

1ST STORY of Level 1 printed in FULL format..

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SECTION: OUTLOOK; Pg. C01

LENGTH: 1983 words

HEADLINE: Investing In Sisterhood; An Agenda for the World's Women 9500003397:

BYLINE: Hillary Rodham Clinton

BODY:

THE WOMEN'S BANK is a one-room building in Ahmedabad, a textile center in western India. The teller's counter is an old kitchen table covered with cloth. Bank clerks record all transactions by hand, on yellowed sheets bound in volumes that resemble worn-out telephone books. When I visited, 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 that could be sold at market.

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This is one of many images that stayed with me after my trip last month through South Asia -- a trip made all the more meaningful because I shared it with my 15-year-old daughter. Although we traveled in special circumstances, as official visitors, we were both struck by the interest an American mother and daughter can generate in places where women are not always accorded the same respect as men. For me, the trip also prompted a rethinking of many issues that concern women -- and men -- in every nation.

In each country we visited -- Pakistan, India, Nepal, Bangladesh and Sri Lanka -- we saw women struggling to overcome poverty, illiteracy, inadequate health care and deeply rooted cultural barriers by joining together to increase their earning power and improve their circumstances. SEWA is but one example of how women have organized around their capacity as borrowers, lenders and savers to achieve greater economic independence for themselves and greater prosperity for their families and communities.

For the rest of the world, the South Asian experience offers a simple lesson: that investing in people -- especially women and girls -- is as essential to the prosperity of the entire global family as investing in the development of open markets and trade. South Asia reminds us that social development and economic development go hand-in-hand. It reminds us too that women represent the soundest investment any nation can make in the effort to jump-start development.

Women comprise more than half of the world's population. They care for most of the world's children. And they do more than their share of the world's work. Investing in their education and health, and assuring their full political,

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economic and social participation in society ought to be the bottom line in any development equation.

I realize that issues such as education and health care are still regarded in many quarters as "soft" or marginal to economic growth. Often they are reflexively dismissed as "traditional women's issues" that do not rank high among the problems we will face in the 21st century. A growing body of research from the World Bank and elsewhere suggests otherwise; questions surrounding social development, especially of women, are at the center of our political and economic challenges.

In country after country, women have demonstrated that, when given the tools of opportunity -- education, health care, access to credit, political participation and legal rights -- they are better able to make the right choices in their lives. They can lift themselves out of poverty and, even more important, they can lift their families, communities and nations as well.

The Grameen Bank in Bangladesh is a case study: In one Grameen village, women pooled savings reaped from their investments to build a communal well. A woman in another Grameen village told me that she had taken out two loans to buy dairy cows; the third loan was used to buy a rickshaw to provide her husband a livelihood.

Education also plants seeds of prosperity for women around the world. During my trip, I saw examples of the way schools in South Asia are reshaping the social and economic landscape.

The Prayas School in India is a volunteer effort, founded by wives of professors at the Indian Institute of Technology. The school serves the poorest women and girls in the neighboring slums of New Delhi, offering classes for young girls and training women to make ceramics, jewelry and other artifacts that they can sell for profit.

In Bangladesh, where the literacy rate for women is 29 percent (compared with 45 percent for men), a nongovernmental organization called the Bangladesh Rural Advancement Committee acts on the theory that education is a precondition for economic development. The committee has established 27,000 schools, most of whose students are girls, even though extremists opposed to its educational efforts have burned some of the schools.

A government-run school I visited in Bangladesh offers material incentives to parents to send their children -- especially girls -- to attend. This is particularly significant among the very poor, who often view school as a diversion from their children's income-producing work. As part of the Food for Education program, families receive a weekly food allotment if their children go to class. Another government program pays parents to keep girls in secondary school.

Along with access to credit and education, health care is an equally important ingredient in the recipe for development. Here too South Asia offers instructive examples of low-tech, low-cost strategies, many of which can be applied elsewhere, including the West.

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I was also struck by the common-sense approach to health care at a clinic started by American women in Nepal. Often romanticized by Westerners because of its glorious setting in the Himalayas, Nepal is in fact a cruel health environment for indigenous women. A disproportionate number of Nepalese women die during their child-bearing years, the result of early and frequent pregnancies, inadequate health care and poor nutrition. Women are usually the last to eat in their families and as many as 80 percent are reported to be anemic. A recent report by a group of Nepalese women estimates 515 maternal deaths for every 100,000 live births.

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As an American, I was proud to learn that many of these grass-roots enterprises were succeeding because of direct assistance from the United States to governments, nongovernmental organizations, or U.S.-supported international organizations such as the World Bank. Nongovernmental organizations have been particularly effective because they are close to the people, accountable to the people, and often are good advocates for the poor. Not only do the partnerships between governments and NGOs help funnel aid directly to programs, they leverage support from local governments and other sources.

Throughout South Asia, one can see the results of American investment in governments and NGOs. The "Safe Home Delivery Kit," for example, was funded jointly by USAID, Save the Children, the Nepalese government and a small, local women-owned business. The United States has supported family planning services in Bangladesh, where population growth rates have fallen from 3 percent to 2.2 percent since the early 1970s.

In Sri Lanka, I visited a remarkable facility built with financial assistance from USAID. A program run by a former theology professor, Sister Bernice, offers shelter, schooling and financial counseling to women and girls who are homeless or victims of violence.

Like Bangladesh, Pakistan is also developing rural schools. At the Lahore University of Management Sciences, a center of higher learning in Pakistan built with USAID support, I saw dozens of young women who are training along with their male counterparts to become leaders of their nation's growing business and investment sectors.

These projects are proof that American aid -- both financial and technical -- has provided the tools of opportunity to people and nations who have shown a courageous commitment to democracy and a market economy. Today, that American aid remains critical. Having watched in the last 10 years as democracy has flourished and markets have opened around the globe, we cannot turn our backs on nations struggling to uphold our ideals.

As debates over foreign aid take place in the coming months, I hope that members of Congress and the American public will remember that such assistance accounts for less than 1 percent of our annual budget.

Still, at a time of economic anxiety in our own country, I'm sure many Americans wonder why we should be concerned with the conditions facing women and girls living in dusty villages and urban slums around the world. The reasons go beyond humanitarian concerns. As Treasury Secretary Robert Rubin said after a recent trip to India, "Development works. It improves lives in developing countries, and as those lives improve, it will have a direct impact on our economy, on the jobs and living standards of Americans."

On every continent, we have seen how the development of skills and earning power of women leads to more prosperous regional and national economies. It also leads to better educated and more prosperous consumers of American goods and services. And it is fundamentally important to building a more peaceful world. As long as economies remain underdeveloped and spirits undernourished, conflicts that endanger our own security are less likely to be resolved.

Finally, investing in opportunities for women is critical to expanding social justice. Denying women education, health care, economic security, political freedom and legal protections is a violation of basic human rights.

Given recent objections voiced in this country about a day devoted to bringing girls to work, it probably bears mentioning that an emphasis on girls and women is not meant to exclude or diminish the rights or interests of men. Men everywhere face challenges and obstacles as they seek to fulfill themselves and their responsibilities to their families.

But around the world, including in our own country, women represent a disproportionate number of the poor and vulnerable. Investing in women strengthens families and communities, which helps everyone in society. And investing in women brings us closer to a world in which distinctions between men and women are viewed, ultimately, as complementary parts to a greater whole.

First Lady Hillary Clinton traveled through South Asia from March 24 to April 6.

GRAPHIC: Illustration, whitney sherman for The Washington Post

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I realize that issues such as education and health care are still regarded in many quarters as "soft" or marginal to economic growth. Often they are reflexively dismissed as "traditional women's issues" that do not rank high among the problems we will face in the 21st century. A growing body of research from the World Bank and elsewhere suggests otherwise; questions surrounding social development, especially of women, are at the center of our political and economic challenges.

In country after country, women have demonstrated that, when given the tools of opportunity -- education, health care, access to credit, political participation and legal rights -- they are better able to make the right choices in their lives. They can lift themselves out of poverty and, even more important, they can lift their families, communities and nations as well.

The Grameen Bank in Bangladesh is a case study: In one Grameen village, women pooled savings reaped from their investments to build a communal well. A woman in another Grameen village told me that she had taken out two loans to buy dairy cows; the third loan was used to buy a rickshaw to provide her husband a livelihood.

Education also plants seeds of prosperity for women around the world. During my trip, I saw examples of the way schools in South Asia are reshaping the social and economic landscape.

The Prayas School in India is a volunteer effort, founded by wives of professors at the Indian Institute of Technology. The school serves the poorest women and girls in the neighboring slums of New Delhi, offering classes for young girls and training women to make ceramics, jewelry and other artifacts that they can sell for profit.

In Bangladesh, where the literacy rate for women is 29 percent (compared with 55 percent for men), a nongovernmental organization called the Bangladesh Rural Advancement Committee acts on the theory that education is a precondition for economic development. The committee has established 27,000 schools, most of whose students are girls, even though extremists opposed to its educational efforts have burned some of the schools.

A government-run school I visited in Bangladesh offers material incentives to parents to send their children -- especially girls -- to attend. This is particularly significant among the very poor, who often view school as a diversion from their children's income-producing work. As part of the Food for Education program, families receive a weekly food allotment if their children go to school. Another government program pays parents to keep girls in secondary school.

Along with access to credit and education, health care is an equally important ingredient in the recipe for development. Here too South Asia offers instructive examples of low-tech, low-cost strategies, many of which can be applied elsewhere, including the West.

In Bangladesh, I visited the International Center for Diarrheal Disease Control, and was surprised to see a doctor from Louisiana making rounds. The

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center is a pioneer in the use of oral rehydration therapy, a method of treating potentially fatal cases of diarrhea through ingestion of a solution of salt, sugar and water. Thousands of lives have been saved through this inexpensive treatment. The doctor from Louisiana was there to learn how the technique might be used in the United States, where 20 million children under age 5 suffer from diarrhea each year and an estimated 300,000 are hospitalized because of resulting dehydration. Intravenous rehydration treatments, which must be given in the hospital, cost on average about \$ 800 per day; commercial solutions cost about \$ 7 per day and can be administered at home, a potentially cheap and effective alternative to hospitalization.

I was also struck by the common-sense approach to health care at a clinic started by American women in Nepal. Often romanticized by Westerners because of its glorious setting in the Himalayas, Nepal is in fact a cruel health environment for indigenous women. A disproportionate number of Nepalese women die during their child-bearing years, the result of early and frequent pregnancies, inadequate health care and poor nutrition. Women are usually the last to eat in their families and as many as 80 percent are reported to be anemic. A recent report by a group of Nepalese women estimates 515 maternal deaths for every 100,000 live births.

At the health clinic I visited, midwives and others preparing to deliver a baby will soon be given a "Safe Home Delivery Kit" -- a package containing a plastic sheet, bar of soap, piece of twine, wax and a razor blade. This is a cost-effective, low-tech approach that will help improve conditions for childbirth and lower the mortality rate among Nepalese women.

As an American, I was proud to learn that many of these grass-roots enterprises were succeeding because of direct assistance from the United States to governments, nongovernmental organizations, or U.S.-supported international organizations such as the World Bank. Nongovernmental organizations have been particularly effective because they are close to the people, accountable to the people, and often are good advocates for the poor. Not only do the partnerships between governments and NGOs help funnel aid directly to programs, they leverage support from local governments and other sources.

Throughout South Asia, one can see the results of American investment in governments and NGOs. The "Safe Home Delivery Kit," for example, was funded jointly by USAID, Save the Children, the Nepalese government and a small, local women-owned business. The United States has supported family planning services in Bangladesh, where population growth rates have fallen from 3 percent to 2.2 percent since the early 1970s.

In Sri Lanka, I visited a remarkable facility built with financial assistance from USAID. A program run by a former theology professor, Sister Bernice, offers shelter, schooling and financial counseling to women and girls who are homeless or victims of violence.

Like Bangladesh, Pakistan is also developing rural schools. At the Lahore University of Management Sciences, a center of higher learning in Pakistan built with USAID support, I saw dozens of young women who are training along with their male counterparts to become leaders of their nation's growing business and investment sectors.

These projects are proof that American aid -- both financial and technical -- has provided the tools of opportunity to people and nations who have shown a courageous commitment to democracy and a market economy. Today, that American aid remains critical. Having watched in the last 10 years as democracy has flourished and markets have opened around the globe, we cannot turn our backs on nations struggling to uphold our ideals.

As debates over foreign aid take place in the coming months, I hope that members of Congress and the American public will remember that such assistance accounts for less than 1 percent of our annual budget.

Still, at a time of economic anxiety in our own country, I'm sure many Americans wonder why we should be concerned with the conditions facing women and girls living in dusty villages and urban slums around the world. The reasons go beyond humanitarian concerns. As Treasury Secretary Robert Rubin said after a recent trip to India, "Development works. It improves lives in developing countries, and as those lives improve, it will have a direct impact on our economy, on the jobs and living standards of Americans."

On every continent, we have seen how the development of skills and earning power of women leads to more prosperous regional and national economies. It also leads to better educated and more prosperous consumers of American goods and services. And it is fundamentally important to building a more peaceful world. As long as economies remain underdeveloped and spirits undernourished, conflicts that endanger our own security are less likely to be resolved.

Finally, investing in opportunities for women is critical to expanding social justice. Denying women education, health care, economic security, political freedom and legal protections is a violation of basic human rights.

Given recent objections voiced in this country about a day devoted to bringing girls to work, it probably bears mentioning that an emphasis on girls and women is not meant to exclude or diminish the rights or interests of men. Men everywhere face challenges and obstacles as they seek to fulfill themselves and their responsibilities to their families.

But around the world, including in our own country, women represent a disproportionate number of the poor and vulnerable. Investing in women strengthens families and communities, which helps everyone in society. And investing in women brings us closer to a world in which distinctions between men and women are viewed, ultimately, as complementary parts to a greater whole.

First Lady Hillary Clinton traveled through South Asia from March 24 to April

GRAPHIC: Illustration, Whitney Sherman for The Washington Post

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## SOUTH ASIA -- DRAFT

BY HILLARY RODHAM CLINTON

The bank of the Self-Employed Women's Association is a one-room building in Ahmedabad, a dusty textile center in western India.

The teller's counter is an old kitchen table covered with cloth. Bank clerks record all transactions by hand, on yellowed sheets bound in volumes that resemble worn-out telephone books.

When I visited last month, 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 milk cows, plows for their crops, or goods that could be sold at market.

The bank was founded by SEWA, a trade organization for self-employed women, many of whom rank among the poorest, least educated and most ostracized in India. Today the bank has more than 40,000 members and assets of more than \$2 million. Women run the bank, and only women are allowed to make deposits and borrow money. The result is impressive: Against enormous political, social, and economic odds, Indian women are transforming their lives.

This is one of many indelible memories from my recent trip through South Asia. In each country I visited -- Pakistan, India, Nepal, Bangladesh, and Sri Lanka -- I saw women struggling to overcome poverty, illiteracy, inadequate health care and deeply rooted cultural barriers by joining together to increase their earning power and improve their circumstances. SEWA is simply one example of how women have organized around their capacity as borrowers, lenders, and savers to achieve greater economic independence for themselves and greater prosperity for their families and communities.

For the rest of the world, the South Asian experience offers a simple lesson: that investing in people -- especially women and girls -- is as essential to the future prosperity of our entire global family as investing in the development of open markets and trade. South Asia reminds us that social development and economic development go hand-in-hand.

To sustain a global marketplace, we need a flourishing global community. And to accomplish that, women represent the soundest investment any nation can make in the effort to jump-start development. Women comprise more than half of the world's population. They are responsible for caring for almost all of the

world's children. And they do more than their share of the world's work. Investing in their education and health, and assuring their full political, economic and social participation in society ought to be the bottom line in any development equation.

I realize that issues such as education and health care are still regarded in many quarters as "soft" or marginal to economic growth. Often they are reflexively dismissed as "traditional women's issues" that do not rank high among the problems we will face in the 21st century.

Recent research by the World Bank and others suggests otherwise. Increasingly, experts are beginning to see that questions surrounding social development, especially of women, are at the center of our political and economic challenges.

Women have demonstrated in country after country that, when given the tools of opportunity -- education, health care, access to credit, political participation, and legal rights -- they can lift themselves out of poverty. But even more important, they can lift their families, communities, and nations as well.

The Grameen Bank in Bangladesh, like SEWA, is a case study: In one Grameen village, women borrowers pooled savings reaped from their investments to build a communal well. A woman in another Grameen village told me that she had taken out two loans to buy milk cows; the third loan was used to buy a rickshaw to provide her husband a livelihood.

Education is also a seed of economic prosperity for women around the world. I saw three examples of how schools -- one run by the volunteer sector, one by a non-governmental organization (NGO), and one by the government -- are reshaping the social and economic landscape on a local level in South Asia.

The Prayas School in India is a volunteer effort, founded by wives of professors at the Indian Institute of Technology. The school serves the poorest women and girls in the neighboring slums of New Delhi, offering classes for young girls and training women to make ceramics, jewelry and other artifacts that can be sold for profit.

In Bangladesh, where the literacy rate for women is 29 percent (compared to 45 percent for men), an NGO called the Bangladesh Rural Advancement Committee acts on the theory that education is a precondition for economic development. BRAC has established 27,000 schools, most of whose students are girls, despite the fact that extremists opposed to its educational efforts have burned some of the schools.

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material incentives to parents to send their children -- especially girls -- to school. This is particularly significant among the very poor, who often view education as a diversion from their children's income-producing work. As part of the Food for Education program, families receive a weekly food allotment if their children attend school. Another government program pays parents to keep girls in secondary school.

Along with access to credit and education, health care is an equally important ingredient in the recipe for development. Here, too, South Asia offers instructive examples of low-tech, low-cost strategies, many of which can be applied elsewhere, including the West.

In Bangladesh, I visited the International Center for Diarrheal Disease Control and was surprised to see a doctor from Louisiana making rounds. The center is a pioneer in the use of oral rehydration therapy, a method of treating often fatal cases of diarrhea through ingestion of a solution of salt, sugar, and water. Thousands of lives have been saved around the world through this inexpensive treatment. The doctor from Louisiana was there to learn how ORT might be used in the United States, where 20 million children under age 5 suffer from diarrhea each year and an estimated 300,000 are hospitalized because of resulting dehydration. Intravenous rehydration treatments, which must be given in the hospital, cost about \$800 per day on average; commercial ORT solutions cost about \$7 per day and can be administered at home, a potentially cheap and effective alternative to hospitalization in the United States.

I was also struck by the common-sense approach to health care at a clinic started by American women in Nepal. Although often romanticized by Westerners because of its glorious setting in the Himalayas, Nepal is a cruel health environment for indigenous women. A disproportionate number of Nepalese women die during their child-bearing years, the result of early and frequent pregnancies, inadequate health care, and poor nutrition. Women are always the last to eat in Nepal and as many as 80 percent are reported to be anemic. A recent report by a group of Nepalese women estimated 515 maternal deaths for every 100,000 live births.

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In Sri Lanka, I visited a remarkable facility built with financial assistance from the United States. A program run by a former theology professor, Sister Bernice, offers shelter, schooling, job and financial counseling to women and girls who are homeless or victims of violence.

These projects are proof that a small American investment can reap a large dividend, not only for the country receiving aid but for our country as well. Today, that American aid remains critical. Having watched in the last 10 years as democracy has flourished and markets have opened around the globe, we cannot turn our backs now on nations struggling to uphold our ideals. American aid -- both financial and technical -- has helped provide the tools of opportunity to peoples and nations who have evidenced a courageous commitment to democracy and free trade.

As debates over foreign aid take place in the coming months, I hope that members of Congress and the American public will remember that the assistance we provide accounts for less than 1 percent of our annual budget.

Still, at a time of widespread economic anxiety in our own country, I'm sure many Americans wonder why we should be concerned with the education, health and economic power of women and girls living in remote villages and urban slums around the world. Beyond humanitarian reasons, the futures of those girls and women are inextricably tied to the future of democracy and to the global economy that affects our own wages, jobs, and security.

As Treasury Secretary Robert Rubin said after a recent trip to India: "Development works. It improves lives in developing countries, and as those lives improve, it will have a direct impact on our economy, on the jobs and living standards of Americans."

On every continent, we have seen how the development of skills and earning power of women leads to more prosperous regional and national economies. It also leads to better educated and more prosperous consumers of American goods and services. And it is fundamentally important to building a more peaceful and harmonious world. As long as economies remain underdeveloped and spirits undernourished, conflicts that endanger our own security are less likely to be resolved.

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