 1). Likewise, the percentage of females in Latin America ranges from 50.7 to 49.5 percent. But, as seen in figure 1, Asia in general and Pakistan in particular stand out in any examination of sex ratios. The female share of the population is 48.5 percent in China, 48.1 percent in India, and 47.6 percent in Pakistan-- the lowest measured share in the developing world.

Why are there such large differences in sex ratios across countries? As a matter of logic there are four possibilities-- differences between men and women in migration patterns, differences in the share of female babies born, differences in male and female population shares counted by census data, or differences in female survival rates. There is no evidence that differing patterns of migration between women and men can explain such large differences in national sex ratios, nor are there noticeable differences across countries in the share of female births.³ Claims that women are undercounted in certain societies are largely unsubstantiated

¹ Ansley Coale (1991), using slightly different assumptions about expected masculinity ratios, calculates that the total number of missing females is approximately 60 million. As Coale says, even this lower independent estimate "confirms the enormity of the social problem."

² Amartya Sen, "Women's Survival as a Development Problem," Comments prepared for the 1700th Stated meeting of the American Academy of Arts and Sciences on March 8, 1989.

³ There is some evidence that in higher income Asian countries modern medical technologies have been used to selectively abort female fetuses. Where selective abortion is not practiced, male births generally slightly outnumber female births. The median ratio of the number of male to female births in 24 countries in Europe from 1962 to 1980 was 1.059, with 71 percent falling between 1.055 and 1.064 (Chahnazarian, 1986).

and fail to explain differences in population ratios in nations of similar culture. It follows that discrepancies in the share of women in the population must be primarily a matter of differences in survival probabilities.

Direct analysis of mortality rates supports the proposition that discrepancies in female population ratios are caused by gender differences in survival probabilities (Table 2). These differences are most pronounced for girls and boys between the ages of 1 and 4. Moreover, these current mortality rates and examination of cohort data⁴ demonstrate that the present low female population ratios do not reflect excess female mortality that took place in the past but indicate an ongoing problem. The precise mechanisms which cause these discrepancies in mortality rates between boys and girls are not fully understood. But studies have found evidence of differential feeding, additional work burden inside and outside the home, and less attention during illness for girls than for boys. Women also suffer excess mortality due to the risks of childbearing. One third of all deaths among Pakistani women aged 15 to 49 are due to complications of pregnancy.⁵

Given that women get less than their share of the goods necessary for survival, it is hardly surprising that their treatment falls short in other respects (Table 1). There is a considerable tendency for various indicators of the relative treatment of women to be correlated across countries. I am afraid that Pakistan clearly illustrates this point. It lags badly on almost every indicator. As I have said, Pakistan has the lowest ratio of women to men, and among low income countries, the fifth lowest ratio of female to male primary enrollment, and the seventh lowest female/male ratio in secondary enrollment.

The Vicious Cycle of Deprivation?

Why are girls deprived in so much of the world and what explains the large variations across countries? These questions defy any simple answer. But even a cursory examination of the available information suffices to reject some explanations and to support others. It is a misconception that low female population ratios are an inevitable consequence of poverty. Africa has a far higher fraction of women than South Asia despite the fact that it fares equally poorly on measures of per-capita income and much worse on most other social indicators.

Comparisons between populations also allow us to rule out the notion that low female population ratios are unavoidable due to cultural tradition. It would be foolish to deny that culture has a role in explaining differences in sex ratios; any explanation of differing survival

⁴ Examination of the female population ratios for cohorts in 1951, 1961, and 1972 show near equal increases as the cohort ages from 0-10 years to 10-20 years, indicating consistently higher female mortality.

⁵ Senior Minister Begum Nusrat Bhutto. Inaugural Address. Safe Motherhood South Asia Conference. Lahore, Pakistan. March 1990.

rates for children must consider parents' aspirations for their sons and daughters, which obviously cannot be divorced from culture. Yet large differences in the treatment of girls exist between nations with important cultural similarities. To take just one example, the share of the female population in Indonesia is much closer to the African share than to the Pakistani share. Even within a single country large discrepancies in the ratio of females can exist. The state of Kerala in India, for example, has a proportion of females which is far higher than the nation as a whole.⁶

Whatever its original roots, the problem of excess female mortality today is a consequence of a vicious cycle (depicted in Figure 2) whereby parents fail to invest in their daughters because they do not expect their daughters to be able to make an economic contribution to the family, and the prophecy turns out to be self fulfilling. The nature of this cycle is illustrated by two stories.

Situation A. A poor family has 6 children. The mother never attended school and was married at age 15. She is completely illiterate and cannot do arithmetic well enough to count out change. She stays home, does household chores with her daughters, and works in the fields even though she is 7 months pregnant. Her husband earns most of the family's meager income and decides how it is spent. As he, not his sisters, is expected to support his parents, he recognizes that his economic security depends on his sons' ability to support him in his old age. He insists that the boys go to school while the girls stay home to do chores and take care of the young babies. When his daughter becomes mysteriously ill, he feels he can not afford to go with her for two days to the medical clinic in the city. His wife pleads with him but he will not change his mind, repeating the words "we have to think about our future." The wife finally relents, realizing that he is right. The daughter dies.

Situation B. A poor family has 3 children. The mother went to school for five years and is able to read and do arithmetic well enough to teach school in the village. As her last birth was extremely difficult, she and her husband adopted family planning. This allows her more time and resources to spend on her family; she visits her ill mother often and buys her medicine. She insists that all of her children go to school and practice their reading each night, hoping to expand their horizons. She is especially determined that her middle daughter, who has a remarkable ability to make up stories, continue in school and develop her talent. When the daughter gets sick and does not seem to be getting better, she takes her to the medical clinic. The doctor gives them some ampicillin tablets and instructs the mother to give them to any of the children who fall ill. The daughter's strep infection is cured, as is the infection of the son who was running a high fever by the time the mother returned home.

⁶ This difference may be partially due to migration. But this is unlikely to be the whole story. It is noteworthy that Kerala's health and primary education systems are very strong, both overall and in their treatment of girls and women.

Some of the differences between these two situations are obvious enough. An uneducated mother without skills that are valued outside the home has less ability to influence choices within the family. Her daughters are uneducated as well and a vicious cycle is perpetuated— girls grow up only to marry into somebody else's family and bear children. Girls are thus less valuable than boys and are kept at home to do chores while their brothers are sent to school. They remain uneducated and unskilled and the conditions necessary for them to contribute to the economy are not created. The economy suffers and young girls die of neglect.

By contrast, an educated mother faces a higher opportunity cost of time spent caring for children. She has a greater value outside the home and thus has an entirely different set of choices than she would without education. She is married at a later age (Figure 3) and is able to better influence family decisions. She has fewer, healthier children and can insist on the development of all of them, ensuring that her daughters are given a fair chance. And the education of her daughters makes it much more likely that the next generation of girls, as well as of boys, will be educated and healthy as well. The vicious cycle is thus transformed into a virtuous circle.

The Need for Education

What is the best way to convert what is too often a vicious cycle into a virtuous circle? There is no one answer to this question. But I believe that the available evidence suggests that programs to raise the education of girls offer the best hope. When one takes into account all of its benefits, educating girls quite possibly yields a higher rate of return than any other investment available in the developing world. Consider its benefits.

Most obviously, there is the direct effect of increased female education on the wages of female workers. The evidence is that the returns in the form of higher wages are fairly similar for men and women. As a rough approximation, wages increase by more than 10 to 20 percent for each additional year of schooling. In parts of the world like South Asia and Africa, where literacy and school enrollment rates are low, the returns to education are particularly high.

Returns of this magnitude are impressive by the standard of other available investments, but they are just the beginning of the benefits from increasing female education. In part because of what women do with the extra income they earn, in part because of the extra leverage it affords them within the family, and in part because of the direct effects of being more knowledgeable and aware, female education has an enormous impact on health practices including adoption of family planning— an impact that as Table 3 demonstrates, is large enough to justify increased educational outlays even if there were no direct pecuniary benefits. While the evidence is that increased schooling of boys and girls is similar in its wage impact, it is clear that educating girls is much more effective in generating social benefits.

Educating women yields high returns in terms of healthier children by cutting through the vicious cycle I just described. There is overwhelming evidence that mothers channel much

more of their income to expenditures on children than their husbands do. But this is only one of the channels through which education improves health. It also increases the willingness to seek medical care and improves sanitation practices. Educating an extra 1000 girls an additional year in 1990 would have cost approximately \$30,000.⁷ The best available estimates suggest that each year of schooling reduces under five mortality by up to 10 percent. Similar estimates are obtained both from studies of cross sections in individual countries and for studies of cross country variations in infant and child mortality rates. With an average woman in Pakistan having 6.6 children, it follows that providing an additional 1000 women one extra year of schooling would prevent roughly 60 infant deaths.

What would it cost to achieve similar results through investments in health care? Obviously the answer differs across health care investments. For example, cost effectiveness estimates suggest that programs of supplementary antenatal feeding cost in the neighborhood of \$700 per life saved. Other commonly recommended health interventions are more expensive; measles immunization programs outside of high risk environments, for example, cost \$1000 per life saved.⁸ Taking \$800 as the cost of saving a life with health care interventions, the cost of achieving the same reduction in mortality that would accrue from devoting \$30,000 to educating another 1000 girls is \$48,000. As this calculation ignores any other benefits of reduced child morbidity, it underestimates the returns to female education as a health care investment.

Educated women also choose to have fewer children. Econometric studies within individual countries looking at the effects of education on fertility find that an extra year of female schooling reduces female fertility by approximately 5 to 10 percent, or in the case of Pakistan by about .7.⁹ Thus a \$30,000 investment in educating 1000 women would avert 500

⁷ The World Bank's best estimate of the average recurrent cost of one year of secondary school in Pakistan is \$28.7. On the one hand, the marginal cost will be higher for girls. On the other hand, primary school is cheaper than secondary school so our use of \$30 as the recurrent costs of one year of school is conservative.

⁸ Jamison and Mosley's study, described in Chapter 1 of Disease Control Priorities in Developing Countries (1990), gives costs for a wide variety of health interventions. The cost of supplementary antenatal feeding per discounted healthy life year gained is \$25. The cost of measles immunization per discounted healthy life year gained outside of high risk environments is \$40. The cost of immunization for tuberculosis and leprosy per discounted healthy life year gained is \$75. The cost of improved cholera immunization per discounted healthy life year gained is \$200.

⁹ A study by Dennis de Tray (1972) finds the elasticity of fertility with respect to female education is -0.3. At a level of three years of schooling an additional year would reduce fertility by 10%. Other more recent studies confirm this magnitude. In Kenya (Schafgans, 1991) a woman with secondary education has one fewer child than a woman with five to eight years of

births. I will avoid the metaphysical question of trying to value an averted birth and simply ask how much typical family planning programs spend per birth that they avert. A typical family planning evaluation concludes that costs run approximately \$65 per birth averted. Averting 500 births would cost about \$33,000, enough to justify education on family planning grounds alone.¹⁰

There is a final group of beneficiaries of investments in female education-- the women themselves. Maternal mortality rates are ten times as high in South Asia as in East Asia. By increasing knowledge about health care practices and reducing the average pregnancies of these women, female education significantly reduces the risk of maternal mortality (Figure 4). Based only on the impact on the number of births, and not including what are surely significant impacts on the risks associated with any given birth, one can calculate that an additional year of schooling for 1000 women will prevent three maternal deaths. Achieving similar gains in adult mortality through medical interventions of average cost effectiveness would cost close to \$7,500.¹¹

These estimates of the social benefits are of course crude. On one hand, I have failed to discount benefits to reflect the fact that female education operates with a lag. On the other hand, I have neglected the add-on benefits as healthier better educated mothers not only have healthier better educated children but healthier better educated grandchildren. When the average mother has nearly 40 grandchildren as in Pakistan, this is no small thing.

Even discounting the social benefits of education to reflect the lags and taking no account of add-on benefits, the social benefits of increased female education are sufficient to more than cover its costs. Given that increases in female education also yield large wage increases, it seems reasonable to conclude that the return to getting more girls into school is in excess of 20 percent and may well be considerably greater. Turning the vicious cycle I have described into a virtuous circle has other benefits as well. It provides more women the means to escape the exploitation and neglect that remains all too common in many parts of the world and it helps them to become dignified members of their family, their society, and their nation. I will come later to the comparison of the return to educating girls with other developmental expenditures. But let me just note for now that the calculations I have just presented imply that educating girls looks quite attractive compared with educating boys and quite likely has higher returns than health or family planning interventions.

schooling. In Peru (Herz and Khandker, 1991) an additional year of schooling reduced urban women's number of offspring by roughly 0.26 (6.7% of the country's mean fertility rate of 3.9). In Thailand (Schultz, 1991) an additional year of schooling reduced fertility by 7 to 9%.

¹⁰ Of course family planning is also useful in promoting women's and children's health and preventing primitive abortion with its high risks of morbidity and mortality.

¹¹ The cost of integrated antenatal and delivery care for maternal mortality per discounted healthy life year gained is \$150 (Jamison and Mosley, 1990).

Increasing the education of girls

There is then an overwhelming case for increased investments in the education of girls. How can this best be done? The first component of any effort to raise female enrollment rates must be policies that promote economic growth and poverty alleviation. Comparisons of both countries and families demonstrate a strong impact of poverty alleviation on enrollment rates. Because parents are more reluctant to send girls than boys to school, poverty alleviation is especially important for raising female enrollment rates.

But female enrollments do not always rise as incomes grow. It takes the right policies to alter perverse incentives and provide the needed encouragement to let girls learn.

Ultimately, whatever laws legislatures enact, it is parents who decide whether or not to send their daughters to school. And although the social returns to educating girls far exceed the returns to educating boys, parents capture a larger fraction of the benefits of educating their sons. In a survey done some years ago, by far the largest single reason given by parents (over 45%) for not educating daughters was lack of financial gain to the family (Table 4).

What can be done to make educating girls more attractive to parents? While the evidence is far from clear and there is a need for controlled experiments, current knowledge suggests enactment of an agenda which will recognize the external benefits of female education in determining financing policies and would seek to make educating girls more attractive given both cultural traditions and the many competing needs of poor families. As there are greater social benefits to educating girls than boys, it is appropriate for females' education to cost less than male education. Scholarship funds should be established and more free books and other supplies provided for girls. Because parents are more reluctant to educate their daughters, this is particularly important. One study in Peru found that rules requiring students to pay for textbooks had a large negative effect on female enrollment but almost no effect on males. Whatever the general merits of cost recovery in the case of basic education may be, the argument is much weaker where there are large external benefits, as there are with the education of females.

Providing schooling that responds to cultural and practical concerns is also essential. Female enrollment is heavily dependent upon schools not being too far away, upon the provision of appropriate sanitation facilities, and upon the hiring of female teachers. This, of course, is facilitated by raising female enrollment rates. Flexible hours and the provision of care for younger siblings can also be helpful in some cases.

These two measures-- reducing costs for girls and making special efforts to accommodate parents' practical needs-- will make a big difference in raising families' demand for female education. In the survey cited above, the largest single reason given by girls for their lack of enrollment was "there is no school for girls" (Table 5). A recent survey of households in four Pakistani districts shows that enrollment rates for girls with a school in their village is equivalent to male enrollment (Table 6). The enrollment rate of girls with a school nearby, instead of in

their village, is ninety percent of that of males. This indicates that increasing the supply of educational facilities for girls has tremendous potential for expanding enrollment.

Increasing female enrollment in school is dependent upon providing resources for increased schooling. As education is a labor intensive business, it is relatively inexpensive to provide in low income countries. The available statistics indicate that in low income economies, the average annual recurrent costs of primary schooling (which comprise the vast majority of the costs) run slightly over \$36 per student. Secondary education is somewhat more expensive per student, reflecting in part lower enrollment rates. Since satisfactory estimates of the average cost of secondary school are not available, I simply assume that they are twice primary costs.¹²

* Raising the female primary school enrollment rate of girls to equal the male primary school enrollment rate in the world's low income countries would involve educating an additional 25 million girls each year at a total cost of approximately \$938 million (Table 7). Raising the secondary school enrollment of girls to equal the secondary school enrollment rate of boys would involve educating an additional 21 million girls at a total cost of \$1.4 billion. Eliminating educational discrimination in the low income parts of the world would thus cost a total of \$2.4 billion. This represents less than one-quarter of one percent of their GDP, less than two percent of their government consumption spending, less than one percent of their investment in new capital goods, and less than 1/10 of their defense spending.

* Similar calculations can be made for Pakistan. The recurrent costs of raising female primary enrollment to equal the current primary enrollment of males would be about \$36 million or 625 million rupees. This represents only 0.12 percent of GNP. Achieving the more ambitious objective of equalizing male and female enrollment rates in both primary and secondary school would cost \$64 million, 1.1 billion rupees or .22 percent of GDP. Of course these low costs will not meet all of Pakistan's educational goals. Maintaining and raising the current low overall enrollment rates with existing population growth will not be cheap and will require major investments.

" Considering the very low cost both in Pakistan and in low income countries in general of equalizing educational opportunities for men and women, it is easier to wonder whether the world can afford not to make the necessary outlays than it is to wonder if they are affordable. I have already suggested that education looks very attractive relative to other social sector investments. When compared to development investments outside the social sector, education looks even more attractive. Taking investments in power generation as an example, current projections suggest that developing countries will spend approximately \$1 trillion on power

¹² This assumption overstates the cost of secondary education Pakistan and understates the cost in some other parts of the world, particularly where foreigners are hired to teach secondary school. For Pakistan, we have rough estimates and hence we use \$30 as the recurrent cost of one year of secondary school.

plants over the next ten years. In many of these nations, existing power plant capacity utilization is less than 50 percent due to poor maintenance and pricing problems. The overall return on power plant physical assets in a sample of 57 developing countries has been estimated at an average of less than 4 percent over the last 3 years and less than 6 percent over the last decade, returns which can not even compare with those of providing education for females.

No doubt efficiency in the power sectors of developing countries can and will be improved. And I have probably understated somewhat the difficulty of raising enrollment rates by neglecting capital costs and not taking explicit account of the special costs that must be incurred in targeting girls. Nonetheless, it is hard to believe that building 19 out of every 20 planned power plants and using the savings to finance world equal educational opportunity for girls would not be desirable.

What Could Be Accomplished?

Letting girls go to school, learn to read, and experience more of the world beyond their homes makes them better off immediately and enriches their families. Over time, getting girls into school can transform societies as their sons and daughters and grandsons and granddaughters reap the benefits. Contemplate a very crude estimate of how much better off the world would be today if major investments in increasing female education had been made a generation ago.

There are a number of different strategies to approaching this counterfactual. One method would be to simply extrapolate the calculations based on microeconomic estimates based on surveys of women within individual countries. Instead, as a kind of check on those calculations, I examine the relationship between national rates of infant mortality and female education a generation ago (Table 8 and Figures 5 and 6), holding constant a variety of country characteristics. The estimates are derived from a sample of the 45 developing countries for which all the needed data are available. As the evidence I have presented so far might lead one to expect, the relationship is both statistically significant and implies large effects of education on health and fertility. Female education rates are the most potent variable in these equations, dwarfing the effects of male education or the availability of medical care.

These relationships can be used to simulate the impact of an increase in the female secondary school enrollment rate from its average in 1965 to 30 percent (Table 9). For comparison, the male secondary enrollment rate in this sample of countries averaged 22 percent in 1965. The results are striking. In Pakistan alone raising the female secondary enrollment rate from 6 to 30 percent in 1965 would have averted 1.2 million births per year and 297 thousand infant deaths. For a sample of 45 countries that includes about 71 percent of the low income world's population (excluding China), the result would be 9.1 million births per year averted and 3.0 million fewer infant deaths.

Conclusion

My emphasis this afternoon is on the need for increasing expenditures on female education. Those who advocate such policies also argue for programs directed at enhancing family planning and women's health services as well as measures to combat discrimination in labor and credit markets. I have little doubt that such actions would also be constructive, but I believe that they are less important than improvements in female education. Hard statistical evaluations fairly consistently find that female education is the variable most highly correlated with improvements in social indicators. And the benefits of education have multiplier effects because they empower women to bring about other necessary changes. The greatest emphasis, therefore, should be put on closing the education gaps that I have described.

Lectures and papers that plead the importance of a particular type of investment in developing countries are hardly uncommon. Reflecting the biases of an economist, I have tried to concentrate on the concrete benefits of female education and explicitly contrast it with other proposed investments. Expenditures on increasing the education of girls do not just meet the seemingly easy test of being more socially productive than military outlays. They appear to be far more productive than other social sector outlays and than the vastly larger physical capital outlays that are projected over the next decade.

In making an economic argument for investing in the education of women, I have tried to steer clear of the moral and cultural aspects unavoidably implicated in any gender related question. Partially this reflects my comparative advantage as an economist. But it also reflects a conviction that one's viewpoint on feminism should not affect one's evaluation of the arguments for educating girls. Helping women be better mothers to their children is desirable on any view of the proper role of women in society.

There are those who say that educating girls is a strategy that pays off only in the long run. I am reminded of a story that John F. Kennedy used to tell of a man asking his gardener how long it would take for a certain seed to grow into a tree. The gardener said it would take 100 years, to which the man replied, "Then plant the seed this morning. There is no time to lose."

Sabrina — this is from the first section, page 1 —

The revolution for gender equality

1995

One of the defining movements of the 20th century has been the relentless struggle for gender equality, led mostly by women, but supported by growing numbers of men. When this struggle finally succeeds—as it must—it will mark a great milestone in human progress. And along the way it will change most of today's premises for social, economic and political life.

The *Human Development Report* has consistently defined the basic objective of development as enlarging people's choices. At the heart of this concept are three essential components:

- Equality of opportunity for all people in society.
- Sustainability of such opportunities from one generation to the next.
- Empowerment of people so that they participate in—and benefit from—development processes.

Equal enjoyment of human rights by women and men is a universally accepted principle, reaffirmed by the Vienna declaration, adopted by 171 states at the World Conference on Human Rights in June 1993. It has many dimensions:

- Equal access to basic social services, including education and health.
- Equal opportunities for participation in political and economic decision-making.
- Equal reward for equal work.
- Equal protection under the law.
- Elimination of discrimination by gender and violence against women.
- Equal rights of citizens in all areas of life, both public—such as the workplace—and private—such as the home.

The recognition of equal rights for women along with men, and the determination to combat discrimination on the basis of gender, are achievements equal in

importance to the abolition of slavery, the elimination of colonialism and the establishment of equal rights for racial and ethnic minorities.

A full analysis of the historical and political movement for gender equality extends far beyond what can be covered in this Report. No numbers, no indices, no policy packages can capture the true essence of that movement. But they can help propel that movement by providing the background of professional analysis.

Human development, if not engendered, is endangered. That is the simple but far-reaching message of this Report

Human development is a process of enlarging the choices for all people, not just for one part of society. Such a process becomes unjust and discriminatory if most women are excluded from its benefits. And the continuing exclusion of women from many economic and political opportunities is a continuing indictment of modern progress.

For too long, it was assumed that development was a process that lifts all boats, that its benefits trickled down to all income classes—and that it was gender-neutral in its impact. Experience teaches otherwise. Wide income disparities and gender gaps stare us in the face in all societies.

Moving towards gender equality is not a technocratic goal—it is a political process. It requires a new way of thinking—in which the stereotyping of women and men gives way to a new philosophy that regards all people, irrespective of gender, as essential agents of change.

The relentless struggle for gender equality will change most of today's premises for social, economic and political life

The human development paradigm must be fully engendered

The human development paradigm, which puts people at the centre of its concerns, must thus be fully engendered. Any such attempt would embrace at least the following three principles:

- Equality of rights between women and men must be enshrined as a fundamental principle. Legal, economic, political or cultural barriers that prevent the exercise of equal rights should be identified and removed through comprehensive policy reforms and strong affirmative action.

- Women must be regarded as agents and beneficiaries of change. Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development.

- The engendered development model, though aiming to widen choices for both women and men, should not predetermine how different cultures and different societies exercise these choices. What is important is that equal opportunities to make a choice exist for both women and men.

In no society do women enjoy the same opportunities as men

An innovation of this year's Report, the gender-related development index (GDI), reflects gender disparities in basic human capabilities—and ranks 130 countries on a global scale. The four top countries are in the Nordic belt—Sweden, Finland, Norway and Denmark, in that order. This is hardly surprising. These countries, much concerned with ending the relative deprivation of women, have adopted gender equality and women's empowerment as conscious national policies. In these countries, adult literacy rates are similar for women and men, and combined enrolment is higher for females. Life expectancy is, on average, about seven years higher for women (compared with an estimated global biological edge of five years). And women's earned income is around three-fourths of men's income.

Several developing countries and areas also do quite well in the GDI rankings:

Barbados (rank 11), Hong Kong (17), the Bahamas (26), Singapore (28), Uruguay (32) and Thailand (33). These countries have succeeded in building the basic human capabilities of both women and men, without substantial gender disparity.

But it is clear from the GDI estimates that in no society do women enjoy the same opportunities as men. The top rank is enjoyed by Sweden, with a GDI value of 0.92—compared with a maximum possible value of 1.00 (maximum achievement with perfect equality). After the top 32 countries, the GDI value drops below 0.80—showing how far women still have to travel towards gender equality even in countries that seem to be doing better on this score. More disturbing is that as many as 45 countries in the sample analysis are below a GDI value of 0.5, showing that women suffer the double deprivation of gender disparity and low achievement.

Another interesting comparison is between the overall HDI rank of a country and its gender-adjusted rank for the GDI—since this shows how equitably basic human capabilities are distributed between men and women. The countries showing GDI ranks markedly higher than their HDI ranks are fairly diverse. They include Denmark, Sweden, Norway and Finland—and the Czech Republic, Slovakia, Hungary, and Poland—and Barbados, Thailand, Sri Lanka, Malaysia, Jamaica and Cuba.

The countries with GDI ranks markedly below their HDI ranks include Argentina, Chile, Costa Rica and several Arab states. Arab countries face a formidable agenda for equalizing gender opportunities—though they have made the fastest progress in the past two decades in several gender-related indicators, particularly in female education.

Among the countries with sharply lower GDI ranks are four industrial countries—Canada (a drop from HDI rank of 1 to GDI rank of 9), Luxembourg (–12), the Netherlands (–16) and Spain (–26 ranks). The real difference is in women's share of earned income compared with men's share—a reflection of the much lower participation of women in the labour force and their lower average wage.

Removing gender inequality has nothing to do with national income

Income is not the decisive factor. Several of the world's poor nations have been able to raise female literacy rates. With limited resources but a strong political commitment, China, Sri Lanka and Zimbabwe raised adult women's literacy to 70% or more. By contrast, several richer countries lag behind.

The decision to invest in the education and health of people, irrespective of gender, seems to cut across income levels, political ideologies, cultures and stages of development. In many cases, a strong political commitment has driven efforts to improve women's human development despite a shortage of resources. Countries applying socialist models, for example, used social and political mobilization to achieve rapid—and equal—progress in education and health for men and women and to engineer social transformations to expand opportunities for women.

Comparing GDI ranks with the income levels of countries confirms that removing gender inequalities is not dependent on having a high income. China is ten GDI ranks above Saudi Arabia, even though its real per capita income is a fifth as high. Thailand outranks Spain in the GDI, even though Thailand's real per capita income is less than half of Spain's. Poland's GDI rank is 50 places higher than Syria's, even though the two countries have about the same real income. So, gender equality can be pursued—and it has been—at all levels of income. What it requires is a firm political commitment, not enormous financial wealth.

Every country has made progress in developing women's capabilities, but women and men still live in an unequal world

Gender gaps in education and health have narrowed rapidly in the past two decades, although the pace of this progress has been uneven between regions and countries:

- Female life expectancy has increased

20% faster than male life expectancy over the past two decades.

- High fertility rates, which severely restrict the freedom of choice for women, have fallen by a third—from 4.7 live births per woman in 1970–75 to 3.0 in 1990–95. Life choices are expanding as women are progressively liberated from the burden of frequent child-bearing and from the risk of dying in childbirth. Maternal mortality rates have been nearly halved in the past two decades.

- More than half the married women of reproductive age in the developing world, or their partners, used modern contraceptives in 1990, compared with less than a quarter in 1980. This planned parenthood has brought women much greater control over their lives.

In adult literacy and school enrolment, the gaps between women and men were halved between 1970 and 1990 in developing countries. Women's literacy increased from 54% of the male rate in 1970 to 74% in 1990—and combined female primary and secondary enrolment increased from 67% of the male rate to 86%. Female rates of adult literacy and combined school enrolment in the developing world increased twice as fast as male rates between 1970 and 1990.

The Arab States have led the advance in women's education, more than doubling female literacy rates. Indeed, the fastest improvement in women's literacy rates—68 percentage points between 1970 and 1990—took place in the United Arab Emirates.

Overall, female primary enrolment in developing countries increased 1.7% a year during 1970–90, compared with 1.2% for male enrolment. Girls' combined primary and secondary enrolment in the developing world jumped dramatically, from 38% in 1970 to 68% in 1992. East Asia (83%) and Latin America (87%) are already approaching the high levels in industrial countries (97%).

Also remarkable is the rapid closing of the gap in higher education. In developing countries, female enrolment at the tertiary level was less than half the male rate in 1970, but by 1990 it had reached 70%. In

It is still an unequal world

*The doors to
economic and
political
opportunities are
barely ajar*

32 countries, more women than men are now enrolled at the tertiary level.

But it is still an unequal world. Among the developing world's 900 million illiterate people, women outnumber men two to one. And girls constitute 60% of the 130 million children without access to primary school. Because population has grown faster than women's education has expanded in some developing regions, the number of women who are illiterate has increased.

During the 20 years from 1970 to 1990, only half the educational gap between men and women was closed. Another 20 years is too long to wait to close the remaining half.

Women's special health needs also suffer considerable neglect. Many developing countries do not provide qualified birth attendants, good prenatal or postnatal care or emergency care during deliveries. In most poor countries, pregnancy complications are the largest single cause of death among women in their reproductive years. Nearly half a million maternal deaths occur each year in developing countries. Too often, the miracle of life becomes a nightmare of death.

While doors to education and health opportunities have opened rapidly for women, the doors to economic and political opportunities are barely ajar

Major forces in closing the gender gaps over the past two decades are higher female enrolments at all levels in developing countries—and rising women's paid employment in industrial countries. But the opportunities open to women have remained limited. The Report marshals detailed evidence of the unequal access to opportunities. Some telling examples:

■ Poverty has a woman's face—of 1.3 billion people in poverty, 70% are women. The increasing poverty among women has been linked to their unequal situation in the labour market, their treatment under social welfare systems and their status and power in the family.

■ Women's labour force participation has risen by only four percentage points in 20 years—from 36% in 1970 to 40% in

1990. Compare that with a two-thirds increase in female adult literacy and school enrolment.

■ Women receive a disproportionately small share of credit from formal banking institutions. They are assumed to have no collateral to offer—despite working much harder than men. For example, in Latin America and the Caribbean, women constitute only 7–11% of the beneficiaries of credit programmes.

■ Women normally receive a much lower average wage than men, because they hold low-paying jobs or work in the informal sector and because they are sometimes paid less than men for equal work. The average female wage is only three-fourths of the male wage in the non-agricultural sector in 55 countries that have comparable data.

■ All regions record a higher rate of unemployment among women than men.

■ In developing countries, women still constitute less than a seventh of administrators and managers.

■ Women still occupy only 10% of the parliamentary seats and only 6% of the cabinet positions.

■ In 55 countries, there are either no women in parliament or fewer than 5%. These countries range from very poor (Bhutan and Ethiopia) to reasonably affluent (Greece, Kuwait, the Republic of Korea and Singapore).

Despite considerable progress in developing women's capabilities, their participation in economic and political decision-making remains very limited.

Another innovation of this year's Report, the gender empowerment measure (GEM), looks at women's representation in parliaments, women's share of positions classified as managerial and professional, women's participation in the active labour force and their share of national income. It ranks 116 countries with comparable data.

Once again, the Nordic countries lead the world, with Sweden and Norway on top. These countries are not only good at strengthening female capabilities but have also opened many opportunities in economic and political fields. The Nordic countries have crossed the critical 30%

FIGURE 1

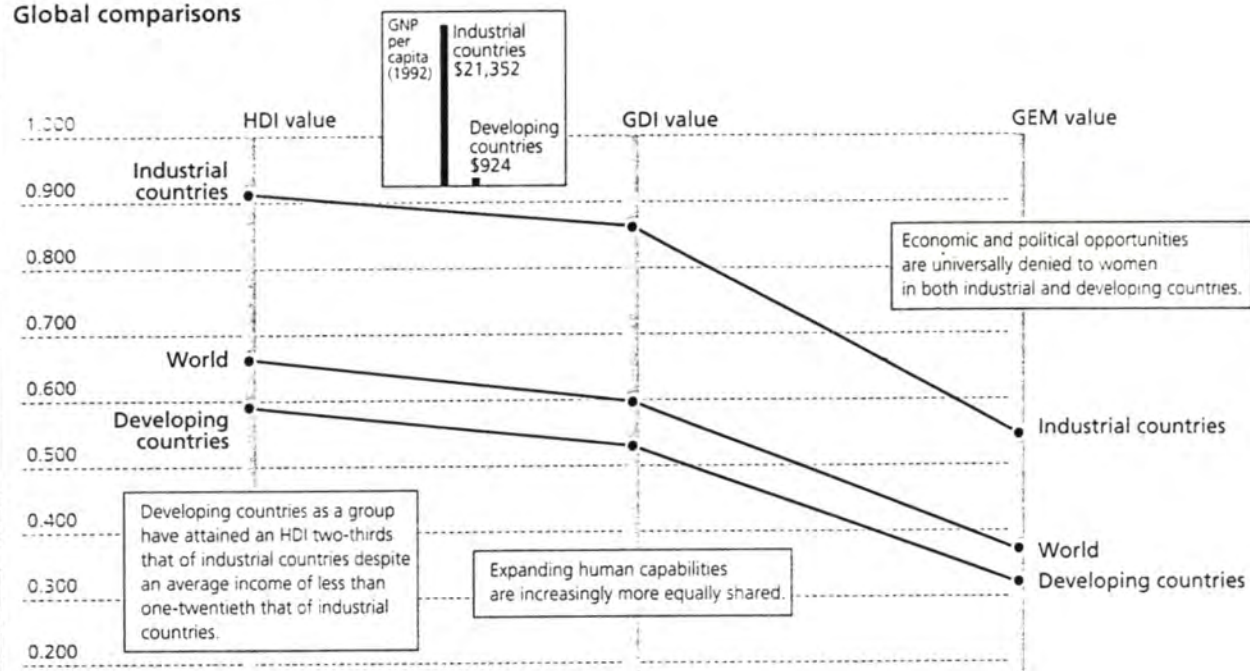
Expanding capabilities, limited opportunities

The human development index (HDI) measures the average achievement of a country in basic human capabilities. The HDI indicates whether people lead a long and healthy life, are educated and knowledgeable and enjoy a decent standard of living.

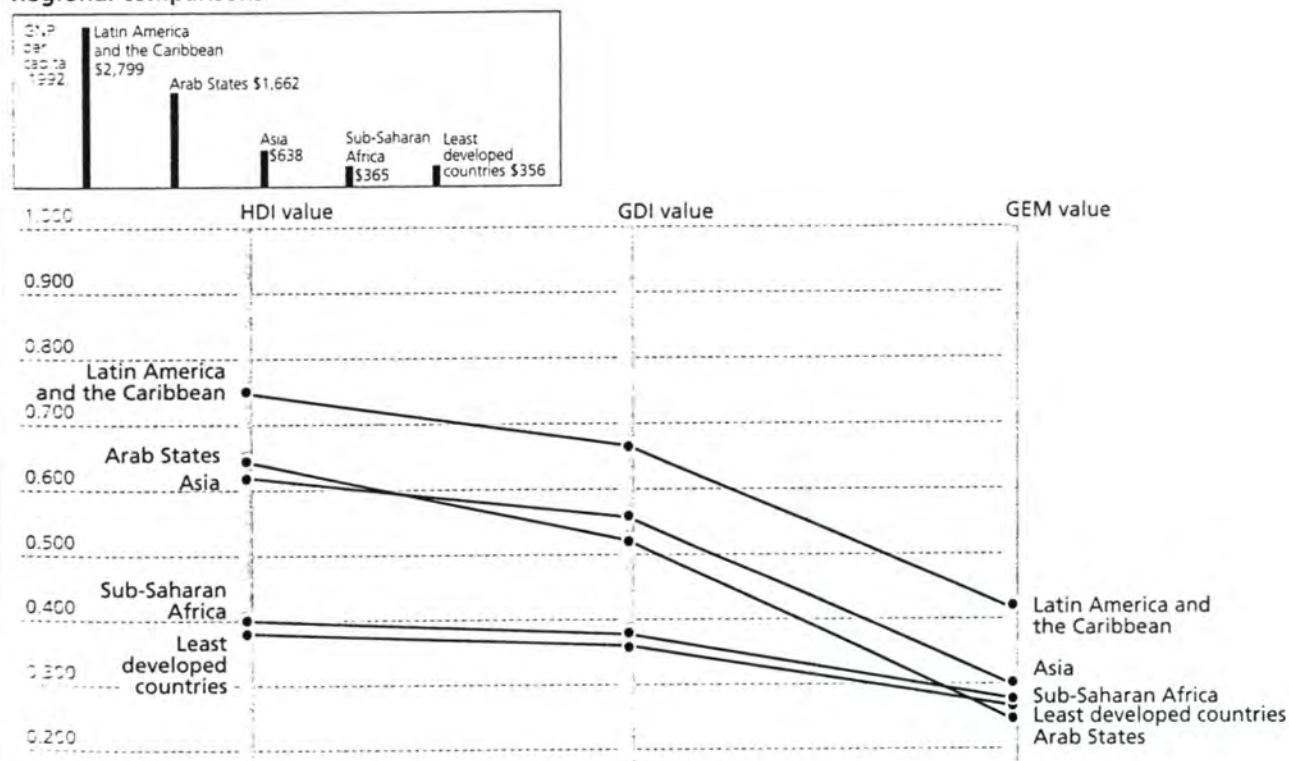
The gender-related development index (GDI) measures achievement in the same basic capabilities as the HDI does, but takes note of inequality in achievement between women and men.

The gender empowerment measure (GEM) examines whether women and men are able to actively participate in economic and political life and take part in decision-making.

Global comparisons



Regional comparisons



Note: Figures are calculated for the 104 countries for which estimates of HDI, GDI and GEM are available. The graphs include 27 countries in Africa, 11 Arab States, 17 countries in Asia, 25 countries in Latin America and the Caribbean and 28 of the least developed countries.

*The non-
monetized,
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trillion a year*

threshold for women's participation in these spheres of life.

Only nine countries have GEM values above 0.6, compared with 66 countries with a GDI value above 0.6. On the other hand, 39 countries have a GEM value below 0.3, compared with only 13 countries with a GDI value below 0.3. Since the GDI measures gender equality in basic human capabilities and the GEM gender equality in economic and political opportunities, this comparison makes it clear that many countries have a longer distance to travel in extending broad economic and political opportunities to women than they have already traveled in building basic female capabilities.

But it is precisely the participation of women at the highest decision-making levels in political and economic life that can drive the change for greater equality between men and women.

A major index of neglect is that many of women's economic contributions are grossly undervalued or not valued at all—on the order of \$11 trillion a year

The undervaluation of women is reflected in the undervaluation of their work and in the absence of recognition of the contribution that they make. The debate therefore must cover equality of rewards as well as equality of opportunity. Data on time use by women and men for a sample of 31 countries tell a dramatic story:

- Women work longer hours than men in nearly every country. Of the total burden of work, women carry on average 53% in developing countries and 51% in industrial countries.

- On average, about half of this total work time of both men and women is spent in economic activities in the market or in the subsistence sector. The other half is normally devoted to unpaid household or community activities.

- Of men's total work time in industrial countries, roughly two-thirds is spent in paid activities and one-third in unpaid activities. For women, the situation is the reverse. In developing countries, more than

three-quarters of men's work is in market activities. So, men receive the lion's share of income and recognition for their economic contribution—while most of women's work remains unpaid, unrecognized and undervalued.

With no economic value given to these activities, the contribution of women is seriously underestimated, and there is no adequate reward or recognition for the burden of work that women carry. In fact, the failure to value most of their work reduces women to virtual non-entities in most economic transactions—such as property ownership or offering collateral for bank loans.

Since status in contemporary society is so often equated with income-earning power, women suffer a major undervaluation of their economic status. But they carry a higher share of the total work burden. And men's work in the market-place is often the result of "joint production", not a solo effort, since much of it might not be possible if women did not stay at home looking after the children and household.

If women's unpaid work were properly valued, it is quite possible that women would emerge in most societies as the major breadwinners—or at least equal breadwinners—since they put in longer hours of work than men.

The monetization of the non-market work of women is more than a question of justice. It concerns the economic status of women in society. If more human activities were seen as market transactions at the prevailing wages, they would yield gigantically large monetary valuations. A rough order of magnitude comes to a staggering \$16 trillion—or about 70% more than the officially estimated \$23 trillion of global output. This estimate includes the value of the *unpaid* work performed by women and men as well as the value of the *underpayment* of women's work in the market at prevailing wages. Of this \$16 trillion, \$11 trillion is the non-monetized, invisible contribution of women.

Such a revaluation of women's work will thoroughly challenge the present conventions. For husbands to share income with their wives will become an act of entitlement rather than benevolence. The basis of

property rights, divorce settlements, collateral for bank credit—to name only a few areas—will have to change completely. Men will also have to share more of the burden of household and community work.

If national statistics fully reflect the “invisible” contribution of women, it will become impossible for policy-makers to ignore them in national decisions. Nor will women continue to be regarded as economic non-entities in market transactions.

Another major element of discrimination is the unacceptably low status of women in society, with continuing legal discrimination and violence against women

The starkest reflection of the low status accorded to women is the discrimination against them in the law. In many countries, women still are not treated as equal to men—whether in property rights, rights of inheritance, laws related to marriage and divorce, or the rights to acquire nationality, manage property or seek employment.

In 1979, the United Nations approved the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), a path-breaking charter of the legal and human rights of women. But 41 UN member states still have not signed the convention, 6 have signed without ratification, and 43 have ratified the convention with reservations about some of its provisions. In other words, 90 countries have not yet accepted all the tenets of legal equality for women and men. Even in some countries ratifying CEDAW, the implementation of the convention has remained half-hearted and incomplete. So, even under law, the equality of women is not yet assured in many societies—let alone in practice.

The most painful devaluation of women is the physical and psychological violence that stalks them from cradle to grave. For too many women, life is shadowed by a threat of violence.

■ *The devaluation begins even before life begins.* In some countries, testing is used to determine the sex of the fetus, which may be aborted if it is female.

■ *It scars early life.* A third of the women in Barbados, Canada, the Netherlands, New Zealand, Norway and the United States report sexual abuse during childhood or adolescence. An estimated one million children, mostly girls in Asia, are forced into prostitution annually. And an estimated 100 million girls suffer genital mutilation.

■ *It becomes a part of marriage.* Studies in Chile, Mexico, Papua New Guinea and the Republic of Korea indicate that two-thirds or more of married women have experienced domestic violence. In Germany, it is estimated that up to four million women a year suffer from domestic violence.

■ *It is sometimes manifested in rape.* Studies from Canada, New Zealand, the United Kingdom and the United States suggest that about one woman in six is raped in her lifetime.

■ *It may end in murder.* More than half of all murders of women in Bangladesh, Brazil, Kenya, Papua New Guinea and Thailand are committed by present or former partners.

■ *Or in suicide.* Cross-cultural evidence from Africa, South America, several Melanesian islands and the United States established marital violence as a leading cause of female suicide.

Although violence stalks women's lives, laws can do little unless present cultural and social values change.

The revolution towards gender equality must be propelled by a concrete strategy for accelerating progress

Engendering the development paradigm involves radical change in the long-standing premises for social, economic and political life. And the free workings of economic and political processes are unlikely to deliver equality of opportunity, because of the prevailing inequities in power structures. When such structural barriers exist, government intervention is necessary—both through comprehensive policy reforms and through a series of affirmative actions.

Each nation will need to adopt its own agenda for overcoming obstacles to equal

*Government
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rights. This Report identifies a five-point strategy for accelerating progress.

1. National and international efforts must be mobilized to win legal equality within a defined period—say, the next ten years. To achieve this objective, the international community will need to move on several fronts:

- A campaign should be launched for unconditional ratification of CEDAW by the 90 UN member states that have not yet signed or ratified it or that have entered reservations. Public pressure should be mobilized for this purpose.
- The monitoring of CEDAW's implementation should be strengthened within the UN system, and regular, candid reports should be published on legal discrimination in countries.
- An international non-governmental organization—World Women's Watch—should be set up to prepare country-by-country reports on key aspects of legal discrimination and on progress towards gender-related targets fixed by national governments and international forums. It could base its reports on information from national NGOs and mobilize pressure groups and political lobbies in alliances for change.
- Pools of legal professionals should be organized to offer legal advice for winning equality before the law.
- Legal literacy campaigns could be organized to make women aware of their legal rights and to encourage more women to study law through the generous provision of scholarships.
- To facilitate women's access to legal systems, it may be desirable to set up legal ombudswomen at national and global levels.
- Violence against women as a weapon of war should be declared a war crime, punishable by an international tribunal.

2. Many economic and institutional arrangements may need revamping to extend more choices to women and men in the workplace. For example:

ENCOURAGING MEN TO PARTICIPATE IN FAMILY CARE. In the 1980s, in most industrial coun-

tries, maternity leave was changed from protecting mothers' health after birth to providing parents with legal rights for parental care. The concept of paternity leave supplemented maternity leave. Japan introduced parental leave in 1992—for both mother and father. The United States in 1994 endorsed limited parental leave, but without pay.

The Nordic countries have perhaps traveled furthest. In Finland starting in 1990, parents could choose between two alternatives: after a 12-month maternity leave, either parent can stay at home until the child is three years old, with monetary compensation and job guarantees. Or the community must arrange for child care while parents work outside the home. Some Nordic countries have legislation that allows parents to reduce their daily working hours to take care of family commitments: since 1976, Finland has allowed parents of children under age four—and Sweden parents of children under age ten—the right to shorten their workday by two hours.

FLEXIBLE WORK SCHEDULES. If workers were to have the opportunity to stagger their working hours, they would be in a better position to combine paid work with other responsibilities, such as child care. Sweden already allows interim part-time work, with the option to return to full-time hours, so that women and men can combine a career with family commitments. Germany and Japan have devised "flextime" practices to enable their workers to combine their family needs with production schedules. And increasingly, employers are allowing workers to work out of the home or to bring their home to work (by providing child care at the workplace).

EXPANDING THE CONCEPT OF PUBLIC SERVICES. Some countries have expanded public services beyond education and health to child care, including public day-care centres and school lunches. The private sector could also provide such services, helping women and men to pursue careers.

CHANGING TAX AND SOCIAL SECURITY INCENTIVES. Some countries have revised their tax and social security systems to accommodate family structures different from the one-breadwinner, two-adult fam-

ily norm. Sweden has separate taxation for part-time and full-time work to increase after-tax earnings for part-time work. In Zambia, an income tax amendment was introduced in 1987 allowing women to claim child allowances and deductions on their insurance contributions—and removing some tax discrimination against women.

CHANGING LAWS ON PROPERTY, INHERITANCE AND DIVORCE. Once women are recognized as the main or equal "breadwinners" in most families, a convincing basis exists for a more equitable sharing of rights in property, inheritance and divorce. The distribution of land during agrarian reform would require joint landholding, with women having equal access to assets. Current restrictions on women's collateral for bank loans would no longer hold.

These changes cannot all originate from the state. Many will start from movements in civil society. And some must come from changes in the business community.

3. *A critical 30% threshold should be regarded as a minimum share of decision-making positions held by women at the national level.* Few countries have reached or even approached this target, recommended in 1990 by the UN Commission on the Status of Women. In parliamentary or cabinet representation, only Denmark, Finland, the Netherlands, Norway, Seychelles and Sweden have crossed the 30% threshold. Progress is somewhat better in administrative and managerial positions (15 countries have crossed the 30% threshold) and in municipalities (8 countries). But most countries are still far from this 30% threshold in many of the key decision-making fields.

The Report recommends that each nation identify a firm timetable for crossing the 30% threshold in some key areas of decision-making. The 30% threshold should be regarded as a minimum target, not as the ultimate goal. But achieving this threshold would build considerable momentum for attaining complete equality.

4. *Key programmes should embrace universal female education, improved reproductive health and more credit for women.* These programmes can make a decisive

difference in enabling women to gain more equitable access to economic and political opportunities.

Analysis of experience shows that in three critical areas—access to education, reproductive health and credit resources—women face barriers that can be overcome only through determined policy action. As long as these barriers persist, women will not have equal access to opportunities and to the benefits of development.

The returns from educating girls have few parallels in any other type of social investment. There are measurable benefits for women, for their families and for the community. If universal girls' enrolment is to be ensured at primary and secondary levels over the next 15 years, an additional investment of \$5–6 billion a year is required.

The International Conference on Population and Development in Cairo in September 1994 underlined the principle "that advancing gender equality and equity and the empowerment of women, and the elimination of all kinds of violence against women, and ensuring women's ability to control their own fertility, are cornerstones of population and development-related programmes".

Choice in the spacing and number of children has enabled women to control their life choices. It has meant control over how their time is spent, released them from continuous child-bearing and child-rearing and enabled them to participate more freely in public life. But half a million women die every year from pregnancy-related causes, and millions more are disabled. The Cairo conference estimated that attaining comprehensive coverage of family planning over the next decade would require an additional investment of \$5–6 billion a year. A similar amount would be required for reproductive health services. The policy challenge is not only providing services, but ensuring that these policies and services enable women to make free choices on their own.

Access to productive resources is critical to enhancing women's economic choices. For low-income women—the vast majority of women in the world—lack of access to bank credit is a persistent barrier to attain-

ing economic independence and widening choices. Experience in many countries demonstrates that poor women invest money wisely and make sound decisions to maximize returns. The policy challenge is to support effective grass-roots credit schemes and intermediaries and to ensure that low-income women have assured credit from the formal financial system.

5. National and international efforts should target programmes that enable people, particularly women, to gain greater access to economic and political opportunities. Some elements in such a package:

BASIC SOCIAL SERVICES FOR ALL. As endorsed by the Social Summit in Copenhagen, interested developing countries should move progressively towards earmarking at least 20% of their budgets—and interested donor nations 20% of their aid budgets—to human priority concerns, including basic education, primary health care, safe drinking water, family planning services and nutrition programmes for the most deprived people.

REPRODUCTIVE HEALTH CARE. Although primary health care and essential family planning services are already included in the 20:20 compact, they need to be supplemented by another \$5–10 billion to ensure reproductive health care services. These additional sums should be priority items in the enlarged effort.

CREDIT FOR POOR PEOPLE. As argued above, access to credit is one of the key elements in empowering people and in enabling them to participate in market opportunities. Since formal credit institutions rarely lend to the poor, special institutional arrangements may become necessary to extend credit to those who have no collateral to offer but their enterprise.

SUSTAINABLE LIVELIHOOD FOR ALL. Remunerative employment opportunities are the key to the attack on poverty. But not all of them need to be in the formal, organized sectors of the economy. What is essential

to encourage self-employment schemes, microenterprises and opportunities for the poor to enter the market.

TARGETED PROGRAMMES FOR POVERTY REDUCTION. Poverty reduction requires an overall national strategy on many fronts. But it also demands some targeted programmes and affirmative action for the poorest groups—among them landless peasants, urban slum dwellers, deprived ethnic minorities, economically disenfranchised women.

CAPACITY BUILDING AND EMPOWERMENT. Considerable decentralized capacity will have to be built in each country—in the public sector, in the private sector and among grass-roots organizations—so that disenfranchised groups can participate in designing and implementing the new projects and programmes.

• • •

What vision should inspire gender relations in the 21st century? A new world order that would embrace full equality of opportunity between women and men as a basic concept. It would also eliminate the prevailing disparities between men and women and create an enabling environment for the full flowering of the productive and creative potential of both the sexes.

This new world order would promote more sharing of work and experience between women and men in the workplace as well as in the household. It would respect women as essential agents of change and development and open many more doors to women to participate more equally in economic and political opportunities. And it would value the work and contribution of women in all fields on par with those of men, solely on merit, without making any distinction.

The new world order would thus put people—both women and men—clearly at the centre of all development processes. Only then can human development become fully engendered.

The new world order must put people—both women and men—clearly at the centre of all development processes.

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HEADLINE: Different roads to development

BODY:

Why it's better to be poor in some countries than in others

IN THE fetid slums of Rio, schools, clean water and basic medical care are impossible dreams for many residents. Sad, but understandable, you might think: Brazil is a fairly poor country. Sri Lanka is a poorer one, with less than two-thirds of Brazil's income per person (on a purchasing-power basis). Yet Sri Lankan mothers are less likely to die giving birth, their babies are likelier to survive--and much likelier in due time to finish primary school. The proportion of people in absolute poverty is lower.

Disparities between levels of wealth and of health, highlighted each year by the United Nations Development Programme (UNDP) in its index of performance (its 1995 report came out this week), are only too familiar. In Morocco, infant mortality is 68 per thousand; in poorer China, it is 44. In Ghana, 72% of children finish primary school, more than in richer South Africa or Pakistan. Vietnam's income per head is about 6% of the United Arab Emirates', yet its literacy rate is much higher.

Why? One theory says that a firm hand at the top makes the difference. Not so. The UN's top-ten stars in improved human development from 1960 to 1992 are these: China, Iran, Syria, Turkey, Portugal, Thailand, Tunisia, South Korea, Malaysia and Botswana. It is a mixed bunch.

Nor, on its own, is economic growth the key. True, high growth and good standards of literacy and health tend to run together, as in the Asian tigers. Yet poor places can show good results. Kerala, home to nearly 30m people in southern India, is not rich, even by Indian standards. But it has, by far, the country's highest literacy and life expectancy, and the lowest infant mortality.

So what does make the difference? Answers: effective local government, an egalitarian outlook, an open economy, a degree of personal liberty, sensible and sustained spending--and patience.

The place to start is primary education, above all of girls. Women account for 70% of the world's poor and nearly 70% of all illiterates: in no country, not even in top-notch Scandinavia, do women fare as well as men. But when girls go to school, the knock-on effects in terms of lower fertility, healthier children and longer lives are striking.

PHOTOCOPY
PRESERVATION

Mortality among Indian babies of mothers with primary education is half that of those born to uneducated women. A literate mother is better equipped to understand hygiene; literate women can be trained as midwives and rural health workers, which are crucial to public health. A shortage of such women is one reason why many Muslim countries, even rich oil states, have surprisingly low social-development indicators. Buddhist societies on the whole do better. Buddha encouraged women to seek enlightenment, and thus girls have long attended school at much the same rates as boys; better health is a natural consequence.

How can more girls be got into school? The best way is to make education free. That brings in more of both sexes, but especially girls: if parents have to pay, poor ones tend to send their sons ahead of their daughters. Anything that lessens what is, in many societies, women's work, will help. A nearby water supply means girls will spend less time hauling water for the family. The offer of a free meal for children may overcome the tendency to keep girls at home cooking for the males of the household. School latrines can help; in some parts of Pakistan, when a girl needs to go, she has to go home.

The quality of local government is vital: local, not national, officials determine whether truants skip school with impunity, clinics go dirty, water pipes run dry. In Brazil's state of Ceara, in the poor north-east, a committed governor was decisive in ensuring in the early 1990s that its 6.5m people should have above-average access to infant care, immunisation and primary education. A World Bank study of 121 water and sanitation projects found a clear correlation between close participation of community leaders and officials in the design and construction of a given project, and its success five years later.

And when officialdom knows it must listen to public needs or lose its job, listen it will. Watch South Africa's dismal basic services improve now that its black majority has the vote. Keralans have been known to raise hell when a rural health clinic goes unstaffed for too long; so not many do. A British constitutional commission in 1928, noticing that life expectancy in colonial Ceylon--today's Sri Lanka--had stagnated after several decades of improvement, recommended that a planned transition to internal self-government should include votes for women, to create pressure on officials for health care. It happened, and--though a direct link cannot be proved--Ceylon went on to develop South Asia's most effective health system.

Civil liberty seems an odd parameter, given the record of some of the countries that rank high in social-development indices. Cuba and Vietnam are less-than-free societies, yet their people are generally literate and long-lived. The answer is that national and local freedoms are different: Cubans do not feel free to complain about Fidel Castro, but they are encouraged to complain about cockroaches at the local maternity clinic. In the short term, any populist revolution is likely to be good for human development: often, it was precisely the lack of this that won the revolutionaries popular support.

The trouble is that revolutionary fervour does not last. Zimbabwe's new elite did well to develop widespread primary education, but shows signs of adopting the same elitist habits as the old one. Cuba failed to develop the economic base to keep its expensive social programmes in good order now that Soviet subsidies have run out.

Any elite tends to look after itself first. That is why many poor countries spend much of their health and education budgets on high-technology hospitals and universities, instead of rural clinics and primary schools. The tendency is still worse if the regime feels threatened by powerful interest groups such as the army or landlords. It will sooner buy them off than get into the long-term process of delivering basic education and health, whose political pay-off is real, but not immediate.

Meeting basic needs does not have to be costly. Schools and clinics are labour-intensive, and in poor countries even skilled labour is relatively cheap. So a poor country can get more for its money than a rich one. The UN's children's agency reckons that 5% of GDP is enough to deliver universal basic services--five years of education, immunisation, pre-natal care, and access to a trained medical worker. Provided, that is, that the money is well spent.

East Asian countries spent 3.7% of their GDP on education in 1989, says the World Bank, the rest of the developing world 3.6%; but the East Asians spent it better. The proportion of East Asians aged above 15 who had never gone to school dropped from 52% in 1960 to 20% in 1985. In 73 developing countries (including East Asia), surveyed by Harvard's Robert Barro and Korea University's Jong-Wha Lee, the proportion fell less, from 64% to 45%.

No society can escape its history. Ex-British colonies tend to do well in human development. Costa Rica and Panama did not have the rest of Central America's hacienda culture; their relative egalitarianism was important in building a social consensus for universal health and education. Kerala owes its achievements in part to its benevolent 19th-century rulers, in part to the influence of the 20%--the top 20%, mostly--of the population whose culture is matrilineal.

Still, what matters most are the choices made today. And the best one for any poor society is to get its girls to school.

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Principle

The White House

Office of the Press Secretary

For Immediate Release

March 8, 1995

**Remarks by First Lady Hillary Rodham Clinton
At Celebration of International Women's Day
Copenhagen, Denmark**

Thank you very much. I am grateful for this opportunity to speak at this forum on International Women's Day. Today, I have the pleasure of announcing a United States initiative to expand girls' and women's education in the developing world.

The issues addressed at this summit are issues that women around the world face every day in their kitchens, at their children's bedsides, in the marketplace, and in the workforce. Women should be active participants in helping their societies meet the great challenges of this and the next century. But that can only be achieved if women are empowered through education, legal rights and protection from violence and are assured access to adequate social services, employment opportunities, political institutions, and decision making. Empowerment and access will enable women to take their rightful place as they work in partnership with men to strengthen their families and contribute to their communities.

No single factor contributes to the long-term health and prosperity of a developing nation more than investing in education for girls and women. In countries where governments have invested primary and secondary schooling for girls and women, the investment has been repaid many times through higher economic productivity, greater participation of women in the modern labor sector, lower infant and maternal mortality rates, improved child nutrition and family health, longer life expectancy, lower birth rates, and stronger families and communities.

While we have witnessed significant increases in primary school enrollments worldwide in the past two decades, much remains to be done. Today, more than two thirds of the children who have never attended school or dropped out before finishing, are girls. Almost one billion people remain illiterate, and two thirds of them are women.

Care Brinagle

Recent research has demonstrated that investments in the education of girls and women are investments in the community and in the prosperity of a nation. Moreover, investments in girls and women ~~may~~ yield a higher return than any others in a country's development.

The deliberations, goals and commitments of the International Conference on Population and Development in Cairo last year, this World Summit for Social Development taking place here this next week, and the Fourth World Conference on Women in Beijing later this year, all have clearly stated that education of girls and women throughout their lives is essential to increased global prosperity and social integration.

Recognizing the critical role women must play in their own and their countries' development and the importance of education in enabling them to play that role, I am pleased to announce today that the United States will allocate \$100 million over a 10-year period to provide enhanced educational opportunities for hundreds of thousands of girls and women in Africa, Asia and Latin America who currently live in poverty. The goals of the initiative are ambitious: They include a 20 percent increase in girls' primary school completion rates or a 20 percent increase in the number of women who are functionally literate in the project areas in each country within 10 years.

A key element in this initiative is that it will be women, organized in NGO's, who will take the leadership in this effort. This new program will also assist women in developing their own capacities for improving the education of their own children, including their daughters.

I am proud that the United States is taking such an important step in helping poor women reach their full potential in their families, communities, and in their societies. There is no more important task before all of us. I respectfully urge other governments to join us in creating or expanding the opportunities for all women worldwide.

Thank you very much.

END



Foreword

quote
UNDP report
on principle

History is likely to judge the progress in the 21st century by one major yardstick: is there a growing equality of opportunity between people and among nations? This is the issue that has begun to dominate the development debate in the final decade of the 20th century. That is entirely appropriate, since the pace of development—robust as it was in the past five decades—has been accompanied by rising disparities *within* nations and *between* nations.

The most persistent of these has been gender disparity, despite a relentless struggle to equalize opportunities between women and men. The unfinished agenda for change is still considerable. Women still constitute 70% of the world's poor and two-thirds of the world's illiterates. They occupy only 14% of managerial and administrative jobs, 10% of parliamentary seats and 6% of cabinet positions. In many legal systems, they are still unequal. They often work longer hours than men, but much of their work remains unvalued, unrecognized and unappreciated. And the threat of violence stalks their lives from cradle to grave.

Human Development Report 1995 documents many of these gender disparities. Its detailed tables and analysis are a major indictment of the continuing discrimination against women in most societies.

The central message of the Report is clear: human development must be engendered. If development is meant to widen opportunities for all people, then continuing exclusion of women from many opportunities of life ~~totally warps~~ the process of development.

There is no rationale for such continuing exclusion. Women are essential agents of political and economic change. As the Report points out: "Investing in women's

capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development."

It appears that the human race is poised for a quantum leap in the next few decades. There has been considerable investment in the education and health of women in the past two decades. But the doors to economic and political opportunities have been opening more slowly and reluctantly. It is this next step that must receive greater attention now.

The international conferences on women and development have contributed greatly to raising the awareness of the global community about issues of gender disparity. The Fourth World Conference on Women, scheduled to be held in Beijing in September 1995, must be another milestone in this continuing struggle for equality. The member governments of the United Nations will get together to chart out a concrete plan of action for the future. It is our hope that they will find the analysis and information provided in *Human Development Report 1995* of some assistance in their worthy endeavour.

We in UNDP fully recognize that the empowerment of women must be an integral part of the sustainable human development paradigm. For this reason, the advancement of women has recently been adopted as one of our four thematic goals.

The views expressed in the 1995 Report have emerged, as always, from the professional analysis of an independent team of eminent consultants working under the guidance of my Special Adviser and the Report's chief architect, Mahbub ul Haq. These views do not necessarily reflect the

investment
in women

half years, I have had the opportunity to learn more about the challenges facing women in my own country and around the world.

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

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

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

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

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

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

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

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

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

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

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

family's agricultural livestock, some buy materials to make hand-
which they then sell. Others make bricks, or repair bicycles.

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

at many such women during my visit to South Asia earli-
ar. I met women in India, I met women in Bangladesh.
it is a milk cow in Bangladesh, or a computer in Chicago,
need help and encouragement and credit to make that
ment.

I never forget a woman I met in my own country at a pro-
ed Mi Casa in Denver that is modeled after these pro-
will hear about this evening. It is a program designed not
ovide credit, but also to do something even more funda-
help build self-respect and self-sufficiency. The women
to this program were on welfare, but they saw a better
themselves and their children. And they just needed a lit-
a jump-start—to realize their own potential. But often
start is hard to come by.

is one woman told me: "Many great ideas die in the park-
banks"—because women get only so far, they don't even
door, in many cases, before they are turned away. That
couragement has killed the dreams of millions and mil-
men.

United States we are attempting to build up a micro-
network. It is still very young. But already several hun-
ms have enabled tens of thousands of Americans to seek
onomic opportunity for themselves.

Conference has identified economic opportunity as a
of concern, and we have to look for positive, practical
plement that concern. Access to credit, particularly
ro-enterprise, is a key priority.

*what
ears*

Micro Credit Initiatives

Our country has accepted the challenge of making the World
Conference on Women a conference of commitments. And I want
to announce, this evening, some of the actions our government will
take to further self-employment and microenterprise development
in our country.

Our Small Business Administration is already making more
loans than ever to women. Through the Community Development
Financial Institutions Fund, we will establish a new Presidential
awards program to honor outstanding micro-lending organizations.
These awards will provide challenging benchmarks for microenter-
prise programs throughout the nation and acquaint the public with
the prevalence of such programs within our own economy. We
believe they will also highlight the important work of programs that
provide microenterprises with key support structures such as access
to credit, markets, technical advice, and training.

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

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

We are also concerned that capital formation and growth in
some economic sectors often is now accompanying higher unem-
ployment, longer hours with less pay, and severe restrictions on



Family planning

of peoples lives -- between health, education, family size and economic opportunity. Look at family planning.

Despite the convenient rhetoric of critics, family planning has proved again and again to improve the welfare of families and their individual members. Children born into smaller families enjoy higher educational achievement, health and economic productivity. Family planning saves lives. By helping a woman bear her children at the healthiest times for both baby and mother, family planning increases child survival rates and decreases maternal deaths. A smaller family can allow a woman to be more economically and civically involved in her community. Where girls begin childbearing later, that is, after their teenage years, they are able to pursue more opportunities for education and employment. These activities in turn, encourage young women to have smaller, healthier families.

Similarly, improving access to basic education for girls can make a powerful difference. Better education often leads a woman to want a smaller family. It allows families and individuals to be more economically productive, it makes for improved public health and it is the very backbone of a healthy democratic society. One is hard pressed to imagine how anyone could object to expanding access to basic education for all members of a society, particularly for girls who had been heretofore excluded.

Education, child survival, family planning, nutrition, microenterprise, and democracy programs are all part of the collective effort we undertake with organizations such as INMED, PAHO and many others to build the institutional capacity that will enable developing countries to gain their independence from our programs. We all have the same long-term goal. All of us work to ultimately put ourselves out of business. But first we have to help build the institutions that are the prerequisites for a democratic society. The family. Small business. Grassroots democratic institutions.

But we all know that our work is being challenged as never before. The debate in Congress over the funding and existence of USAID is taking place against the backdrop of the larger battle over the federal budget. Like every government agency we have to reduce our program. But it is also clear that there are some who would use the pretext of the budget debate to disengage the United States, to end foreign aid once and for all.

There could not be a worse time to isolate America from the rest of the world. The investments we make in children today will be repaid many-fold in the future. If we ignore issues such as polio and the AIDS epidemic abroad, we will pay high costs in our own communities. If we abandon our commitments, history will prove a harsh

ing and timing of their children and to have the information and means to do so." Women should have the right to health care that will enable them to go safely through pregnancy and childbirth and provide them with the best chance of having a healthy infant.

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

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

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

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

HIV/AIDS, and sexually transmitted diseases threaten more and more women—and experts predict that by the end of this decade more than half of the people in the world with HIV will be

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FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO INTERACTION ANNUAL FORUM
WASHINGTON, DC
MAY 3, 1995

[Acknowledgements: Bill Reese, Board Chairman, who will introduce you; Julia Taft, President and CEO; Co-chairs Prema [Pree-ma] Mathai [Ma-TIE] Davis, National Executive Director of the YWCA and Steve Moseley, president and CEO of Academy for Education and Development. Special thanks to the Commission on the Advancement of Women for their work on gender issues, particularly in advance of the upcoming conference in Beijing]

I want to thank all of you for inviting me to be part of this forum.

As you know, I recently returned from a wonderful trip to South Asia. And one of my most enduring memories is of the men and women affiliated with voluntary organizations who are devoting their lives to helping the less fortunate around the world. I am pleased to have this chance to thank you and your organizations -- in person -- for your extraordinary efforts.

Never has the work you do been as important as it is today. We live in an historic time. We are on the eve of a new century, and on the frontier of a new world. It is a world undergoing profound change. Dictatorships and controlled economies and ancient hatreds have given way to democracy, free markets, handshakes for peace in country after country. New opportunities for prosperity and growth unfold every day.

At the same time, change has generated new challenges and intensified old ones. Today we must confront the challenge of shrinking resources and greater global competition; the challenge of how to coexist peacefully in the face of ethnic, religious, cultural and political tensions; and most of all, the challenge of putting people first, of making sure that men and women, rich and poor, and people of all races and creeds are included as full participants in our societies.

I think the theme of your forum this year -- "Rethinking Development: New Partnerships for a New Century" -- speaks directly to those challenges. At a time of such great opportunity and such great uncertainty around the world, governments, businesses, and private organizations must rethink how to protect vulnerable populations in a time of scarcer resources and growing demand. They must rethink the meaning of basic human rights. And they must rethink how to create conditions that encourage

*Focus on women in
aid*

The Beijing Conference is about strengthening the family through empowering women, as Hillary Rodham Clinton so eloquently put it.

For years, the international community too often ignored the vital role of people, particularly women and families, amid the noisy din of debates over structural adjustment, infrastructure needs and policy formulation. We tended to focus on macro-economic statistics without looking at the effects on people. Those of us who look at development through the eyes of real people understand that the family is the basic unit of society. It is within the family that decisions are made about whether to invest resources in housing, schooling or micro-enterprise. It is only when we focus on the family that we really begin to understand how societies work. Without that understanding, our best intentions may miss the mark.

We know that in the developing world women and children are terribly vulnerable. Seventy per cent of the poor in the world are women and inevitably those children for whom they are responsible also live in poverty. Women and children comprise 2/3 of the populations of refugee camps. Children are often forced into work when they should be in elementary school. Women's reproductive function exposes them to special health problems. Maternal mortality rises with the number of births and infant mortality rises when pregnancies are not spaced.

The exciting thing about programs like INMED's is that they focus on these problems from the perspective of real people, their families and their communities. Your special emphasis on women, children and youth as part of the solution has opened so many new possibilities for development.

Children as agents of change. A fascinating concept. The ability of children to learn at school and carry these lessons home -- whether about oral rehydration therapy, sanitation, appropriate use of medication, or identifying medical symptoms. That is a powerful tool for development.

I also believe that these people-oriented programs have an important long term impact in building civil societies. By teaching children to be advocates for themselves and for their families, you are helping train individuals who are willing to be advocates for their communities and their nations.

All over the world, we have seen fragile new democracies struggle to establish constituencies to support a lasting commitment to open government. By teaching civic education at an early age, we help plant the durable seeds that a democratic system needs to flourish. By teaching children the basic values of ethnic tolerance and respect for human rights, we can avoid future conflicts.



World
Bank
USAID
micro-
credit

access to credit. We cannot allow small enterprises to be marginalized as a result of greater consolidation within the global economy.

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

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

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

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

I know that when we talk about issues such as lending to women, whether it is in a conference such as this, or to make the case to financial institutions around the world, we often find eyes that glaze over. Issues connected to women, safety, education, health and children or micro-credit, are too "soft" by people who would have us think that these issues are not important. Nothing could be further from the truth.

If there is any message that this Conference could convey, it is that we must engage in micro-enterprises in order to build microenterprises. We must open the doors to other existing financial institutions to women who are self-sufficient and responsible borrowers and we have to make sure there are people like those on this panel who are able to demonstrate clearly that this approach works.

We really don't have a lot of time. The globalized economy has meant that many, many people are being laid off, are being downsized, are being deprived of economic opportunity. We have to now, more than ever, make microenterprises a reality. We have to provide economic opportunity for women everywhere in the world.

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

family planning

and women who, but for the grace of God or the accident of birth, could be us or one of our sisters, mothers or daughters.

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

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

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

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

One hundred million women cannot obtain or are not using family planning services because they are poor, uneducated or lack access to care. Twenty million of these women will seek unsafe abortions—some will die, some will be disabled for life. A growing number of unwanted pregnancies are occurring among young women, barely beyond childhood themselves. As we know, when children have children, the chance of schooling, jobs, and good health is reduced for both parent and child—and our progress as a human family takes another step back.

The Cairo document recognizes "the basic right of all couples and individuals to decide freely and responsibly the number, spac-



Raley

NGOs + Ed'n

announcement

-5-

NGOs can give voice to the aspirations of people who are left out of the modern economy and whose influence on government may otherwise be small. The Prayas School which I visited yesterday embodies the idea that health, education, and economic development go hand in hand, and that learning must begin at the earliest stages of life and progress throughout it.

NGOs, where their members must debate and implement programs and elect their officials, are among the most effective training grounds for democracy. Their activism strengthens democracy by holding governments accountable for the way their policies and practices affect people.

As Alexis de Tocqueville observed in the last century, voluntary citizen associations are one of the vital foundations of American society and democracy. That is equally true of India where the long experience and success of NGOs inspires us.

America recognizes in our partnership with India, our NGOs and yours must play a central role. Our bilateral aid program relies on NGOs to implement programs and projects, and we are committed to increasing that partnership.

We recognize, that in no area are NGOs more important than in efforts to educate and empower women. At the Social Summit in Copenhagen two weeks ago, I announced a new ten year, \$100 million USAID Girls and Women's Education Initiative. I am happy to announce today that India will be the first country to benefit from this program. (Applause) We will soon provide an initial grant to support NGOs--US and Indian--to expand girls' education in this country.

The fourth area for concern is that of the family, for it is the family that determines primarily how daughters are treated. Deeply rooted attitudes about the value of girls are hard to change, but we must try to persuade mother and father to invest love, attention and resources in their girls, starting with education and health care. The success of that persuasion will rest on a new vision of a world in which the distinctions between men and women are not viewed as reasons to demean each other, but as complementary parts of a greater whole.

In this new world, both boys and girls are loved and cared for, first by the family they are born into--by parents who want them and invest in them; then by their extended family; then by the families they build as adults and by the children whom they, in turn, invest with love; and finally by societies that value every child as a gift to be nurtured and remember, in the words

MORE

THE WHITE HOUSE
WASHINGTON

April 18, 1995

MEMORANDUM FOR THE PRESIDENT

CC: SECRETARY OF STATE WARREN CHRISTOPHER
NATIONAL SECURITY ADVISOR TONY LAKE
DEPUTY SECRETARY OF STATE STROBE TALBOTT
DEPUTY NATIONAL SECURITY ADVISOR SANDY BERGER
USAID ADMINISTRATOR BRIAN ATWOOD

FROM: HILLARY RODHAM CLINTON *HRC*

RE: REPORT ON SOUTH ASIA TRIP

Thank you for asking me to make my recent trip to South Asia. It was a personally rewarding experience and I hope useful to our relations in the region. I tried to convey to the governments and the people of the countries I visited how important the United States thinks this region of the world is and how significant you believe the development of the people of this region to be, important not only for the futures of their own countries, but also for our entire global family.

My trip to South Asia highlighted the importance of investments in people, especially women and girls, and demonstrated that the United States is committed to engagement in this critical region. My visit to Pakistan was a part of our overall effort to broaden relations strained in recent years by sanctions. In India, while investment opportunities are expanding to attract U.S. business, investments in social programs also remain critical. In Nepal and Bangladesh, U.S. assistance has long been the major element in our relationship and improvements, particularly in health and population control, are evident. Finally, Sri Lanka, a more developed small island nation with which we have historically had cordial relations, has made significant progress in universal access to education and health care.

Before describing specific activities in the countries I visited, I would like to underscore some observations:

-- South Asia has the largest number of absolute poor in the world. It faces enormous challenges in creating a better life for the great majority of its people.

-- The countries I visited are making progress in meeting these challenges. Economies throughout the region are expanding and private investment is rising. Progress also has been significant in addressing the key problem of population growth.

-- Lower population growth has resulted, to an important extent, from improvements in the social sectors -- health and education. Broad-based sustainable economic growth in the future will depend on more significant investments in these areas. Private investment by itself is necessary but not sufficient, in South Asia as well as elsewhere in the world.

-- I underscored this issue in my speech at the Rajiv Gandhi Foundation, in which I said,

"I recognize that discussion of such problems as education and health care for girls and women is viewed by some as 'soft,' labeled dismissively as a women's issue belonging, at best, on the edge of serious debate about all the problems we confront on the edge of the 21st century. I want to argue strongly, however, that the questions surrounding social development, especially of women, as discussed at the recent social summit in Copenhagen, are at the center of our political and economic challenges. Governments, businesses and citizens must recognize and act upon that truth for the betterment of nations and our global family."

-- The empowerment of women is an important aspect of development in this and other regions. Women have proven again and again in the projects I visited how quickly and effectively they can become income earners when given a chance. No investment pays greater dividends in a nation's development and productivity than investments in the education of girls and women.

-- The U.S. has long been engaged in assisting the countries of the region in development. I met countless individuals who had been helped in education, in health, and in support for creating private enterprises or NGOs by our assistance. The U.S. clearly has been effective in the past and must remain engaged in the future.

-- U.S. assistance has had a direct impact on the lives and prospects of South Asians, but more importantly it has been a catalyst for further social development by leveraging aid from

other donors and local governments in expanding effective activities. One example is the population program in Bangladesh.

-- The U.S. now channels much of its aid to South Asia through NGOs. Governments remain important, but experience shows that NGOs can be very effective partners in development. They are close to the people, accountable to the people and often are effective advocates for the people. Our government's partnership with NGOs -- our own and indigenous -- must continue to grow, while the U.S. must remain capable (as it is today) of channelling its aid in an integrated and strategic fashion toward overall development objectives. This is a partnership where the capabilities of our government and NGOs are complementary.

-- Our bilateral and multilateral aid programs are now threatened with deep cuts or even elimination (as in the case of our contributions to the World Bank). These programs absorb less than 1% of the federal budget, yet as I observed on my trip, their contributions to our foreign policy are enormous. Cuts of the magnitude now being considered in Congress could force us to reduce drastically or terminate our aid to South Asian countries just as we are beginning to see a real impact of our past aid in those countries. There is also a danger that other governments might be tempted to follow our lead in cutting aid budgets.

The United States has been of great assistance in this region for many years, and I was pleased to see the results of those years of effort. The investments we have made in the people of the countries I visited have produced concrete results, and I hope that my visits to successful programs and projects in the region helped to highlight the importance of our investments. I also believe that there are lessons we can learn here at home from some of the projects I visited.

In each country I emphasized U.S. interest in helping improve people's lives, particularly the lives of women and girls who still suffer from cultural prejudice and the lack of government investment in education for girls, and who bear the brunt of poverty. This theme seemed to find resonance as a welcome complement to the recognized concerns for global stability, non-proliferation, and market access.

My reception was very heartening. Government leaders and villagers alike went out of their way to make me feel welcome and to demonstrate the well-spring of respect and affection for the United States and the values they believe we represent. The local press was positive and impressed that our delegation braved the subcontinental heat to undertake such site visits as a village in rural Bangladesh, or SEWA headquarters in Ahmedabad, India.

While some leaders (most notably Prime Minister Bhutto who had her trip to Washington very much on her mind) raised specific bilateral political issues, most used the private meetings to get acquainted, and to share ideas and experiences on the problems of social development. The top leadership of these countries appears to be grappling with the problems of poverty and women's empowerment to a significant extent. I was also struck by how much our nation has contributed to the debate and to real progress over the years through USAID, World Bank and voluntary programs. Many commented positively on my speech to the UN World Summit on Social Development in Copenhagen where I announced the USAID initiative on girls' education. Women ministers and non-governmental leaders, in particular, talked about the significance of the upcoming UN Fourth World Conference on Woman for progress for women and the advancement of their human rights.

It was often remarked during our meetings that it had been a very long time since the last White House trip to the region. There was a palpable sense, particularly in the smaller countries, of pride and relief that the U.S., a country they had long admired and considered a friend, was finally making an official visit focussed on direct observation of progress in economic development and poverty alleviation. On the cusp of the 21st century, the "good will tour" seemed to have new meaning and importance in securing relationships.

I believe the journey helped to renew and revitalize interest in the United States and make it easier for governments in the region to support our broader global agenda. From the positive press that the trip engendered in the U.S., we can hope that it helped to educate Americans on the importance of South Asia as well.

PAKISTAN

In Pakistan, outside Lahore, I visited a village school educating girls and a health clinic where I had a chance to talk with some of the mothers now using the family planning services of the clinic. At Pakistan's current rate of population growth, about 3.0%, its population -- already 130 million -- will double in 23 years. This rate of population growth will make significant economic progress in Pakistan unattainable. The current government in Pakistan recognizes this, and Prime Minister Bhutto indicated in her discussions with me that she is moving to address the population issue more vigorously. However, family planning programs in the past run by the Pakistan government have proven ineffective; services have been poor, unpredictable and difficult for Pakistani women to access. A new USAID project is set to begin

to finance family planning and related health and education services through U.S. and local private voluntary organizations in an effort to make these services effective.

The Lahore University of Management Sciences (LUMS) could not represent a sharper contrast to the village school I visited. It is a world class management school built with seed money from U.S. assistance together with private and public support from Pakistan. I gave a speech at LUMS (which is attached), and met with some of its impressive students to discuss barriers to women in management. The University is preparing women and men to take responsible positions in the expanding private sector in Pakistan. These and other women I met on my trip were dynamic, but conscious of their roles as pioneers in a society where female professionals remain rare. They are proving that change in society is possible if approached sensitively. The U.S. has played an important role in supporting them with programs to educate girls and women throughout South Asia.

INDIA

In India I attended a meeting in Ahmedabad of the Self-Employed Women's Association (SEWA), led by the legendary Ela Bhatt. This is a group of extremely poor women engaged in work like paper picking and selling fruits and vegetables. They are both residents of the city of Ahmedabad and the countryside for miles around it; many walked for hours to come to the meeting with me. The women have joined together in a trade union and cooperative which provides them with job training, micro-credit and opportunities to save together with mutual support and solidarity. The latter -- while intangible -- was clearly critical in giving these women, mostly uneducated, the confidence to take the initiative to become entrepreneurs.

SEWA has been effective and has had a positive influence on government, police and programs. I was so pleased that the U.S. has been able to provide some support to SEWA and private voluntary organizations like it, for it is these organizations that help women begin to earn incomes and better their own lives and those of their families. Without these kinds of efforts (even where economic policies are supportive of growth), the mass of the populations of poor countries like the ones I visited will remain trapped in poverty for the foreseeable future. And women in particular will remain excluded and marginalized, and their countries severely disadvantaged by their lack of education and productivity.

Also in India, I visited a home for children run by Mother Teresa and toured a school project housed at the Indian Institute of Technology whose mission is to provide education to children of the neighboring slums and to empower their mothers through skills training and community support. Finally, I addressed the Rajiv Gandhi Foundation and a distinguished group of Indian public and private sector leaders on the topic of investing in women and girls. In it, I focused on the theme of girls' and women's social development. (The speech is attached.)

NEPAL

Nepal was the poorest country I visited, and one of the very poorest in the world with literacy at only 25%, infant mortality at 107 per 1000 (165 per 1000 for under 5 years old), and life expectancy at 53 for women and 54 for men. It is one of the few countries where men outlive women. Yet, even here, enormous progress has taken place over the past three decades since Nepal opened to the rest of the world.

Health is a particular problem for women in Nepal; 8 out of 100 childbirths result in the death of the mother, usually for want of proper hygiene. At a small health and family planning clinic in Kathmandu (financed by a partnership of Save the Children Foundation, the government of Nepal and USAID), I was given a "Safe Home Delivery Kit" that expectant mothers receive. The primitive nature of the contents of the birthing kit (soap, twine, wax, plastic sheet, and razor blade) say a lot about conditions in Nepal and how far it has to go to reach an acceptable standard of living for its citizens. Development remains the central challenge for Nepal; it is clear that our assistance plays a key role in that development and in our relations with the Nepalese.

BANGLADESH

Bangladesh is the most densely populated nation in the world and the size of the crowds that surged around the village I visited outside Jessore were overwhelming.

Bangladesh is increasingly an example of development success. Because of effective family planning services (pioneered in a project financed first by USAID through the International Center for Diarrheal Disease Control (ICDDC), which I visited, and later by a number of other donors), population growth rates have fallen dramatically in the country -- from 3% to 2.2% at present.

The ICDDC is a world class success story in saving lives of people suffering from cholera, malnutrition and diarrhea. It is a prime example of a small USAID investment over many years leveraging significant support from other partners to attack a problem that affects people around the world.

One of the most moving events of my trip was a visit to a small village outside Jessore where the Grameen Bank, founded by Mohammed Yunus, has been active. The women in this very poor village of untouchables has significantly improved their incomes and living conditions through the micro-credit and savings programs of Grameen. This village was an impressive example of Grameen's success, but not unusual. Nearly 2 million Bangladeshis -- most of them women -- have benefitted from Grameen loans, along with many others benefitting from a variety of micro-credit schemes modeled on the Grameen approach in other countries, including the U.S. Like SEWA, which I visited in India, Grameen demonstrated the benefits of microcredit for women in reducing poverty, increasing employment and promoting social integration. It contributes to women's self-confidence and their decision-making power in the household and in their communities.

I also visited both a BRAC (Bangladesh Rural Advancement Committee) and a government school. BRAC schools, which serve primarily girls, have been burned by extremists protesting the role of NGOs promoting change. The government school participates in one of Prime Minister Zia's favorite programs, Food for Education, which provides weekly commodities to families that keep their children, primarily girls, in school instead of putting them to work.

SRI LANKA

My last stop offered a contrast to the other countries I visited. Sri Lanka has made the most social progress of any country in South Asia and is, on average, the best off. Its experience shows how important education and universal access to health care are, not only as an end in itself, but also in laying a foundation for overall economic growth, which was nearly 7% last year. Low population growth (1.2% per year) has undoubtedly played a role in facilitating real economic growth as well as the inclusion of women in the country's economic life. There I met the only woman bank president in South Asia, as well as women journalists and TV producers, lawyers, professors and women heading private voluntary organizations (PVOs) helping other women with training and credit to improve their lives.

If my visit to other countries in the region highlighted the development challenges and opportunities facing the region, my visit to Sri Lanka underlined the fact that those challenges can be met and just how important health, education and the inclusion of women can be in achieving economic progress anywhere in the world. If Sri Lanka's President is able to negotiate an end to the country's bloody internal conflict, prospects for growth will be even greater.

file S America

THE WHITE HOUSE

WASHINGTON

November 21, 1995

MEMORANDUM FOR THE PRESIDENT

FROM: HILLARY RODHAM CLINTON *HRC*

CC: SECRETARY OF STATE WARREN CHRISTOPHER
NATIONAL SECURITY ADVISOR TONY LAKE
USAID ADMINISTRATOR BRIAN ATWOOD

SUBJECT: REPORT ON LATIN AMERICA TRAVEL
OCTOBER 12-17, 1995

Thank you for asking me to travel to Latin America. The purpose of my six-day visit to Nicaragua, Chile, Brazil and Paraguay was to advance the Administration's goals to alleviate poverty; promote universal, quality education; provide wider access to health care; and protect the rights of women and children throughout the Western Hemisphere. These United States goals were endorsed in Miami at the Summit of the Americas by the hemisphere's thirty-four democratic leaders and addressed directly by the hemisphere's First Ladies at the Symposium on Children.

During the trip, I stressed that only with persistent progress on social goals will the region be able to attain and sustain democracy and economic prosperity. This message was received with enthusiasm. I sensed a real commitment to tackle difficult but critical social issues and saw firsthand the region's incredible recent progress. As I traveled, I found that representatives of the entire political spectrum -- even in countries with a recent history of severe political polarization like Nicaragua and Chile -- now understand the compelling arguments for social progress. Media coverage on this message was universally positive.

Political leaders repeatedly made reference to the commitments made in Miami. This is particularly true for the social issues. The Latin American representatives had pushed the hardest in the preparatory sessions leading up to Miami for a strong focus on poverty eradication. It was in fact the Central Americans, working with a hemispheric coalition of private-sector and NGO leaders, who first proposed what became the Summit's initiative on women's

rights. There were also repeated references to the United Nation's Fourth World Conference on Women and the issues of the Conference -- microenterprise; comprehensive health care, including family planning; education; programs that value women as full and equal partners in society; freedom from violence; full political participation for women. These themes were underscored again and again.

Schedule of Speeches and Site Visits

In each country, through public remarks and site visits, I sought to focus attention on one or more critical social issues:

Nicaragua

In Nicaragua, I focused on the theme of the rights of women and children. President Violeta Chamorro had been the leading sponsor of the Summit's initiative on women's rights. In an economically depressed barrio, I visited a community-run bank which makes small loans to women microentrepreneurs. There, I observed the transforming impact that credit has had on lives and livelihoods. I also visited a primary health care clinic which is part of Nicaragua's new decentralized public health delivery system, and I engaged in a discussion with patients and staff. Both of these projects are supported by USAID. My speech in Nicaragua drew linkages between social investments and durable democracy through the metaphor of family:

"We see that through better health, education, and good jobs, women are building stronger families. We see that through democratic reconciliation and investments in people, Nicaragua is building a stronger national family. And we see that, as the Nicaraguan family unites and your economy grows, your nation will continue to be a vital partner in building a hemispheric family of democracies."

I also had the opportunity to visit with President Chamorro at her residence and talk informally with her about Nicaragua and its challenges. Mrs. Chamorro hosted a luncheon to which she invited members of her Cabinet, particularly those who oversee social programs.

Chile

In Chile, my focus was the value of education and educational reform. I visited a World Bank-supported model vocational training school, where I saw a demonstration of education through computers and learned of plans to equip the schools with interlinking technology. As an example of Chile's education reform agenda, I was told of a proposal to

keep the schools open on weekends to allow children to pursue interests and help parents who are working. Mrs. Frei introduced me to her work with publicly-funded foundations which serve poor families by providing head-start-like day care and equipping women with marketable skills. The foundations also have innovative programs to involve fathers so they can realize the full potential of parenthood. Also in Chile, I participated in a forum on the importance of microcredit with representatives of community-based lending institutions and borrowers who had become economically self-reliant.

My speech at the University of Chile praised Chile's strong educational system and highlighted our common goals for educational reform that strives to improve high school completion rates, promote quality training to enable workers to compete in the global marketplace, and nurture civic virtues to encourage participation in democratic decision-making. The University's rector noted that Teddy Roosevelt had spoken in the same Hall of Honor in 1917 and had outlined the many collaborative efforts that link the institution to the United States. I also had the opportunity to meet informally with President Frei at the Presidential Palace.

Brazil

In Brazil, I focused on the health of women and children. We visited modern Brasilia as well as Salvador de Bahia, the capital of the poverty-ridden northeast. Site visits in Salvador included a circus which aims to save street children by enhancing their teamwork and self-esteem, a community center which provides health, education and vocational skills to at-risk adolescents, and a hospital which assists in birth and also cares for women who have performed self-induced abortions. The hospital's programs emphasize how critically important health education and family planning are to the poor community, and the programs I saw provide a model for replication. The Minister of Health is hoping to extend this successful USAID-supported program to rural areas in the region.

In Brasilia, I had an excellent meeting with President and Mrs. Cardoso. In Brasilia and Salvador, I participated in discussions with prominent women who are involved in addressing challenges in the areas of jobs, health, education, family life and other careers. President Cardoso discussed an education initiative he was about to announce that would address the problem of school drop-outs by putting more federal resources in schools below the university level.

Paraguay

In Paraguay, I participated in the Fifth Conference of Wives of Heads of State and Government of the Americas, an annual Conference which brings together the spouses of the leaders of our hemisphere. This Conference marked the first year that North America has participated, and therefore the first year that it was a hemisphere-wide gathering. The Conference focused heavily on follow-up to the issues we had discussed at the Symposium on Children in Miami. We called attention to three concrete initiatives stemming from the hemispheric Summit: the eradication of measles by the year 2000, reduction of maternal mortality by one-half by the year 2000, and education reform. I was proud to announce USAID support for a new Partnership for Education Revitalization in the Americas (PERA), which is designed to help identify, disseminate and replicate innovative education reform programs throughout Latin America. Also, as I had helped launch the measles eradication campaign initiative at the PAHO headquarters last April, it was especially gratifying to learn of the activities of the hemisphere's First Ladies in support of the measles project. The First Ladies of this hemisphere are actively engaged in their own countries on these important social issues.

In my keynote address on the opening night of the Conference, I stressed that the conferences in Miami, Copenhagen and Beijing have made clear that democracy and prosperity cannot be attained or sustained in countries that do not value women as full and equal partners in society. President Wasmosy spoke eloquently about the important role that a First Lady can play in working to better life for the people of her nation. He lauded Mrs. Wasmosy's work and stressed how complementary he viewed their efforts.

The success of the Conference was noted by representatives of international organizations, such as UNICEF, PAHO, and IDB, who participated in the Conference as resources. They remarked that the Conference was one of the most impressive discussions in which they have participated, highlighting innovative developments to enhance progress on pressing social concerns. As First Ladies, we signed a declaration and agreed to be actively engaged in the issues we discussed, ranging from microenterprise and family planning to innovative education programs.

Also in Paraguay, I met with representatives of the Peace Corps in Paraguay, which was holding a training session for its volunteers. Paraguay has the largest number of Peace Corps volunteers in the world, and it was a pleasure to hear from the American men and women who are on the front lines trying to make a difference in the quality of life in Paraguay.

Conclusions

Throughout my visit, it was striking how very small amounts of money, when placed in the hands of dedicated, well-organized institutions, can transform people's lives. USAID programs, working in partnerships with international and local NGOs and with official entities at federal, state and local levels, are having a positive impact. The World Bank, Inter-American Development Bank, Organization of American States, the Pan-American Health Association and the Inter-American Foundation are all investing in people in innovative ways. We need to do more to publicize these success stories so that they can be replicated widely, including in the United States. Development assistance is a critical component of our broad-based, active engagement in the hemisphere and it calls for our continuing strong support.

Latin America is a very diverse region undergoing dynamic change. The countries I visited are diverse in size, living standards and political development. Nicaragua and Paraguay are two small countries emerging from decades of repressive rule. President Chamorro has made great strides in consolidating democracy and restructuring the economy, even if Nicaragua is still traumatized by years of internal conflict and remains desperately poor, with over half of its population under the age of twenty-one. The United States can continue to work to promote national reconciliation. While the military still casts a shadow over political life in Paraguay, the current government appears to be working to strengthen democracy and make government accountable to its people. In his remarks at the opening of the First Ladies Conference, President Wasmosy focused his comments on the commitment to democracy.

Brazil enjoys the strong, enlightened leadership of President Cardoso, who reiterated his determination to stabilize the economy and is working with his wife, Ruth, to invigorate civil society and reform the health and education systems. The Cardosos noted that they very much enjoyed their State Visit last April and seek to forge a new partnership with the United States. Chile appears to be a spectacular success story, combining economic stability, democratic politics and a concern for social equity that has lifted many of its citizens out of poverty since democracy was restored in 1990. The Chilean government appears to be on track to attain the developmental status of southern Europe and become an articulate leader that other countries will seek to follow. The government and private sector continue to be very concerned about NAFTA fast track, and I reiterated the President's support.

Latin America continues to make progress, but the

region still confronts severe problems -- some of which we also face in the United States. Poverty is widespread and overwhelming in some areas and governments are handicapped by fiscal constraints and inflexible bureaucracies. Educational systems are badly in need of reform, both to reduce the high drop-out rates and to graduate students who can compete in the marketplace of the twenty-first century. Women are still undereducated and underpaid and many, many poor children crowd the streets of the continents' poor barrios.

Future Engagement

The United States has made a difference in ensuring hemispheric progress. It is my observation that Latin America seeks close working relations with the United States on a wide range of important issues, relations based on a genuine exchange and mutual learning. Finally, I believe we need to continue to help our neighbors strengthen their emerging democracies, expand market economies, and promote social integration.

The annual First Ladies' Conference offers another instrument to advance social progress.

Attached are copies of the speeches I gave in Nicaragua, Chile and Paraguay.

Foreign Policy as Social Work

Michael Mandelbaum

THE CLINTON RECORD

THE SEMINAL events of the foreign policy of the Clinton administration were three failed military interventions in its first nine months in office: the announced intention, then failure, to lift the arms embargo against Bosnia's Muslims and bomb the Bosnian Serbs in May 1993; the deaths of 18 U.S. Army rangers at the hands of a mob in Mogadishu, Somalia, on October 3; and the turning back of a ship carrying military trainers in response to demonstrations in Port-au-Prince, Haiti, on October 12. Together they set the tone and established much of the agenda of the foreign policy of the United States from 1993 through 1995.

These failed interventions expressed the view of the worldwide role of the United States that the members of the Clinton foreign policy team brought to office. Their distinctive vision of post-Cold War American foreign policy failed because it did not command public support. Much of the administration's first year was given over to making that painful discovery. Much of the next two years was devoted to coping with the consequences of the failures of that first year.

Bosnia, Somalia, and Haiti were not, as the administration claimed, problems it had inherited. The Bush administration had sent troops to Somalia for the limited purpose of distributing food

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Foreign Policy as Social Work

and not, as the Clinton administration's ambassador to the United Nations, Madeleine Albright, put it, "for the restoration of an entire country."¹ As for Bosnia and Haiti, during the 1992 presidential campaign Clinton promised to change the Bush policies by using air power to stop ethnic cleansing in the Balkans and by discontinuing the repatriation of Haitian refugees fleeing to the United States.

The Clinton campaign promises, however, cannot be properly understood merely as tactical maneuvers designed to secure electoral advantage. Although they certainly were that, they also reflected the convictions of W. Anthony Lake, the campaign's foreign policy coordinator who became President Clinton's national security adviser. The campaign commitments may have been expedient, but they were not cynical. Nor were they challenged by Warren Christopher, who became the secretary of state, the office from which American foreign policy has generally been directed.

The abortive interventions shared several features. Each involved small, poor, weak countries far from the crucial centers that had dominated American foreign policy during the Cold War. Whereas previous administrations had been concerned with the powerful and potentially dangerous members of the international community, which constitute its core, the Clinton administration turned its attention to the international periphery.

In these peripheral areas the administration was preoccupied not with relations with neighboring countries, the usual subject of foreign policy, but rather with the social, political, and economic conditions within borders. It aimed to relieve the suffering caused by ethnic cleansing in Bosnia, starvation in Somalia, and oppression in Haiti. Historically the foreign policy of the United States has centered on American interests, defined as developments that could affect the lives of American citizens. Nothing that occurred in these three countries fit that criterion. Instead, the Clinton interventions were intended to promote American values.

Lake characterized this approach, incorrectly, as "pragmatic neo-Wilsonianism." While Woodrow Wilson, like Bill Clinton, favored

¹ Paul Lewis, "U.N. Will Increase Troops in Somalia," *The New York Times*, March 27, 1993, p. 3.

the spread of democracy, so has every other president since the founding of the republic. While Wilson sought to promote democracy in Europe to prevent a repetition of World War I, the absence of democracy in Bosnia, Somalia, and Haiti was not going to lead to World War III. And while Wilson had a formula for spreading democracy—the establishment of sovereign states on the basis of national self-determination—that principle was precisely what the Clinton administration was determined to prevent the Serbs from applying in the Balkans.

Lake himself supplied a better analogy. “I think Mother Teresa and Ronald Reagan were both trying to do the same thing,” he said in suggesting that the Clinton foreign policy encompassed both, “one helping the helpless, one fighting the Evil Empire.”² In fact, they

Applying the standards of Mother Teresa to U.S. foreign policy is an expensive proposition.

were trying to do different things. Reagan conducted a traditional foreign policy with a strong ideological overlay. He was in the business of pursuing the national interest of the United States as he understood it. Mother Teresa, by contrast, is in the business of saving lives, which is what Lake and his colleagues tried in 1993 to make the cornerstone

of American foreign policy. They tried, and failed, to turn American foreign policy into a branch of social work.

While Mother Teresa is an admirable person and social work a noble profession, conducting American foreign policy by her example is an expensive proposition. The world is a big place filled with distressed people, all of whom, by these lights, have a claim to American attention. Putting an end to the suffering in Bosnia, Somalia, and Haiti would have involved addressing its causes, which would have meant deep, protracted, and costly engagement in the tangled political life of each country.

When the time came to carry out the commitment to do so at the risk of American lives, the president balked. He refused to bomb in Bosnia, withdrew U.S. troops from Somalia, and recalled the ship from Haiti, thereby earning a reputation for inconstancy that haunts his presidency. In each case, however, he did not have, nor was he

² Jason DeParle, “The Man Inside Bill Clinton’s Foreign Policy,” *The New York Times Magazine*, August 20, 1995, p. 35.

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likely to get, the political support in the United States necessary to rearrange the political and economic lives of the three countries so as to end their misery and uphold American values.

THE COLD WAR DIFFERENCE

THE NEW American foreign policy that surfaced and sank in the first nine months of 1993 was the product of an unusual set of circumstances that created a void: a public and a president less interested in international affairs than at any time in the previous six decades combined with the disappearance of the familiar foreign policy guideposts of the Cold War. Into that void stepped a group of people who, during the Carter administration, had been uncomfortable with and unsuccessful at waging the global conflict with the Soviet Union but who believed they could take the political capital the public had furnished for 40 years to oppose the Soviets and put it to uses they deemed more virtuous.

In this they were wrong. The American public had supported intervention in poor, distant reaches of the Third World during the Cold War, and would no doubt do so again, but only on behalf of traditional American national interests.

This was the great lesson to emerge from the fiascoes of Clinton's first year. It can be illustrated by comparing two Caribbean invasions, ten years apart, in which the United States sought to remove an unfriendly government: the Reagan administration's dispatch of forces to Grenada in 1983 and the Clinton administration's efforts to intervene in Haiti in 1993 and 1994. By most criteria Haiti is the more important of the two: larger, closer, a source of refugees, and a country that the United States had occupied from 1915 to 1934. Yet the invasion of Grenada was less controversial.

The reason was that the first invasion was part of the Cold War. The radical Grenadan government was aligned with Cuba, an ally of the Soviet Union, with which the United States was locked in a mortal struggle. The intervention in Grenada could thus be portrayed as an act of self-defense, albeit at several removes, and self-defense is a cause for which Americans have always been willing to sacrifice. The invasion of Haiti could not be presented in that light. Grenada could be seen as affecting American interests. With the end of the Cold War,

Haiti could not. It was the conflict with the Soviet Union that connected the international periphery to American interests.

In the wake of their initial failures, administration officials lamented that the conduct of foreign policy had been easier for their predecessors. This is not true. There has never been a formula for deciding on military intervention, and Cold War presidents had to make that decision with the specter of nuclear conflict with the Soviet Union hovering in the background, an experience the Clinton administration was spared.

But if the decision to intervene was not easier during the Cold War, it was simpler: U.S. presidents did not necessarily know when to use force, but they always knew why—to combat the Soviet Union, its allies, and its clients, and thus defend American interests. The argument for intervention was not always universally persuasive, but it was always plausible. In Bosnia, Somalia, and Haiti in 1993 it was not even plausible.

Lake provided an epitaph for the foreign policy of Mother Teresa, one that captured the motive for its rise and the reason for its demise: “When I wake up every morning and look at the headlines and the stories and the images on television of these conflicts, I want to work to end every conflict, I want to work to save every child out there,” he said. “But neither we nor the international community have the resources nor the mandate to do so.”³

COMEDY, TRAGEDY, AND HAITI

WHILE THE administration withdrew from Somalia, the problems of Haiti and Bosnia lingered on, pieces of unfinished business, reminders of the humiliations of 1993.

In both, the administration followed the same pattern: First it adopted policies that made things worse. Then, in 1994 in Haiti and in 1995 in Bosnia, it finally used force. But the motivation was not, as in 1993, to “help the helpless,” in Lake’s words. Rather it was to bolster the administration’s political standing, which was suffering from the failure

³ Elaine Sciolino, “New U.S. Peacekeeping Policy Deemphasizes Role of the U.N.,” *The New York Times*, May 6, 1994, p. A1.

to resolve these problems. Both interventions achieved a measure of success, but in each case the success was provisional, fragile, and reversible.

In Haiti, the Clinton administration first tried to dislodge the junta led by Brig. Gen. Raoul Cédras by imposing an ever-tighter trade embargo, ultimately cutting off almost all Haitian contact with other countries. The embargo devastated Haiti, destroying its small manufacturing sector and leading to predictions of starvation by the end of 1994. That prospect, combined with the continuing exodus of refugees, the insistence of the Congressional Black Caucus that the elected

Haitian president Jean-Bertrand Aristide be restored to power, and a hunger strike protesting the failure to do this by American political activist Randall Robinson, persuaded the administration to use force. Finally, in October 1994, troops from the United States landed in Haiti, the junta's leaders departed, and Aristide returned.

The triumph, however, was conditional. For the administration had promised not simply to return Aristide but to restore (or, to put it more accurately, create) democracy and help the country lift itself out of destitution, which required the establishment of a stable political system, the rule of law, and a freely functioning market economy.

Because Haiti lacked all three, the administration's goals could not be accomplished overnight. To give Haiti a chance to reach them required a substantial American commitment. This the Clinton administration was not able to give. The stay of the American and U.N. troops was to be short, ending in February 1996. Their mission was limited; they did not make a serious effort to disarm the country. Financial aid would not be long-term.

All this reduced the capacity of the United States to help ensure that Aristide would leave office, as he promised, in February 1996, that an orderly democratic succession would take place, and that economic reforms would be carried out. At the end of 1995, therefore, Haiti's long-term prospects for democracy and prosperity were uncertain.

The administration lacked leverage in Haiti because it lacked political support in the United States. The American public was opposed to the dispatch of troops. The president did not ask for congressional

In Haiti and Bosnia,
U.S. force was used to
bolster Clinton's
political standing.

approval of the operation because he would not have received it. Economic assistance to the country was unpopular with the Republican congressional majority.

The weakness of the administration's political position was demonstrated by the unusual role accorded former President Jimmy Carter. Along with retired General Colin Powell and Senator Sam Nunn (D-Ga.), he negotiated an agreement with the Haitian junta for U.S. troops to enter the country peacefully and for the junta to leave. Carter's function was to negotiate terms and make concessions that the Clinton administration, because of its political weakness, found it impolitic to make publicly.

The Clinton administration tried to make a case for invading Haiti, falling back on the kinds of arguments that had justified the use of force during the Cold War. J. Brian Atwood, the director of the U.S. Agency for International Development, attempted to connect autocratic rule in Haiti with American interests by asserting that it was "an assault on the progress toward democracy that has been made throughout the hemisphere."⁴

The argument was inappropriate in a way that was both comic and tragic: comic because it was ludicrous to contend that the fate of a small, impoverished half of a Caribbean island would affect Mexico, Argentina, or Brazil, tragic in that it was precisely because Haiti was so isolated that its political and economic conditions had become—had been allowed to become—so miserable.

That appeal to national interest failed because the United States had no interest in Haiti. Haiti was, however, one place where an appeal to values might have generated support. Because it was nearby, poor, weak, had once been occupied by the United States, and was populated by descendants of African slaves, the United States had reason to be concerned about its fate. A serious effort to put Haiti on a path toward decent politics and rational economics could have been presented as a good deed in the neighborhood at manageable cost and justified by the fact that America is a rich, powerful, and generous country. The Clinton administration, however, did not try to make that case.

⁴ J. Brian Atwood, "On the Right Path in Haiti," *The Washington Post*, October 14, 1994, p. A27.

THE EXIT IS THE STRATEGY

BOSNIA WAS more complicated than Haiti because it involved relations with America's European allies, Britain and France, with whom for 30 months the Clinton administration was at odds. The Europeans deemed the conflict a civil war, to be ended as soon as possible even at the cost of a settlement unfavorable to Bosnia's Muslim government in Sarajevo. They supported the three proposed peace accords of the period: the Vance-Owen Plan of 1992, the Owen-Stoltenberg Plan of 1993, and the Contact Group Plan of 1994. The Clinton administration, in contrast, viewed the war as Serbian aggression against Bosnia. Its goal was justice for the Bosnian government even at the price of prolonging the war. It favored air strikes against the Serbs.

The Americans and the Europeans were each able to veto the policy the other wanted. The United States prevented the implementation of the peace plans; the Europeans blocked all but token bombing. The war dragged on. More and more people were killed or displaced, transatlantic acrimony mounted, and the gap between bellicose pronouncements and timid actions made the Western powers look increasingly inept.

In the summer of 1995 the United States launched a diplomatic initiative in the Balkans. The motive, as it had been with Haiti the previous year, was concern about the damage the war was doing to President Clinton's domestic political standing. The House and Senate voted, against the president's wishes, to end the arms embargo against the former Yugoslavia, but delayed a vote to override the president's veto to give diplomacy a chance. The president would have suffered embarrassment if, as seemed likely, his veto had been overridden. Moreover, the end of the embargo would likely have provoked the withdrawal of the British and French peacekeepers in Bosnia, triggering the dispatch of U.S. troops to the war zone to help extricate them and risking American casualties.

The course of the war turned out to favor American diplomacy. Bosnian Serb ethnic cleansing in eastern Bosnia and military victories by the Croatian army in the west removed the U.N. peacekeepers from easy reach of the Bosnian Serbs—who on occasion had held U.N. troops hostage—paving the way for a compromise between the Amer-

icans and the Europeans. With their peacekeepers no longer at risk, the Europeans consented to a vigorous campaign of bombardment against the Bosnian Serbs in late August and early September of 1995. At the same time, the United States accepted the European preferences on the division of territory between the three contending groups in Bosnia—ethnic cleansing had made different parts of the country more homo-

The Dayton peace settlement all but abandoned principles Clinton had touted.

geneous ethnically—and agreed to the Bosnian Serbs' demand that they be permitted to federate with Serbia, just as the Bosnian Croats had been allowed to federate with Croatia under the terms of the American-brokered Croat-Muslim alliance of the year before. Perhaps because of the American bombing, certainly because of the American

concessions, a cease-fire was achieved, and a conference convened in Dayton, Ohio, in November 1995 that produced a peace settlement.

Where flimsy political support had forced the Clinton administration to compromise on the implementation of its goals in Haiti in 1994, in Bosnia in 1995 political weakness compelled compromise on the goals themselves. Indeed, the principles that the administration had said were at stake in Bosnia were all but abandoned: the settlement rewarded what the administration had termed Serb aggression and ratified the results of ethnic cleansing. The United States negotiated directly with Serbian President Slobodan Milošević, whom the administration had initially considered a war criminal. Bosnia was partitioned along ethnic lines, subverting the principles of undiluted sovereignty and ethnic pluralism that members of the Clinton administration had insisted, in 1993 and 1994, were inviolable.

The single indisputable American accomplishment in the Balkans between 1993 and 1995 was to assist Croatia in gaining control of some additional territory in Bosnia and all the territory it had included as a Yugoslav republic. This, however, was hardly a victory for American values. The Croats had practiced ethnic cleansing on a scale comparable to the Bosnian Serbs and were just as ardent about ethnic homogeneity and intolerance of Muslims. The federation between Croats and Muslims in Bosnia that the United States had brokered in 1994 was a partition between the two groups in all but name.

Prior to the Dayton negotiations, the administration had promised to send as many as 25,000 American troops to Bosnia as part of a peace settlement, and, as it had with the invasion of Haiti, struggled to find a rationale for this. As with Haiti, interests were said to be at stake, specifically the interest in avoiding a larger conflict. "If war reignites in Bosnia," President Clinton said, "it could spark a much wider conflagration. In 1914, a gunshot in Sarajevo launched the first of two world wars."⁵

The conditions that had led to World War I, however, were absent eight decades later. The assassination of the heir to the Hapsburg throne in 1914 was the occasion for rival great powers to settle their differences by war. There is no such rivalry for the Balkan conflicts of the 1990s to ignite. Indeed, post-Cold War Europe lacks great European military powers to prosecute such a rivalry: Russia is not great, Germany is not military, and the United States is not European. The people of the former Yugoslavia were allowed to fight over its territory precisely because their wars did not pose a threat to the rest of Europe.

The United States, its European allies, and the Soviet Union would not have allowed Yugoslavia to disintegrate during the Cold War, the end of which had made Europe safe for war in the Balkans. Because Bosnia could not plausibly be connected to interests the American public would consider worthy of sacrificing blood and treasure to defend, the support for dispatching American troops to enforce the Dayton accords was bound to be weak. As in Haiti, therefore, the chief purpose of an American expeditionary force in Bosnia would be to leave as soon as possible, with as few casualties as possible, rather than to do whatever was necessary, for as long as necessary, to keep (or make) peace.

At the end of the Cold War, General Powell proposed a set of precepts for the use of force abroad that included the need for both a clear mission and a clear exit strategy. The Clinton interventions in Haiti in 1994 and prospectively in Bosnia in 1996 modified the Powell doctrine by conflating the two: the exit strategy became the mission.

⁵ President Bill Clinton, "Why Bosnia Matters to America," *Newsweek*, November 13, 1995, p. 55.

WARD POLITICS, WORLD STAKES

BOSNIA AND Haiti were the centerpieces of American foreign policy in 1994 and 1995, but there were other issues to be addressed. With the rejection in 1993 of the vision it had brought to office, the administration needed some basis for dealing with them. It found such a basis in domestic politics. Clinton administration policy toward much of the world beyond Bosnia, Somalia, and Haiti was made by responding to the concerns and wishes of particular groups in American society.

The pattern is a familiar one for American politicians. With its close attention to Ireland and Israel (Italy was unaccountably omitted), the Clinton administration was pursuing the foreign policy of many a big-city mayor. With its emphasis on securing contracts abroad for American firms, it was conducting the international economic policy common to governors. Such an approach to foreign policy is normal: all presidents have catered to important domestic constituencies. It is natural: foreign policy is a branch of politics, and the president is a professional politician. In the post-Cold War era, without an overarching principle to guide the nation's foreign relations, it is all but inevitable: the promotion of domestic interests is the default strategy of American foreign policy.

Nor is the primacy of domestic considerations in foreign policy necessarily a mistake. Profits for American corporations, jobs for American workers, and a settlement of the long-running conflict in Northern Ireland are all desirable. In its immersion in the Middle East peace process, moreover, the administration was pursuing a goal that transcends the preferences of particular segments of American society and that has thus been central to American diplomacy for two decades.

Making American foreign policy by attending to the wishes of American interest groups did, however, interfere with the pursuit of larger American interests in the cases of Japan, North Korea, and Russia.

The administration placed the reduction of Japan's trade surplus at the center of its policy toward America's most important Asian ally, for a time seeking to establish quotas for Japanese-American trade. Opening Japanese markets is important, and not only for the United States. But the way the administration went about it had unfortunate side effects. It ran counter to the principles of free trade, of which the

United States had long been the global champion and on which the world's trading system is based. It contributed to the false impression in the United States that the American trade deficit was due mainly to Japanese protectionism rather than to imbalances in the domestic American economy. And it left the related misimpression that the object of trade policy must be a trade surplus, a proposition dubious in theory and, as a universal principle, impossible to achieve.

Putting relations with Japan on this basis also hampered the administration in dealing with North Korea's nuclear program. This was a genuine threat to American interests and a problem that actually was inherited from the Bush administration. In 1994 the administration put together, again with the participation of former President Carter, what amounted to a standstill agreement with the communist government in Pyongyang. The accord was flawed, providing no way to determine whether North Korea had already diverted spent fuel to bomb-making. It was, however, defensible, freezing the most dangerous parts of the North Korean nuclear program and avoiding, or at least postponing, a military confrontation.

The optimal approach, however, would have been to assemble a coalition of the United States and North Korea's two most important neighbors, Japan and China, to exert pressure on the communist regime to give up its nuclear program. That would have involved intensive consultations with Tokyo and Beijing, which Secretary of State Christopher never undertook, and giving priority in America's East Asian policy to opposing nuclear proliferation rather than to the aims that the Clinton administration, responding to domestic constituencies, chose to emphasize: the trade imbalance with Japan and human rights violations in China.

Finally, the administration's cultivation of domestic groups distorted its policy toward the nation's most important international commitment, NATO, and toward Russia. In the first weeks of 1994, having earlier rejected the idea, President Clinton declared that NATO would extend membership to the nations of Central Europe. A principal reason, according to press accounts, was to win favor

In policy toward Japan, North Korea, and Russia, special interest groups prevailed.

with American voters of Central European descent.⁶

The sudden announcement annoyed the Western European members of NATO, who had just agreed to a more modest change known as the Partnership for Peace. It infuriated the Russians, especially Russian democrats, who believed that it was based on the assumption—which was indeed widely shared among its proponents in Central Europe and the West—that its democratic experiment would inevitably fail and Russia would revert to threatening its neighbors. The Clinton administration, however, had adopted policies based on the opposite view, committing itself to the success of Russian democracy. NATO expansion, therefore, not only jeopardized the American interest in the peaceful integration of Russia into Europe and the international community, it also contradicted Clinton's own Russia policy.

NATIONAL INTERESTS

IN JAPAN, Korea, and Russia, the American stakes were larger than, and different from, the preferences of particular American interest groups. The United States continues to have national interests, although they can no longer be expressed simply as opposition to the Soviet Union. Perhaps the most important task the Clinton administration faced as it entered office was to state these interests in a way that would guide the foreign policy bureaucracy, inform the international community, and persuade the American public. Although senior officials gave occasional speeches, and some of the policies the administration carried out were compatible with the nation's central purposes in the post-Cold War world, it never offered a clear, persuasive account of just what those purposes are, sometimes even denying that such an account is possible.

It is possible, and it begins with the maintenance of an American military presence in Europe and in the Asia-Pacific region. The goal has changed. During the Cold War the mission of American forces abroad was to deter the Soviet Union. Today it is to reassure all countries in both regions that there will be no sudden change in the military balance. This is especially important for Germany and Japan.

⁶ See, for example, Rick Atkinson and John Pomfret, "East Looks to NATO to Forge Links to West," *The Washington Post*, July 6, 1995, p. A1.

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Without the assurance of American protection, they might feel the need for stronger military forces, ultimately including nuclear weapons. The suspicion that the two might adopt such policies would alarm their neighbors, who would feel the need to adopt military policies that would, in turn, alarm Germany and Japan. American forces serve as a barrier to such dangerous chain reactions. It is therefore important to keep some of them in place.

The United States does have a major security interest on the periphery of the international system: preventing the spread of nuclear weapons. A North Korean nuclear arsenal would upset the balance of power in East Asia; a bomb in the hands of Iraqi dictator Saddam Hussein would jeopardize American interests in the Middle East and Europe. A campaign against nuclear proliferation is a complicated, open-ended task that requires extensive international cooperation. The United States is the indispensable leader of that campaign.

A third principal post-Cold War purpose of American foreign policy, the one the administration best promoted and explained despite its neomercantilist initiatives toward Japan, is trade. It engineered the passage of the General Agreement on Tariffs and Trade and the North American Free Trade Agreement, both of which expanded the international trading system that has contributed mightily to global economic growth for five decades.

Trade was related to another policy the Clinton administration intermittently practiced, one that lent coherence to a seemingly disparate set of initiatives and provided a justification for the most controversial of them. American economic engagement for the promotion of liberal economic policies that would create wealth and expand freedom was a common feature of the Clinton administration's decision to grant normal trading status to China, economic assistance to Russia, and diplomatic recognition to Vietnam.

During the Cold War, each of these countries posed a threat to American interests. Reducing their power through economic isolation was then the proper policy. With the end of the Cold War, American policy could safely and appropriately be reoriented toward promoting freer domestic politics. Market reforms in China, Russia, and Vietnam have had that effect. This rationale justifies a policy of economic engagement with them and with Cuba in the event of real

market reforms there, but not with Iran or Iraq, whose governments continue to threaten American interests.

THE FOREIGN POLICY PRESIDENT

AFTER THREE years the Clinton administration had not articulated a clear foreign policy doctrine for the post-Cold War world, but it had compiled a foreign policy record. How good was it?

During the Cold War, the yardstick was straightforward: how well the nation was doing in the worldwide struggle against the Soviet Union. In the wake of the Cold War, three different criteria for judgment are available: the one important to the Clinton foreign policy team, the one important to the country, and the one of most immediate importance to President Clinton himself.

By the standards of Mother Teresa, the Clinton foreign policy could claim modest success. At the end of 1995 Haitians and Bosnians were better off, or at least less likely to be killed, than had been the case 15 months earlier. (Of the administration's three abortive interventions in 1993, the one in which the United States may have accomplished the most was Somalia, where, by some estimates, American intervention saved half a million lives. That had been the aim and was thus partly the achievement of the Bush administration.)

On the other hand, the Clinton team did not succeed in establishing Lake's commitment to "helping the helpless" as the dominant principle of American foreign policy. Meanwhile, political support for the organization it had hoped would be an instrument of its new foreign policy, the United Nations, fell sharply, in part because the administration sought to deflect responsibility for its own failures in Bosnia and Somalia onto the international organization.

The more traditional standard by which the foreign policy of a great power is evaluated is its relations with the most important members of the international system. Here the Clinton performance could not be judged a success. The real legacy of the Bush administration was not Bosnia, Somalia, and Haiti. It was, instead, unprecedentedly good American relations with all the other major centers of power: Western Europe, Japan, China, and Russia. Three years later, those relations were worse in every case.

This is not, in and of itself, an indictment. The purpose of foreign policy is not to cultivate good relations with other countries under any circumstances. It is, rather, to maintain the best possible relations consistent with the nation's interests. Sometimes it is necessary to sacrifice goodwill for the sake of more important goals. But the Clinton administration alienated others to no good effect. The political capital it expended brought nothing in return.

The acrimony with the Western Europeans over Bosnia made no contribution to the defense of the values the administration had said were at stake there. The friction with Japan did not have an appreciable effect on the trade balance between the two countries. The offense given to Beijing by the inconsistent approach to linking trade to human rights and by the decision to admit Taiwan's President Lee Teng-hui to the United States after assuring China's foreign minister that this would not occur, did nothing for the cause of human rights in China or Taiwan's security.

The relationship with Russia deserves special mention. Much of what the administration did turned out well, or at least not badly. American economic assistance gave a boost to extensive privatization in Russia. While tacit support for Boris Yeltsin during his confrontation with members of the Russian parliament in October 1993 cost the United States some goodwill among the Russian public, had Yeltsin's adversaries prevailed the damage to American interests would have been worse. Belatedly, the administration recognized the importance of preserving an independent Ukraine and protecting and implementing the arms treaties negotiated by its predecessors: the two Strategic Arms Reduction Treaties and the accord on Conventional Forces in Europe.

Between the beginning of 1993 and the end of 1995, relations with Russia deteriorated sharply, but this was largely unavoidable, the result of Russians' delayed anger at their reduced international status and economic disintegration. However, the clumsy exclusion of Moscow from much of the diplomacy surrounding Bosnia and the commitment to expand NATO made the inevitable deterioration unnecessarily worse.

NATO expansion had the potential to alienate Russia from the post-Cold War settlement in Europe and make the goal of overturning

Clinton's foreign policy
alienated countries to
no good effect.

that settlement central to Russian foreign policy, even as the infamous Clause 231 of the Versailles Treaty, assigning guilt for World War I to Germany, helped set the Germans on the course that led to World War II. In that worst case, the Clinton policy would rank with America's two greatest twentieth-century foreign policy blunders: the failure to remain politically engaged in Europe after World War I and the Vietnam war.

Still, at the end of 1995, while relations with the major centers of power were worse than they had been when the Clinton administration took office, they were not catastrophically or irretrievably worse. That meant that in 1996, for the president and the country, the immediate test of the Clinton foreign policy would be its impact on his prospects for reelection.

Polls consistently showed that the administration's foreign policy performance was held in low esteem by the American public. The same polls showed that, in the public's ranking of issues important to the country, those having to do with foreign policy were consistently at the bottom. Nonetheless, foreign policy was likely to be part of the 1996 election in a way unhelpful to the president.

Clinton's political difficulties, as he entered the election season, could be divided into two parts. On the ideological spectrum he had drifted too far to the left for many voters during his first two years. A gifted, energetic politician, he subsequently devoted himself to moving nearer to the center. But another problem afflicted him: doubt about whether he measured up to the job of chief executive and commander in chief. The conduct of foreign policy was only one part of this problem, but it was likely to prove more convenient as a metaphor for issues of character and leadership than the details of his personal life.

In this sector of the political battlefield, therefore, his early vacillation on military intervention, his dispatch of troops abroad without political support at home, his failure to spell out a clear set of priorities for post-Cold War American foreign policy, his visible discomfort in dealing with international issues, and his choice of senior foreign policy officials who proved unable to establish their authority either at home or abroad, were likely to come back to haunt him. As election day approached, his political opponents would have every reason to portray Bill Clinton as what he had never wanted to be and had gone to great lengths to avoid becoming: a foreign policy president. 🌐

The White House
Office of the Press Secretary

For Immediate Release

March 29, 1995

**Remarks by First Lady Hillary Rodham Clinton
to the Rajiv Gandhi Foundation
New Delhi, India**

(Applause) Thank you so much Mrs. Gandhi, Ambassador Wisner, Ambassador Hussain. I have not seen Mrs. Gandhi's introduction, but I must say after hearing it, she and I have been thinking very much alike as you will notice. (Applause)

It is a great honor for me to join you here today, to be in New Delhi, in the company of men and women who keep alive the high ideals for India and the world that Rajiv Gandhi helped to sustain. (Applause)

I would like to thank the people of India for extending a warm and gracious welcome to me and my daughter who is here with me. To President Sharma and Prime Minister Rao, I owe special thanks for their warm hospitality. The Prime Minister's visit to Washington 10 months ago opened a new chapter in Indian-American relations, one that promised to build on the many values and aspirations our peoples share. We greatly appreciate the energy and wisdom he has lent to strengthening the friendship between our nations.

Although my journey here is far too brief, it is the culmination of a life long desire to visit India. I hope these days will be the first of many I spend in this country, learning about your extraordinary past and your vibrant and exciting future; and exploring the shared dreams we hold to the future of the human family.

I can think of no more fitting setting in which to reflect upon these shared dreams than here at the Rajiv Gandhi Foundation--an institution dedicated to the realization of Rajiv Gandhi's dream of a better life for all people of India.

Programs of this foundation such as assisting children orphaned by terrorism, or promoting literacy and health among women and children in rural areas or providing fellowships for women entrepreneurs are inspiring examples of how to translate dreams into reality.

Our meeting today occurs at an historic moment. As we

MORE

approach a new century, we are also on the frontier of a new world. It is different from the one we have known for the past 50 years. It is a world in which many old divisions have diminished or disappeared. The long reign of dictators and controlled economies has given way to democracy and free markets in country after country.

The opportunities for peace and prosperity are greater now than every before. But this is also a world of profound change that exacerbated old challenges and creates new ones: the challenge of deep poverty still confronts us. The challenge of living together in peace and harmony in the face of ethnic, religious and other tensions among peoples has never been greater. The challenge of putting people first--of including all of our citizens as full participants in our economic and political lives--men and women, rich and poor, people of all races and creeds--remains fundamental to all of us.

These ancient challenges are compounded by the stresses inherent in a time of rapid change. The so-called Information Age holds great potential that the virtual reality created by the media and computers can not only help us communicate more quickly but understand each other better; yet we also know technology poses difficult problem: a vast majority of our world's people are not prepared with the skills needed for the new global economy. And, if consumerism is the primary message being transmitted, the explosion in material expectations will put additional demands on institutions ranging from the family to the government that are unlikely to be met quickly or fully. The alienation spawned by disappointment with the promise of change is likely to increase.

So, together we must address both the opportunities and difficulties that confront us today--for ourselves, our families, and the future of our children.

I want to talk with you today about what I consider central to a good common future that we can create together and that is--the importance of ensuring that women are invested in their own lives and able to participate fully in our national lives. Women represent over half the world's population. And yet in country after country, they lack access to education, to health services, to jobs, to political and civil rights. Where women lack access to education, health care and economic opportunity, children tend to be less educated, less well nourished and families tend to be both larger and poorer. Where women are illiterate, experience has shown that the environment is often poorly managed and democracy remains fragile. One lesson the experience of the last several decades teaches us is that where women prosper, countries prosper.

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But the education of women has even greater benefits for societies. Education helps us understand and tolerate differences and so holds out the promise that we can live together more harmoniously. Education helps us comprehend the unsettling changes in our lives today and helps us better manage those changes. Education is as important to peace as it is to prosperity.

But what is it that we must do to bring women fully into our national lives, among other things, we must be able to attend school and learn, not just to be literate but to acquire the knowledge and skills--of medicine, of engineering, of management, of computers and so forth--that will contribute to the prosperity of their families and nations. Women must have access to health care, especially the care they need as expecting or new mothers. Wives, together with their husbands, must have access to family planning services to enable them to make voluntary, responsible and informed choices about the size of their families. And, children--girls as well as boys--must have access to preventive and curative medical care that will enable them to grow into healthy adults.

I recognize that discussion of such problems as education and health care for girls and women is viewed by some as "soft," labeled dismissively as a women's issues belonging, at best, on the edge of serious debate about all the problems we confront on the cusp of the 21st century. I want to argue strongly, however, that the questions surrounding social development, especially of women, as discussed at the recent social summit in Copenhagen, are at the center of our political and economic challenges. Governments, business and citizens must recognize and act upon the truth for the betterment of nations and our global family. But even assuming you would agree with my argument, what is to be done to bring about strategies for such development? That is a question that deserves far more analysis and discussion than I can offer here today, but let me suggest there are five key commitments needed to achieve this worthy goal of social development for women.

First, governments must continue to expand the general conditions required for democracy and market economies that we know can unleash the creative energies of millions of people if they are prepared to take advantage of the opportunities available to them.

The Indian government has recently undertaken major economic reforms and these reforms have already helped stimulate investment and more rapid growth.

Such reforms are essential. But they are rarely sufficient

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to achieve sustainable development in any country. Where social services and women's access to those services remain limited, growth will prove uneven and unsustainable. My own country is debating vigorously the role of government in supplying social services because of the recognition that a significant number of our own citizens are not equipped to share in the rewards of the newly emerging economy.

In addition, every government should invest more resources in the education and health care of children, especially girls. This should be a priority that takes precedence over competing budgetary demands. For some countries like those in South Asia, it means providing schools and clinics where they are needed and incentives for persuading families to educate and provide health care for all their children. For a country like the United States, it means delivering existing services more efficiently with greater accountability for outcomes.

Second, although governments have primary responsibility for creating environments that encourage economic growth and social development, businesses also have a role to play. But at a time when businesses are increasingly pressured to perform on the basis of quarterly results, they have to recognize that the social costs of doing business often have medium and long term economic consequences. Depleting natural or human resources destroys markets and undermines people's confidence in them. The world needs socially responsible business leadership now more than ever.

Third, although the role of commitment of government and business is key to development, they alone cannot achieve these social goals. Citizens, cooperating together in non-governmental organizations, like this foundation, must also take the initiative and even provide the lead.

NGOs are often created by individuals with a dream--like Mother Teresa whose renowned compassion--even tenacity--on behalf of the world's most unfortunate moved us deeply when we visited her home for children here in New Delhi yesterday.

NGO leadership--often volunteer--is typically highly motivated and energetic in pursuing a vision of a better world. Tomorrow I will visit with Ela Bhatt, that soft-spoken visionary whose work is infused with the ideals of Gandhi. From her, I hope to learn more about SEWA--the Self Employed Women's Association-- and how it has empowered poor women to take control of their futures and make better lives for themselves and their families.

NGOs can give voice to the aspirations of people who are left out of the modern economy and whose influence on government may otherwise be small. The Prayas School which I visited yesterday embodies the idea that health, education, and economic development go hand in hand, and that learning must begin at the earliest stages of life and progress throughout it.

NGOs, where their members must debate and implement programs and elect their officials, are among the most effective training grounds for democracy. Their activism strengthens democracy by holding governments accountable for the way their policies and practices affect people.

As Alexis de Tocqueville observed in the last century, voluntary citizen associations are one of the vital foundations of American society and democracy. That is equally true of India where the long experience and success of NGOs inspires us.

America recognizes in our partnership with India, our NGOs and yours must play a central role. Our bilateral aid program relies on NGOs to implement programs and projects, and we are committed to increasing that partnership.

We recognize, that in no area are NGOs more important than in efforts to educate and empower women. At the Social Summit in Copenhagen two weeks ago, I announced a new ten year, \$100 million USAID Girls and Women's Education Initiative. I am happy to announce today that India will be the first country to benefit from this program. (Applause) We will soon provide an initial grant to support NGOs--US and Indian--to expand girls' education in this country.

The fourth area for concern is that of the family, for it is the family that determines primarily how daughters are treated. Deeply rooted attitudes about the value of girls are hard to change, but we must try to persuade mother and father to invest love, attention and resources in their girls, starting with education and health care. The success of that persuasion will rest on a new vision of a world in which the distinctions between men and women are not viewed as reasons to demean each other, but as complementary parts of a greater whole.

In this new world, both boys and girls are loved and cared for, first by the family they are born into--by parents who want them and invest in them; then by their extended family; then by the families they build as adults and by the children whom they, in turn, invest with love; and finally by societies that value every child as a gift to be nurtured and remember, in the words

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of Rabindranath Tagore: "Every child comes with the message that God is not yet discouraged of man."

Finally, women have to be responsible for our own lives and our own futures and work together to provide opportunities for themselves and other.

All of us must participate in a conversation about how to shape the changes we seek in the world we share. It is particularly important that women find their own voice and become participants and decision-makers in the home, the work place, community, and nation. We must develop a new language to replace the deafening silence that still sounds too often when women's concerns are raised.

I have never seen a better description of the reason why women's silence must end than in a poem I received yesterday. This was not how my speech was to end, but when I was handed it by Meenakshi Gopinath, the principal of Lady Sri Ram College in New Delhi. (Applause) A poem entitled, "Silence" written by a student, Anasuya Sengupta of the Class of 1995. I wanted to share the words of this young woman who speaks for countless other young women here in India and throughout the world. Because if we listen to the voices of women and pay particular heed to the voices of young women, the goals we have for women will be more likely achieved. And this is the poem I received, it is entitled "Silence":

"Too many women in too many countries speak the same language-of silence. My grandmother was always silent--always aggrieved--only her husband had the cosmic right (or so it was said) to speak and to be heard.

"They say it is different now. (After all, I am always vocal and my grandmother thinks I talk too much) But sometimes, I wonder.

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

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

"We seek only to give words to those who cannot speak (too many women in too many countries) I seek only to forget the

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sorrows of my grandmother's silence." (Applause)

As we work together on behalf of our grandmothers, mothers, sisters, daughters, and ourselves-let us avoid the false debate that says, on the one hand, only powerful institutions like government or business, or on the other, only individuals, are responsible for solving their own problems that we confront. In fact, we all know we need partnerships to achieve social changes. Governments, businesses, NGOs, families, and women themselves can either support or undermine people as they face the moral, social and economic challenges of our time. Individuals can either take initiative and responsibility or fall into hopelessness and despair. Simply put, no government, no businesses, no NGO, no person can remain idle given the magnitude of the challenges we face and the uncertainties of the world we live.

If all of us could take our responsibilities seriously. If we use our voices to seek ways to achieve the goals that really underlie the political and economic aspirations that are now being sought around the world and women and men will create a better world-for boys and girls-and that ultimately is what the point of political and economic activity should be here, in America, and around the world. Thank you all very much.

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The White House
Office of the Press Secretary

For Immediate Release

March 7, 1995

**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
TO THE INTERNATIONAL NGO COMMUNITY AT A FORUM
OF THE U.N. WORLD SUMMIT ON SOCIAL DEVELOPMENT
COPENHAGEN, DENMARK
MARCH 7, 1995**

Thank you. Good morning. Thank you Ambassador Teymour, Mr. Desai, Mr. Nielsen.

I am honored to participate in this historic gathering, where civic, religious, and social organizations as well as government leaders from around the world are uniting in the fight to eradicate absolute poverty, create jobs, and empower women and men to become full participants in their societies.

It is a special pleasure to be able to speak to a gathering that includes so many non-governmental organizations. Whether they operate in great cities or in remote villages, NGOs always have played a vital role in strengthening our global community. But particularly today, as all nations face new challenges and choices, the experience and wisdom of NGOs will be critical in guiding us toward a safer, more just, and unified world.

The end of the Cold War has created extraordinary new opportunities for growth and progress. But at the same time, ethnic strife and civil conflict have erupted across the planet, depleting our resources, draining our energies, promoting hatred and intolerance, and imperiling our ideal of a free and open global society.

Today, too many nations waste precious resources on building weapons of mass destruction, staging wars, and doing violence to basic human rights, instead of investing those resources in people. Too often, natural resources are destroyed and human ones exploited through socially irresponsible behavior. Today, too much time is spent in naked pursuit of power instead of working for peace and prosperity.

It has become fashionable in recent years to assign blame for the world's problems to one group of nations or another. I hope this Summit does not succumb to that temptation. In fact, every nation needs to rethink its approach to social development and most nations need to do more for their own people and humanity.

To meet the goals of this Summit, governments will have to go about their business in new ways. They will have to rethink how to protect their most vulnerable populations in a time of shrinking resources and accelerated global competition. They will have to respect basic human rights, and that includes the rights of women and workers to be protected from exploitation and abuse. And they will have to create conditions that encourage individual initiative and a vibrant civic life.

Finally, as my husband said in a speech last week, governments will have to choose engagement over isolationism. With our economies and our societies becoming increasingly interdependent, we must work to create a global community in which economic growth and social progress result in shared prosperity and opportunity.

On a large scale, there is no better place to start than with an indefinite and unconditional extension of the Nuclear Non-Proliferation Treaty. The threat posed by these devastating weapons endangers all the work we do to end poverty, create jobs, and empower people. Moreover, in balancing priorities and resources, all nations will have to realize that investing in people, not the acquisition of nuclear arms, is the way to make their societies stronger. Clean water, safe sanitation, basic education and health care are better investments to strengthen societies in both the short and long term than the acquisition of or increase in nuclear arms.

Two days ago marked the 25th anniversary of the Non-Proliferation Treaty, now joined by 172 nations that realize that opposing the spread of nuclear weapons is in their self-interest. And to further the goals of the Treaty, the United States and Russia have agreed -- through START I and START II -- to reduce our own nuclear arsenals. We must all continue the effort to deal responsibly with this critical issue.

In addressing the world's social problems, we cannot expect governments to act alone, particularly in an era of scattered and, some believe, scarce resources. Governments need NGOs to monitor their actions and mobilize them to find innovative solutions to problems. NGOs also can inspire us to work more effectively with each other -- within the NGO community and within the community of nations. That is why the participation of NGOs at this and other United Nations Conferences is so invaluable.

The great social movements of my own country during the 19th and 20th centuries -- the abolition of slavery, the right of women to vote, as well as the civil rights movement would not have been achieved without the leadership of civic, religious, and social organizations.

The same is true elsewhere. As Ambassador Somavia knows well, civic organizations committed to human rights and the rule of law were instrumental in assuring Chile's transition to democracy. Through the work of nuns and lay people in the Philippines, civic groups in Bulgaria, grassroots organizations working across Africa and South America, and many others, NGOs have helped improve the lives of tens of millions of men, women, children and families struggling to escape tyranny, poverty, and social dislocation.

Ultimately, this forum and the Social Summit is about supporting and building on that work, not for the sake of governments or ideologies, but for people. It is about putting people first. And putting people first requires realistic, workable solutions to complex problems.

Too often, the assumption is that any solution will inevitably be costly and complicated. In fact, we have proof to the contrary.

We see grassroots efforts around the world that are reducing poverty, improving health and education, and promoting individual freedom.

UNICEF, to take one shining example, has had a decade-long focus on child survival and has pioneered many strategies that are low-cost, including breastfeeding and oral rehydration therapy and immunizations.

Last year polio was eradicated in the Western Hemisphere by a multinational effort. And the U.S. was the lead donor for that.

And around the world, the percentage of children immunized against major preventable diseases rose from 20 percent to 80 percent between 1980 and 1990.

In the United States, I'm frank to admit, we have had to follow the lead of other countries so that finally we are attempting to increase the immunization rates of our own children, and our rates have increased but are not yet where they need to be.

In South America, the involvement of NGOs in teaching pregnant women self-diagnosis of maternal health problems has resulted in a dramatic reduction in the infant mortality rate in rural areas.

I myself saw at the Fabella Hospital in Manila, news mothers staying in the hospital long enough to learn to nurse their babies, which promoted a stronger bond between mother and child and increased the chances of family stability.

And in countries where governments and NGOs have made voluntary, safe and effective family planning available and have provided related health services, we have seen an improvement not only in the lives of individuals but in the economic well-being of their countries.

Now, no one person, as we know so well, can be freed from the bondage of poverty or fully integrated into society without the means to earn a living. And the task of nations, and NGOs, is to promote policies that lift up the poorest in society, and to insist on core labor standards that help stop the exploitation of workers, many of whom are children.

Governments must be responsible for promoting disciplined economic policies. And in the United States the President is working to renew the American economy through fiscal policies that do assist those who are poor in such ways as providing tax credits and attempting to raise the minimum wage.

Investing in education goes hand-in-hand with providing economic opportunity. As capital and technology become more mobile, differences in the quality of labor forces will become that much more apparent.

And again, we can learn from each other as to how we can reduce illiteracy and increase prospects for employment and economic security.

Opportunity should be the reward for taking responsibility in life. That philosophy is a good guide when we consider strategies -- governmental and non-governmental -- to promote greater self-reliance and economic independence among all our citizens, including especially the poor and disenfranchised.

We have an example of that which will be discussed at this summit, when we look at the Grameen Bank in Bangladesh. Dr. Mohammed Yunus, whom many of you in this room know, as I do, believes that if you give people access to credit -- and ask them to take responsibility in return -- they will achieve greater economic and social independence.

Through its small loans to the poorest women in rural areas of Bangladesh, the Grameen bank not only has improved the immediate circumstances of thousands of families, it has also fostered a greater sense of purpose and spirit of community among the people.

I only wish every nation shared Dr. Yunus's and the Grameen Bank's appreciation of the vital role that girls and women play in the economic, social, and political life of our societies.

Although women comprise 52 percent of the world population,

although they are the primary caretakers for children and the aged and are a significant presence in the work force, they continue to be marginalized in many countries.

Worldwide, more than two-thirds of the children who never attended school or have dropped out are girls. Of the one billion people who remain illiterate, two-thirds are women. And a disproportionate number of those we call living in absolute poverty are women.

Investing in the health and education of women and girls is essential to improving global prosperity, and I am glad that this Summit has endorsed the principle of equal rights and opportunities for women.

In parts of Asia and South America we have seen the education of girls help lift whole populations out of poverty. We have seen the education of women enhance their roles as mothers and increase their participation in civic life. So we must do more to ensure equal rights for women, along with equal pay and equal access to health care and education.

Tomorrow, as part of International Women's Day, it will be my pleasure to announce a major new United States commitment to expand educational opportunities for poor girls on three continents.

I'd like to end by saying that we must all take responsibility and do our part. Too often we engage in a false debate that says on the one hand, only governments, or on the other, only individuals, are responsible for solving their own problems and those of the world. In fact, we all know that we need a partnership that is going to bring us all together. Governments can either support or undermine people as they face the moral, social and economic challenges of our time. Individuals can either take initiative and responsibility or fall into hopelessness and despair. Simply put, no government, no NGO, no person can remain idle given the magnitude of the challenges we face and the uncertainties of the world in which we live.

For those who are skeptical about our capacity for progress, I suggest that we all reflect on the life of one extraordinary man, James Grant, who recently passed away. Jim may have been more responsible for saving more lives over the past 15 years than any other person in the world. Millions of children are alive today because Jim Grant challenged us, set goals for us, and devised simple, efficient, and affordable methods of intervening on behalf of children and their families.

His legacy is not only found in the wonderful work that goes on every day at UNICEF, or in the success of his infant formula

campaign, or in the packages labeled "Oral Rehydration Therapy" that he would carry around in his pocket and pull out on any occasion. His legacy is in the jobs that each of us in this room, each of the people around the world and private voluntary organizations and other NGOS and government organizations do day in and day out, throughout the world.

It is our duty to continue to live up to Jim Grant's challenge and to do our part to fulfill the goals of this Summit. In closing, I would ask that as we go about our business in the months and years ahead, whether we are in government or the private sector or just acting on our own, that we draw strength and courage from Jim Grant's example and do justice to his memory. If we do that, then this Summit and all that follows will be a success.

Thank you very much.

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