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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

February 5, 1999

REMARKS BY THE PRESIDENT
AND THE FIRST LADY
AT MICROENTERPRISE EVENT

The East Room

2:20 P.M. EST

MRS. CLINTON: Welcome and please be seated. The President and I are delighted to have you all here for the second presentation of the Presidential Awards for Excellence in Microenterprise Development.

Each of today's awardees is showing the power of microenterprise, the power to transform welfare checks to paychecks, poverty to economic growth and income, despair to hope. Later in the program we'll hear from Carol Willoughby, who will tell us how her life and family was forever changed by microenterprise.

I had the chance to see Carol's work firsthand at a speech I gave last April at a microenterprise meeting. She had made the banners hanging behind the podium -- or, rather, I should say, her company had made them because with opportunity and hard work, that's what she has created, a thriving business. And the name of that company, as you've heard, appropriately enough, is Let The Whole World Know.

Well, when it came time to pick someone to participate in this program, it was a very difficult choice because the stories from all of these award winners are going to really warm your heart and make you understand our commitment to microenterprise. But Let The Whole World Know really sounded a theme that we wanted to make sure could be sounded here.

There are many people in this room who have worked for years to make this day possible, and I want to recognize and thank them, starting with Secretary Rubin, who has led the Treasury in exemplary ways at the micro level, but also understood the importance of the micro, as well as the macro. And so I'm grateful to him and the work that's been done at the Treasury Department.

Senator Don Riegle, I believe is here -- former Senator -- and Don, thank you for the work you did in championing the Community Development Financial Institutions Fund while you were in the Senate. And there are other members of Congress I want to thank: Senator Harkin, Senator Kennedy, Senator Wellstone, Congresswoman Eleanor Holmes Norton, Congressman Oberstar.

And as well as our officials from the Congress, we also have the Lieutenant Governor of Iowa, Sally Peterson, and a number of the agency heads who are responsible for the government's microenterprise program, starting with USAID Administrator Brian Alwood, as well as the Deputy Administrator, Fattie Babbitt; Small Business Administrator Aida Alvarez; CDFI Director Ellen Lazar; the Director of the National Economic Council, Gene Sperling; Mary Ellen Withrow, the Treasurer of the United States; and a former OMB Director who was on the team for microenterprise, Frank Raines.

I want to thank all of you, and the people you work with, for the extraordinary job you have done.

You know, many of us have heard about microenterprise over a number of years. Bill and I were trying to determine when we had heard about it -- and as we get older it seems harder to remember. (Laughter.) We think it was somewhere in the early '80s, somewhere between '84 and '86. And we had heard about this because it was an idea that had been transplanted from Bangladesh to the South Shore Bank in Chicago, a place that I am very familiar with. And I was very anxious to learn more about how microenterprise was transforming both rural areas, among some of the poorest people on our planet, and urban areas in our own city.

I have been, now, around our country and around the world, meeting with people who are the recipients of microenterprise awards. And I have been just struck, time and time again, by the heroic stories that they tell. I'll never forget the look of pride on the face of a woman I met from Guatemala, who told me that with the help of a small loan, she had gone from being a mango seller on the streets to owning a market stall, and eventually running a small business with 15 employees. So from the time she had started on the streets selling mangoes, to the age of 12, she had had a long, hard effort of a lot of work, but it paid off. And she told me with great pride that she was sending her son to college in the United States.

In Western India, I walked into a women's bank, which had only one room and the teller's counter was an old kitchen table and bank clerks transcribed all of the recorded transactions by hand on yellow sheets of paper. But while I was there I met women who 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 to sell at market. These women were among some of the poorest and least educated of all Indians. But their loan repayment rate was nearly 100 percent, and they told me what they had done with their loans and how that had transformed their lives, enabling them to give their children better housing, health care and other opportunities.

I was also very pleased last year in Africa when I accompanied the President and the President of the Uganda to a microenterprise site in a village some distance from the capital of Kampala. I don't think that a head of state had ever visited a village site of a microenterprise group, and I know that two heads of state at the same time have never done that. (Laughter.) And I was delighted that both the President and President Museveni had the same reaction that I always have -- a great deal of interest and a great deal of pride in what they were hearing on behalf of the people who were telling their stories.

But microenterprise had not only transformed lives abroad, they are transforming lives right here at home. I remember visiting the Mi Casa Microlending Program in Denver and speaking to a group of women who told me about how they had had good ideas, but they couldn't get any capital anywhere. One woman memorably remarked, you know, a lot of good ideas die in the parking lots of banks. (Laughter.) She said, you know, I knew I was a good baker, I knew I could open a bakery, I knew I could employ people -- but I didn't have any collateral and the amount of money that I wanted was below the lending limit of the bank. Well, thanks to microenterprise, she was doing what she had dreamed of.

The origin of these awards go back to the United Nations Fourth World Conference on Women in Beijing, when I pledged on behalf of the President and the administration a commitment to spread microenterprise and microlending through our nations; and also to have these awards, as well. We've now seen the fruits of that effort, from one end of our country to the other and you're going to hear about some of the exemplary programs in just a few minutes.

I believe that this is part of the President's strong initiative to try to bring free enterprise and capital development to those parts of our country that are still left out. You know, we've done extraordinarily well thanks to the leadership of the President and the Secretary of Treasury and the others in the administration.

~~But we still have a ways to go in some of our inner-city neighborhoods in some of our rural areas, and in some of our Indian communities; particularly. So what we're trying to do is to say we want a multi-pronged strategy to provide economic opportunity to every American willing to work hard to achieve it on his or her behalf.~~

~~And no one understands the importance of the free enterprise system, and the need for us to spread its benefits to every American, than someone who has worked tirelessly over the past years to ensure that every American would have an opportunity to be successful. And it is my great honor and personal privilege to introduce to you the Secretary of the Treasury, Bob Rubin. (Applause.)~~

* * * * *

THE PRESIDENT: Thank you. Carol, you better watch it, before you know it you'll be running for office. (Laughter.) What a remarkable statement -- thank you so much.

I'd like to take a little -- a few moments more than I normally would by way of introduction today. Hillary and I and Bob Rubin are real happy today, because this is one of the things that I ran for President to do. To see these stories, to see the spirit, and to see the potential.

I want to thank Secretary Rubin. You know, I used to tell a joke about Bob Rubin. He's been here a long time now, and he left this fabulous career on Wall Street. And I used to tell everybody that I asked Bob Rubin to come to Washington in 1993 to help me save the middle class, and by the time he leaves he'll be one of them. (Laughter.)

SECRETARY RUBIN: That always seems a lot funnier to you, Mr. President. (Laughter.)

THE PRESIDENT: Yes. I don't know how much it's cost him to stay here these six years, but one of the reasons that I really wanted him to come is that when we -- even in the beginning, when we began talking about these matters in '92, he always said, you know, I'd like to get the economy going again and working again, and then we could maybe really do something for poor people in this country. Maybe we could really bring the spirit of enterprise to all these places that have been left behind.

I don't know how many Secretaries of the Treasury in our country's history have ever had that sort of driving passion. But I know we had one, and he's done a magnificent job. And I'm very grateful to him. (Applause.)

I want to thank Senator Harkin, Senator Kennedy, Senator Wellstone, Congressman Oberstar, Congresswoman Eleanor Holmes Norton for supporting this economic vision so strongly. I thank former Senator Riegle, who is here, who was the committee chairman who helped us to make this a critical part, this whole microenterprise, a critical part of our economic strategy way back in 1993.

I welcome Lieutenant Governor Sally Peterson from Iowa; we're delighted to have her here with her honorees. I want to thank our former OMB Director, Frank Raines; Mary Ellen Withrow, our Treasurer; Ellen Lazar and others who have supported our efforts here. A special word of

thanks to Aida Alvarez and Betsy Myers and all the other members of her team from SBA who are here. And to Brian Atwood and Hattie Babbitt and the others from AID -- I believe that under our administration we funded 2 million of these small microenterprise loans, from Africa to Asia to Latin America, last year.

There's one group of people who have not been acknowledged -- and Hillary and I were talking about it -- who were out there ahead of the federal government for years, without whom microenterprise never would have really taken off in America, and that's all the members of the foundation community. I'd like to -- all the representatives of the foundations that are here that have supported microenterprise lending, I'd like to ask you to stand, please, and be acknowledged. Thank you. Thank you very much. (Applause.)

And I'll say more about this in a minute, but this whole issue has been a passion for the First Lady for, as she said, about 15 years. We had a friend who was working at the South Shore Bank in Chicago, which had a microenterprise loan program. We went there, we saw what they were doing.

Then in 1984 I was able to meet, here in Washington -- I was here at a governor's meeting, I'll never forget it. I got up early one morning and had breakfast with Muhammad Yunus, who had been trained as an economist in the United States and then gone to Bangladesh and set up the Grameen Bank. Hundreds of thousands of loans had been made -- market interest rates -- very tiny loans, almost all to poor village women. The repayment rate was better than the commercial banks in Bangladesh, and it changed my thinking about this forever.

And then Hillary scrounged up some foundation money, and other money, and I squeezed some out of the Arkansas legislature and we started a development bank with a microenterprise program in Arkansas. And after I became President, she literally has gone all across the world. She's been in small villages on every continent, where people like her never go.

And I should tell the rest of the story because I don't think President Museveni would object. I have the highest regard for the President of Uganda. He's one of the most intelligent and effective leaders of any developing country anywhere in the world. But when we were walking on this little rocky pathway into this village to see all these village women who now had their own businesses, he looked at me and he said, that's some wife you've got. He said, until you showed up here I didn't even know we had these programs in our country. (Laughter.)

So, without her we probably wouldn't be here today. And I'm very, very grateful for everything that Hillary has done to champion this cause. (Applause.)

I also want to say a word of appreciation to Carol and all the other small business owners here. It takes a lot of courage to run a small business. Hillary and I have talked about this a lot -- she talked to me about one time when she was a high school girl she worked in a small business in her home town, and there were days when no one came in. Every day, if you open a small business, you feel like politicians feel on election day. (Laughter.)

I'll never forget -- I can't remember, one of the great old Hollywood moguls said, you know, if you make a bad movie, the people will stay away and you cannot stop them. (Laughter.) Which I think is a great -- so I want to thank all of you for having the spirit of enterprise and the vision and the courage.

This whole country is basically built by entrepreneurs, whether they're

in Silicon Valley or young investment bankers in Manhattan or people running the street-vending operations out here for the tourists in Washington. The genius of actually being able to have an idea and act on it, and having people respond to it and invest in it and be your customers and, as Carol said, in a way validate your ideas, your character and your hard work, it's the whole secret of America.

And because of the strength of our economy, I believe we have an obligation to give that opportunity to everyone. Just this morning we learned that what is now the longest peacetime expansion in American history has grown longer. Last month our economy created nearly another quarter-million jobs, and unemployment stayed at 4.3 percent. That's the lowest peacetime rate since 1957. Wages now rising at over twice the rate of inflation; again, unemployment rates among Hispanic and African Americans dropped to their lowest recorded levels ever.

Now, if we cannot expand opportunity into every corner of America now, we will never get around to it. We have an obligation now to spread the spirit and the opportunity for enterprise to all the American people. As you've heard from others, we've been working on this for six years now -- working to bring opportunities to some of our most distressed communities, with an agenda of empowerment. That's what we celebrate here. Not a hand out, a hand up. This microenterprise program is the embodiment of empowerment.

We know -- and I was so glad to hear what Carol said about self-esteem, because sometimes a crisis of economic distress is a crisis of the spirit as well; a shortage of confidence that is just as debilitating as a shortage of cash. And these stories today -- I want all of you to imagine not only the economic success, but what it has done to these people's lives. There are stories like this all over America and all over the world.

What does it mean to a single mom's life when she goes to the mailbox in the morning and sees a bank statement instead of a welfare check? What does it mean to a child when he or she can go to school and say, when they ask, "What does your mother do for a living?" -- she owns a beauty shop? What does it mean to a neighborhood when, all of a sudden, an old building that has been vacant for 10 years has a "help wanted" sign out in front of it?

This is about more than economics. And through our network of community development banks -- or CDFIs, as we call them, community development financial institutions -- through the strengthened and streamlined Community Reinvestment Act -- and I will say that even though that act has been on the books for more than 20 years now, 95 percent of all the investment under Community Reinvestment has been done in the last six years, in our administration. And I'm proud of that. (Applause.) And the banks are doing quite well. (Laughter.) They're doing well by doing good. And it's important to remember as the debate develops this year about that. And through these empowerment zones, we've seen the steady expansion of opportunity.

Last month, as the Secretary said, I announced this new markets initiative, to spur even more private investment in under-served areas. And we want to reach -- building a bridge from Wall Street to Harlem to Appalachia, to the Mississippi Delta, to South Texas, to Pine Ridge, South Dakota -- everywhere there are opportunities still untapped.

Today I am proud to announce that, as a part of our budget, we would more than double our support for microenterprise in America. We would continue our -- (applause) -- thank you.

We also want to continue our efforts to promote microenterprise abroad, especially in the nations that have been hardest hit by the global

financial crisis, or by our neighbors hit by natural disasters. And I think that is very important, because we are giving courage and awareness to other governments, and other countries, to do more for their own people in this regard.

First, we recognize that, for the vast majority of micro-entrepreneurs, good ideas and credit are just the beginning. A little guidance -- lessons on accounting, billing, planning -- those things are essential for any business to thrive in a complex economy. The budget doubles the Small Business Administration's capacity to provide such training through its micro-loan program, triples support for SBA's one-stop capital shops, which offer micro-lending advice and other assistance in disadvantaged communities. I'm also proud to support the bipartisan program for investments in micro-entrepreneurs -- the PRIME Act, sponsored by Senator Kennedy and Senator Domenici from New Mexico, Representatives -- (applause) -- and Representatives Rush, Leach and LaFalce, so that we can expand our technical assistance through the Treasury's CDFI fund.

Second, we want to make even more credit available to low-income Americans with good business ideas. That's why I'm proposing to leverage more than \$75 million in new loans by doubling our support for the SBA's micro-loan program. (Applause.)

Third, we want to keep encouraging Americans to save some of their own hard-earned money, to start or expand businesses. Last year, I was proud to sign new individual development accounts into law, fulfilling a campaign pledge from 1992, and thanks in no small measure to the leadership of Senator Tom Harkin from Iowa and former Senator Dan Coats from Indiana. We thank you very much, Senators, for that. Thank you. (Applause.)

For those of you who don't know, these individual development accounts -- IDAs -- are special accounts that provide federal matching funds to low-income Americans who save money to invest in their business, buy a first home, pay for a college education. I want to double support for these accounts in our budget.

Next, we will continue to lead the world through USAID to promote microenterprise for millions of families to get out of poverty in other countries. The recent local financial crisis and the hurricanes in Central America and the Caribbean have literally upended the lives of tens of thousands, hundreds of thousands of people. As you have heard from the First Lady's account, we have seen firsthand how these loans -- sometimes in other countries loans as small as \$10, \$15, \$25, \$50 can make all the difference in helping families to get back on their feet.

Our balanced budget will target extra microenterprise assistance to the countries that are in trouble. And to break down the bureaucratic walls that block microenterprise in some developing countries, we'll continue to work with the World Bank and other financial institutions to reform the regulatory structures so we can make more of these loans available. There is a virtually unlimited potential abroad and at home for this, and I keep hoping if we just keep pushing and keep pushing and keep pushing we will reach a critical mass of investment which will explode it and let the whole world know that this works. (Applause.)

And this ceremony today is a part of letting the whole world know. So we come here not only to honor you with these Presidential Awards for Excellence in Microenterprise, but to say to the world that these six organizations whose vision and commitment have made such a profound difference in the lives of the business owners, their employees and their customers are but a small beginning of what we could achieve together in the United States and throughout the world if we work harder to make the economy work for ordinary citizens.

And so this, too, is a part of letting the whole world know. And when you come up here and get your awards I hope that you will not only feel enormous pride, I hope that you will not only feel an enormous sense of rededication to further success, I hope you will feel that you are sending a message to people who will see this all over America, or read about it in their newspapers. And you may be sparking someone else's conviction either that, A, they ought to set up one of these funds, or B, they ought to find one and get a loan.

And I believe that we will continue to see the steady march of progress here. This has the potential to revolutionize not only the lives of ordinary Americans, but the whole way we organize our economy here and around the world.

So, first: For excellence in the category of Access to Capital, the Microcredit Industry Rural Organization. Since 1987, MICRO has provided some \$5.5 million in loans to more than 1,000 entrepreneurs living in rural Arizona's poorest Hispanic communities. Accepting this award is Executive Director Frank Ballesteros, and entrepreneur Maria Jesus Gaxiola, a former migrant farm worker who used a \$1,500 loan to build her own cosmetics business -- and I might say, she's a remarkable walking advertisement for her success. (Laughter.) Please come up here. (Applause.)

Next, for excellence in Developing Entrepreneurial Skills, the Detroit Entrepreneurship Institute. Founded at Wayne State University, the Institute has worked to teach low-income clients the full range of business skills. Clients can also take advantage of a free computer center, a tax preparation service, and graphic design department to help launch and expand their businesses. Accepting this award is Cathy McClelland, the President and CEO; and Jackie Tucker, who started a successful catering business after training at the Institute. I'd like to ask them to come up now. (Applause.)

Also for excellence in Developing Entrepreneurial Skills, the Northeast Entrepreneur Fund of Virginia, Minnesota. (Laughter.) In the Iron Range, north of Duluth. Serving rural communities throughout a 20,000 square mile area, the Fund offers one-on-one counseling to clients, helping them to tailor their studies to specific needs. Accepting this award is the Fund's President, Mary Mathews; and our star speaker today -- (laughter) -- Carol Willoughby. (Applause.)

For excellence in Poverty Alleviation, the Institute for Social and Economic Development of Iowa. One of the earliest statewide microenterprise efforts in the nation, the Institute -- listen to this -- has helped 90 percent of its welfare clients free themselves from lives of dependency through self-employment.

Accepting this award today is John Else, founder and president; and entrepreneur Rhonda Auten, a former welfare recipient who started her own dance school with help from ISED. (Applause.)

(The award was presented.)

For excellence in private support for microenterprise development, the Corporation for Enterprise Development. For two decades -- through research, public advocacy and technical assistance to microenterprise organizations -- the Corporation has fostered so much of the progress we see today, including the success of three of this year's award winners. We are all -- including all of us in this administration -- profoundly indebted to the awardee, the Corporation, and its founder and chairman, Mr. Robert Friedman. (Applause.)

(The award was presented.)

For excellence in public support for microenterprise development, the Montana Microbusiness Finance Program. As part of the Montana Department of Commerce, this program has helped to launch or sustain a dozen microlending organizations serving communities throughout that vast and beautiful state. Accepting this award are program officer Robyn Hampton and entrepreneurs Kevin and Heidi Snyder, who used a microloan to start their racquetball and fitness centers. They are two walking advertisements for what they're doing, as you can see. (Laughter.) Come on up. (Applause.)

(The award was presented.)

Now, don't you feel better than you did when you got up this morning? (Laughter.) Isn't this great?

Henry Ford -- a small entrepreneur -- once said that the best Americans were those with "an infinite capacity to not know what can't be done." We honor today those kinds of Americans -- testaments to the power of enterprise, and the strength of the human spirit.

I ask you to leave here committed to work in the years ahead to bring this spirit, and this opportunity, to every corner of every community in our land and on our globe.

Thank you very much, and God bless you. (Applause.)

END

3:03 P.M. EST



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THE PRESIDENT: Thank you. Carol, you better watch it, before you know it you'll be running for office. (Laughter.) What a remarkable statement -- thank you so much.

I'd like to take a little -- a few moments more than I normally would by way of introduction today. Hillary and I and Bob Rubin are real happy today, because this is one of the things that I ran for President to do. To see these stories, to see the spirit, and to see the potential.

I want to thank Secretary Rubin. You know, I used to tell a joke about Bob Rubin. He's been here a long time now, and he left this fabulous career on Wall Street. And I used to tell everybody that I asked Bob Rubin to come to Washington in 1993 to help me save the middle class, and by the time he leaves he'll be one of them. (Laughter.)

SECRETARY RUBIN: That always seems a lot funnier to you, Mr. President. (Laughter.)

THE PRESIDENT: Yes. I don't know how much it's cost him to stay here these six years, but one of the reasons that I really wanted him to come is that when we -- even in the beginning, when we began talking about these matters in '92, he always said, you know, I'd like to get the economy going again and working again, and then we could maybe really do something for poor people in this country. Maybe we could really bring the spirit of enterprise to all these places that have been left behind.

I don't know how many Secretaries of the Treasury in our country's history have ever had that sort of driving passion. But I know we had one, and he's done a magnificent job. And I'm very grateful to him. (Applause.)

I want to thank Senator Harkin, Senator Kennedy, Senator Wellstone, Congressman Oberstar, Congresswoman Eleanor Holmes Norton for supporting this economic vision so strongly. I thank former Senator Riegle, who is here, who was the committee chairman who helped us to make this a critical part, this whole microenterprise, a critical part of our economic strategy way back in 1993.

I welcome Lieutenant Governor Sally Peterson from Iowa; we're delighted to have her here with her honorees. I want to thank our former OMB Director, Frank Raines; Mary Ellen Withrow, our Treasurer; Ellen Lazar and others who have supported our efforts here. A special word of thanks to Aida Alvarez and Betsy Myers and all the other members of her team from SBA who are here. And to Brian Atwood and Hattie Babbitt and the others from AID -- I believe that under our administration we funded 2 million of these small microenterprise loans, from Africa to Asia to Latin America, last year.

There's one group of people who have not been acknowledged -- and Hillary and I were talking about it -- who were out there ahead of the federal government for years, without whom microenterprise never would have really taken off in America, and that's all the members of the foundation community. I'd like to -- all the representatives of the foundations that are here that have

supported microenterprise lending, I'd like to ask you to stand, please, and be acknowledged. Thank you. Thank you very much. (Applause.)

And I'll say more about this in a minute, but this whole issue has been a passion for the First Lady for, as she said, about 15 years. We had a friend who was working at the South Shore Bank in Chicago, which had a microenterprise loan program. We went there, we saw what they were doing.

Then in 1984 I was able to meet, here in Washington -- I was here at a governor's meeting, I'll never forget it. I got up early one morning and had breakfast with Muhammad Yunus, who had been trained as an economist in the United States and then gone to Bangladesh and set up the Grameen Bank. Hundreds of thousands of loans had been made -- market interest rates -- very tiny loans, almost all to poor village women. The repayment rate was better than the commercial banks in Bangladesh, and it changed my thinking about this forever.

And then Hillary scrounged up some foundation money, and other money, and I squeezed some out of the Arkansas legislature and we started a development bank with a microenterprise program in Arkansas. And after I became President, she literally has gone all across the world. She's been in small villages on every continent, where people like her never go.

And I should tell the rest of the story because I don't think President Museveni would object. I have the highest regard for the President of Uganda. He's one of the most intelligent and effective leaders of any developing country anywhere in the world. But when we were walking on this little rocky pathway into this village to see all these village women who now had their own businesses, he looked at me and he said, that's some wife you've got. He said, until you showed up here I didn't even know we had these programs in our country. (Laughter.)

So, without her we probably wouldn't be here today. And I'm very, very grateful for everything that Hillary has done to champion this cause. (Applause.)

I also want to say a word of appreciation to Carol and all the other small business owners here. It takes a lot of courage to run a small business. Hillary and I have talked about this a lot -- she talked to me about one time when she was a high school girl she worked in a small business in her home town, and there were days when no one came in. Every day, if you open a small business, you feel like politicians feel on election day. (Laughter.)

I'll never forget -- I can't remember, one of the great old Hollywood moguls said, you know, if you make a bad movie, the people will stay away and you cannot stop them. (Laughter.) Which I think is a great -- so I want to thank all of you for having the spirit of enterprise and the vision and the courage.

This whole country is basically built by entrepreneurs, whether they're in Silicon Valley or young investment bankers in Manhattan or people running the street-vending operations out here for the tourists in Washington. The genius of actually being able to have an idea and act on it, and having people respond to it and invest in it and be your customers and, as Carol said, in a way validate your ideas, your character and your hard work, it's the whole secret of

America.

And because of the strength of our economy, I believe we have an obligation to give that opportunity to everyone. Just this morning we learned that what is now the longest peacetime expansion in American history has grown longer. Last month our economy created nearly another quarter-million jobs, and unemployment stayed at 4.3 percent. That's the lowest peacetime rate since 1957. Wages now rising at over twice the rate of inflation; again, unemployment rates among Hispanic and African Americans dropped to their lowest recorded levels ever.

Now, if we cannot expand opportunity into every corner of America now, we will never get around to it. We have an obligation now to spread the spirit and the opportunity for enterprise to all the American people. As you've heard from others, we've been working on this for six years now -- working to bring opportunities to some of our most distressed communities, with an agenda of empowerment. That's what we celebrate here. Not a hand out, a hand up. This microenterprise program is the embodiment of empowerment.

We know -- and I was so glad to hear what Carol said about self-esteem, because sometimes a crisis of economic distress is a crisis of the spirit as well; a shortage of confidence that is just as debilitating as a shortage of cash. And these stories today -- I want all of you to imagine not only the economic success, but what it has done to these people's lives. There are stories like this all over America and all over the world.

What does it mean to a single mom's life when she goes to the mailbox in the morning and sees a bank statement instead of a welfare check? What does it mean to a child when he or she can go to school and say, when they ask, "What does your mother do for a living?" -- she owns a beauty shop? What does it mean to a neighborhood when, all of a sudden, an old building that has been vacant for 10 years has a "help wanted" sign out in front of it?

This is about more than economics. And through our network of community development banks -- or CDFIs, as we call them, community development financial institutions -- through the strengthened and streamlined Community Reinvestment Act -- and I will say that even though that act has been on the books for more than 20 years now, 95 percent of all the investment under Community Reinvestment has been done in the last six years, in our administration. And I'm proud of that. (Applause.) And the banks are doing quite well. (Laughter.) They're doing well by doing good. And it's important to remember as the debate develops this year about that. And through these empowerment zones, we've seen the steady expansion of opportunity.

Last month, as the Secretary said, I announced this new markets initiative, to spur even more private investment in under-served areas. And we want to reach -- building a bridge from Wall Street to Harlem to Appalachia, to the Mississippi Delta, to South Texas, to Pine Ridge, South Dakota -- everywhere there are opportunities still untapped.

Today I am proud to announce that, as a part of our budget, we would more than double our support for microenterprise in America. We would continue our -- (applause) -- thank you.

We also want to continue our efforts to promote microenterprise abroad, especially in the nations that have been hardest hit by the global financial crisis, or by our neighbors hit by natural disasters. And I think that is very important, because we are giving courage and awareness to other governments, and other countries, to do more for their own people in this regard.

First, we recognize that, for the vast majority of micro-entrepreneurs, good ideas and credit are just the beginning. A little guidance -- lessons on accounting, billing, planning -- those things are essential for any business to thrive in a complex economy. The budget doubles the Small Business Administration's capacity to provide such training through its micro-loan program, triples support for SBA's one-stop capital shops, which offer *micro-lending advice and other assistance in disadvantaged communities*. I'm also proud to support the bipartisan program for investments in micro-entrepreneurs -- the PRIME Act, sponsored by Senator Kennedy and Senator Domenici from New Mexico, Representatives -- (applause) -- and Representatives Rush, Leach and LaFalce, so that we can expand our technical assistance through the Treasury's CDFI fund.

Second, we want to make even more credit available to low-income Americans with good business ideas. That's why I'm proposing to leverage more than \$75 million in new loans by doubling our support for the SBA's micro-loan program. (Applause.)

Third, we want to keep encouraging Americans to save some of their own hard-earned money, to start or expand businesses. Last year, I was proud to sign new individual development accounts into law, fulfilling a campaign pledge from 1992, and thanks in no small measure to the leadership of Senator Tom Harkin from Iowa and former Senator Dan Coats from Indiana. We thank you very much, Senators, for that. Thank you. (Applause.)

For those of you who don't know, these individual development accounts -- IDAs -- are special accounts that provide federal matching funds to low-income Americans who save money to invest in their business, buy a first home, pay for a college education. I want to double support for these accounts in our budget.

Next, we will continue to lead the world through USAID to promote microenterprise for millions of families to get out of poverty in other countries. The recent local financial crisis and the hurricanes in Central America and the Caribbean have literally upended the lives of tens of thousands, hundreds of thousands of people. As you have heard from the First Lady's account, we have seen firsthand how these loans -- sometimes in other countries loans as small as \$10, \$15, \$25, \$50 can make all the difference in helping families to get back on their feet.

Our balanced budget will target extra microenterprise assistance to the countries that are in trouble. And to break down the bureaucratic walls that block microenterprise in some developing countries, we'll continue to work with the World Bank and other financial institutions to reform the regulatory structures so we can make more of these loans available. There is a virtually unlimited potential abroad and at home for this, and I keep hoping if we just keep pushing and keep pushing and keep pushing we will reach a critical mass of investment which will explode it and let the whole world know that this works.

(Applause.)

And this ceremony today is a part of letting the whole world know. So we come here not only to honor you with these Presidential Awards for Excellence in Microenterprise, but to say to the world that these six organizations whose vision and commitment have made such a profound difference in the lives of the business owners, their employees and their customers are but a small beginning of what we could achieve together in the United States and throughout the world if we work harder to make the economy work for ordinary citizens.

And so this, too, is a part of letting the whole world know. And when you come up here and get your awards I hope that you will not only feel enormous pride, I hope that you will not only feel an enormous sense of rededication to further success, I hope you will feel that you are sending a message to people who will see this all over America, or read about it in their newspapers. And you may be sparking someone else's conviction either that, A, they ought to set up one of these funds, or B, they ought to find one and get a loan.

And I believe that we will continue to see the steady march of progress here. This has the potential to revolutionize not only the lives of ordinary Americans, but the whole way we organize our economy here and around the world.

So, first: For excellence in the category of Access to Capital, the Microcredit Industry Rural Organization. Since 1987, MICRO has provided some \$5.5 million in loans to more than 1,000 entrepreneurs living in rural Arizona's poorest Hispanic communities. Accepting this award is Executive Director Frank Ballesteros, and entrepreneur Maria Jesus Gaxiola, a former migrant farm worker who used a \$1,500 loan to build her own cosmetics business -- and I might say, she's a remarkable walking advertisement for her success. (Laughter.) Please come up here. (Applause.)

Next, for excellence in Developing Entrepreneurial Skills, the Detroit Entrepreneurship Institute. Founded at Wayne State University, the Institute has worked to teach low-income clients the full range of business skills. Clients can also take advantage of a free computer center, a tax preparation service, and graphic design department to help launch and expand their businesses. Accepting this award is Cathy McClelland, the President and CEO; and Jackie Tucker, who started a successful catering business after training at the Institute. I'd like to ask them to come up now. (Applause.)

Also for excellence in Developing Entrepreneurial Skills, the Northeast Entrepreneur Fund of Virginia, Minnesota. (Laughter.) In the Iron Range, north of Duluth. Serving rural communities throughout a 20,000 square mile area, the Fund offers one-on-one counseling to clients, helping them to tailor their studies to specific needs. Accepting this award is the Fund's President, Mary Mathews; and our star speaker today -- (laughter) -- Carol Willoughby. (Applause.)

For excellence in Poverty Alleviation, the Institute for Social and Economic Development of Iowa. One of the earliest statewide microenterprise efforts in the nation, the Institute -- listen to this -- has helped 90 percent of its welfare clients free themselves from lives of dependency through self-employment.

Accepting this award today is John Else, founder and president; and entrepreneur Rhonda Auten, a former welfare recipient who started her own dance school with help from ISED. (Applause.)

(The award was presented.)

For excellence in private support for microenterprise development, the Corporation for Enterprise Development. For two decades -- through research, public advocacy and technical assistance to microenterprise organizations -- the Corporation has fostered so much of the progress we see today, including the success of three of this year's award winners. We are all -- including all of us in this administration -- profoundly indebted to the awardee, the Corporation, and its founder and chairman, Mr. Robert Friedman. (Applause.)

(The award was presented.)

For excellence in public support for microenterprise development, the Montana Microbusiness Finance Program. As part of the Montana Department of Commerce, this program has helped to launch or sustain a dozen microlending organizations serving communities throughout that vast and beautiful state. Accepting this award are program officer Robyn Hampton and entrepreneurs Kevin and Heidi Snyder, who used a microloan to start their racquetball and fitness centers. They are two walking advertisements for what they're doing, as you can see. (Laughter.) Come on up. (Applause.)

(The award was presented.)

Now, don't you feel better than you did when you got up this morning? (Laughter.) Isn't this great?

Henry Ford -- a small entrepreneur -- once said that the best Americans were those with "an infinite capacity to not know what can't be done." We honor today those kinds of Americans -- testaments to the power of enterprise, and the strength of the human spirit.

I ask you to leave here committed to work in the years ahead to bring this spirit, and this opportunity, to every corner of every community in our land and on our globe.

Thank you very much, and God bless you. (Applause.)

END

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Message Sent To: _____



Noa A. Meyer

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To: Laura E. Schiller/WHO/EOP, Christine N. Macy/WHO/EOP, Katharine Button/WHO/EOP

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ABC Nightly News
Monday, February 22, 1999

PETER JENNINGS: Finally from us this evening -- a crucial connection. For all the power of high technology, the fact is that almost half the people on earth have never made a single telephone call. So now, think of the power that just one telephone might represent as an agent of change. It's coming. ABC's Mark Litke reports tonight from Bangladesh.

MARK LITKE, ABC News: (voice-over) Most Bangladeshis will enter the next century much as their ancestors entered this one -- most, but not all.

ABEDA SULTANA (ph): Hello.

MARK LITKE: (voice-over) Just a few months ago, Abeda Sultana had never used or even seen a telephone. Today, she owns the one-and-only cellular phone in her remote village and runs her own business, renting phone time to her neighbors for pennies a call.

"Every day," she says, "I thank God for this miracle." God, and this one Bangladeshi banker. Mohammad Yunus is already well known worldwide for providing loans to the very poor, primarily women. Now, he has launched a program to put one cell phone in each of his country's 68,000 villages, giving the poor the most powerful tool they've ever possessed.

MOHAMMAD YUNUS, Grameen Bank of Bangladesh: Today, it's a very simple thing, you see, the tip of the iceberg. But if you go on deep into it, you see a lot of things can happen around it, just with this tiny, little piece of technology.

MARK LITKE: (voice-over) Imagine -- an isolated farmer can call for a current crop prices so he won't be cheated by a middleman. For the first time, a mother with a sick child can call a doctor.

MOHAMMAD YUNUS: They're in command. They're not at the mercy of anybody else.

MARK LITKE: (voice-over) What Yunus does is give a cell phone to one woman per village. Women, he says, are more responsible. She then pays for the phone with proceeds from her phone service, which can make up to \$200 a month -- a small fortune for her family, a connection to the world for her village.

(on camera) This cellular phone revolution is not without its critics, those who say it brings too much change, too fast, undermining the centuries-old social fabric of these villages.

(voice-over) Some fear a backlash from conservative men who resent so much power in the hands of women. Others worry that the family owning the phone will become too greedy. But almost as soon as the cell phone arrives in one village, the village down the road wants one, too. That, says Yunus, is the definition of progress, and it can't be stopped.

(on camera) You've let the genie out of a bottle.

MOHAMMAD YUNUS: That's the word (?). Genie out of the bottle. That's what we are really trying to do. Take the genie out of the bottle.

MARK LITKE: (voice-over) They have missed out on the progress of the 20th century, but with one tool, they've arrived at the 21st. Mark Litke, ABC News, Bangladesh.

REVISED

HILLARY RODHAM CLINTON
REMARKS AT THE ASSOCIATION FOR ENTERPRISE OPPORTUNITY
CONFERENCE
WASHINGTON, D.C.
APRIL 24, 1998

Thank you, Senator Kennedy, for that kind introduction. But more, for your courageous leadership in opening up opportunities for America's citizens in every field. I also applaud your new bill calling for greater public/private investments in educational and training programs for micro entrepreneurs. We are all indebted to you for your support.

It is a great pleasure to be here today, and to join the many partners, in both the public and private sector, who have come together to participate in this important conference. I am thrilled to see such an extraordinary turn out, because your presence here today underscores the growing commitment across America to give people the tools of opportunity to create a better life for themselves, their families, and their communities. I congratulate you on your Conference theme: Microenterprise Works When we all Work Together, because if we are to meet the ambitious goals of this conference, and continue to build the microenterprise movement across this country -- and around the world --- then everyone must play a role. Everyone must contribute.

I want to thank the Association for Enterprise Opportunity for sponsoring this national event, and its two chairs, Mary Mathews and Christine Benuzzi, for inviting me join you here today. Appreciation to the Host committee from the Virginia Microenterprise Network, particularly Becky Clay Christensen, and the members of AEO's Conference Planning Committee, especially Welthy Soni, its chair, and so many others who have worked so hard to make this conference a success. AEO is doing valuable work in promoting microenterprise opportunities across the country, and expanding our partners in this effort. This conference, with its focus on training and education, exemplifies their ongoing contributions to the field.

I saw some of you last year at the White House, as I joined the President -- and Senator Kennedy -- at the Presidential Award Ceremony for the top microenterprise organizations throughout the country. I also joined Secretary Rubin in speaking with you -- via video -- at your 1996 Conference in Rhode Island. That's when I first announced those awards -- as part of America's commitments to the Beijing Women's Conference. It's good to be with you again -
- in person.

We're here, first and foremost, to celebrate our progress. We know that micro enterprise works, here in the United States and around the globe. And I've seen that progress first hand, in my visits to such far flung places as India and Nicaragua, and here at home, in Washington, D.C. and Denver, Colorado. I first heard about micro-credit and micro-enterprise when my husband, then the governor of Arkansas, and I were involved in looking for ways to create economic opportunity in the poorest sections of one of the poorest states in this nation. We heard about the work of the Grameen Bank in Bangladesh, and the efforts of the South Shore Bank in Chicago. And ever since that initial exposure to these simple yet powerful tools to lift people out of poverty, I've recounted the success stories -- and built support -- for microenterprise.

When I look out at this audience this morning, I am struck not only by how dramatically our numbers are growing, but how our faces are changing. Over the past five years, the traditional support organizations serving economically disadvantaged entrepreneurs are increasingly being joined by a broader spectrum of partners -- such as those involved in housing, social services, and public health. Today, more church groups, manufacturing organizations, and chambers of commerce are getting involved in this movement to open up economic opportunities for Americans. I urge you to continue to strengthen these new partnerships.

Thanks to the efforts of many groups here today, we're also changing how we're helping people to create and develop and sustain their own businesses. Training and technical assistance has become an even more critical component for success. And I want to commend AEO for its commitment to sharing those skills with entrepreneurs around the country. To run a small business, people must learn how to develop a business plan, and understand the importance of having checking accounts, and saving accounts, and have a greater knowledge about IRS rules and regulations. These too are the tools of business, and our most disadvantaged entrepreneurs, in particular, must have access to them to succeed.

Communities are also expanding efforts to ensure fledgling entrepreneurs greater access to credit and loans, which are so essential to those in our poorer communities who have been traditionally barred from such financial support. These loans -- it should always be pointed out -- are also a great business investment. As many of you know, the default rate for many of these micro loans is extremely low -- about 2.2 percent -- and the repayment rate is extremely high. I often say to my banker friends that if they had customers like these entrepreneurs -- they would be very lucky indeed.

We are also seeing progress when individual entrepreneurs are joining forces -- and sharing resources -- with each other. Individual entrepreneurs are now beginning to share the same bookkeeper, publish joint catalogues, and go on joint trade missions. And as a result, small entrepreneurs are expanding their markets beyond their neighborhood borders, and getting into industries like day care and elder care and recycling.

I've heard about one story where a woman living in a poor, rural area was producing salsa in her home -- but didn't have the money to move her operation out of the kitchen and expand her business. So the community donated an old building, with commercial equipment, and leased it to her. And now, that woman is not only making a lot more salsa. She's attracted other entrepreneurs who are making jars and other related products. We must encourage these common efforts, which produce an ever widening circle of opportunity.

There is growing evidence that efforts to expand the base of support and implement new strategies are having a very real and positive impact. Today, a 3-year study of American microenterprise borrowers is being released by Accion International. It shows that after three loans, an entrepreneur's take home income increased an average of \$455 a month. Low income participants are doing even better. Business profits also shot up dramatically after three loans. So we're learning that it takes a longer term commitment to lift people up economically -- but that such an investment makes a very real difference in people's lives.

But perhaps as important, this study and others confirm what many of us have learned from talking to entrepreneurs across the country, and around the world. That people involved in micro-enterprises define success beyond financial gain. They also talk about a sense of pride, and control over their future, greater flexibility in their family life, and the pleasure they feel as they become more active participants in the revitalization of their communities.

So what is our mission over the next few years, to ensure that more micro-entrepreneurs across America can fulfill those same dreams, and transform their lives and the lives of their families and communities? How can we, as individuals, as community organizations, as government agencies, as churches, as financial institutions, as social service providers, meet this ambitious goal -- set by AEO at this conference -- to assist one million low income and economically disadvantaged individuals to achieve self sufficiency in the next ten years?

I'm very pleased that this Administration is committed to taking some of those next steps forward. You've already heard from many of the leaders in our federal agencies who are expanding support for microenterprise initiatives across the country. Secretary Rubin, I know, has just announced the opening of the application process for the second series of Presidential Awards for microenterprise development. The President has requested \$125 million for the Treasury's CDFI Fund. And you just heard from the administrator of the Small Business Administration, Aida Alvarez, who is such a strong champion of microenterprise -- and who just recently joined me in a small town in Chile to talk to women entrepreneurs. I know SBA's commitment to substantially expand its micro-loan program, and help spread the word about the benefits of such loans, will also help us make substantial progress toward this goal.

Yet if we are going to realize our common dream -- of bringing these tools of opportunity to low income and disadvantaged citizens across America, we cannot rely solely on the public sector. I call on every one of you here today to expand your partners in the community, and reach out to the interest groups and organizations that are not yet involved. We need everyone at the table. It's time to go beyond preaching to the choir -- and begin to convince the unconverted.

We must also expand the definition of the challenges -- and barriers -- that remain. There is vital connection, for example, between issues like providing our working families with safe, quality, and affordable child care -- and the ability of micro-entrepreneurs to survive and succeed. We need your support for the President's historic investment in child care -- which is now being debated on Capital Hill. There is a vital connection, for example, between our efforts to rebuild communities, and revitalize neighborhoods, and the need to expand micro-enterprise opportunities, particularly for our low income citizens.

We must share what we know: that the benefits of microenterprise do not end with higher incomes, and greater self sufficiency. When we invest in these projects, we are investing in stronger families. And particularly when we invest in women, we are investing in their children's well being as well. As a result of these initiatives, food and nutrition in the household improves. Educational opportunities open up. And people get more involved in their communities. These micro credit and enterprise projects are proof of the extraordinary potential we can unleash if we invest in the economic and human potential of the world's citizens.

I'm heartened that the microenterprise movement is growing -- at home and abroad. Just this past week, at the Summit of the Americas, leaders from around the hemisphere met to discuss how to strengthen the economy -- and deepen democracy -- in that region. One of their commitments was to redouble efforts to increase access to credit and technical support for microenterprises -- as a major strategy to eradicate poverty and discrimination in that area of the world. And I have never been so proud as when my husband and the president of Uganda visited a FINCA borrowing group in a small African village, and saw firsthand how microenterprise was transforming the lives of those villagers.

So I want to encourage all of you here today to maintain and strengthen your ties to the international micro-enterprise movement. And I want to say how pleased all of us are that Kate McKee, who has worked so closely with AEO and many of you here today, is soon to become the director of the Office of Microenterprise Development at USAID. The economic challenges we face here in the U.S. are not always the same as those that the poor women of Uganda or Bangladesh are facing. But the benefits -- in stronger families and revitalized communities, are universal. So we must continue to build bridges, and share ideas, and learn lessons from one another -- and from our partners overseas. Because lifting up people's lives, and ensuring a better future for the next generation, is a dream that knows no boundaries.

I want to mention two women who are up here with me this morning, whose dreams have been fulfilled, thanks to microenterprise. Congratulations to Sonja Thornsberry, from Swords Creek, Virginia. Her husband was injured in a mining accident -- and she was suddenly faced with supporting her family. She's now running Family Motors, a used car company -- thanks to the skills and support she received from a microenterprise program. And Janice Anderson, from Baltimore, Maryland. Janice's health made it difficult for her to work -- but she always knew she wanted to be self employed. She borrowed \$500 from her parents to purchase a computer -- received training women's entrepreneur group and a small loan from FINCA -- and now runs a profitable office services business out of her home. (She has a plaque in her office that reads: "Lord, help me to remember that nothing is going to happen to me today that you and I together can't handle.") Next month she will receive the SBA's "1998 Welfare to Work Business Owner of the Year" award from Maryland's Governor Glendening.

I want to close my remarks today by telling you about three of the banners that are hanging behind me here on the podium. They're made by Carol Willoughby, an entrepreneur from Duluth, Minnesota. She began working out of her home, making church and wedding banners, when her husband was virtually unemployed. In 1991, AEO began providing her the tools to expand her business. Today, she's hired her husband, and provided part time employment for her neighbors. In 1991, her gross sales were \$6,000. Today, they are \$60,000. I want to congratulate her -- and Sonja, and Janice and the many other entrepreneurs here today -- who had the energy, and the ideas, and the commitment to work hard. All they needed were the tools of opportunity.

The name of Carol's company is "Let the Whole World Know" -- and I think that's the message that we want to bring home with us from this conference. Spread the word about our success stories. Bring new partners to the table. And continue to draw strength and learn from each other. I know that I'm more convinced than ever that providing economic opportunity, giving people a chance to be responsible, and building stronger communities can happen anywhere -- if we have the will and the resources to make it happen.

Thank you for what you are doing -- and what you will do in the years ahead -- to lift up the lives of America's citizens, and our neighbors around the world.

FIRST LADY HILLARY RODHAM CLINTON
REMARKS AT THE ASSOCIATION FOR
ENTERPRISE OPPORTUNITY CONFERENCE

WASHINGTON, D.C.

APRIL 24, 1998

Thank you very much. Well, what a crowd of enthusiastic advocates, and practitioners, and supporters of one of the most significant movements sweeping our country and the world. It is such an honor to be here with you. I want to start by thanking Senator Kennedy -- who I know has to get back to the Senate -- for his introduction, but more than that, for his energy and his commitment to the causes that really do change people's lives at the grass roots level. He's given courageous leadership in opening opportunities for America's citizens in every field. I am delighted that he has a new bill calling for greater public/private investments in education and training programs for micro-entrepreneurs. If his past record is any guide, I believe that we will see a program like that enacted, because when Senator Kennedy makes it a priority, somehow or another, it seems to happen.

You know, I can remember not so long ago, certainly, when I first became acquainted with the work of micro-enterprise and micro-credit programs that we could not have had such a large conference devoted to the importance of these micro-enterprise programs. Because there weren't that many people who understood the significance of this movement and who had in any way participated in it. But now we are building a movement across the country and around the world. Everyone must play a role and everyone must contribute if we are to be as successful as we know we can.

I want to thank the Association for Enterprise Opportunity for sponsoring this national event. I want to pay particular respect to its two Chairs, Mary Matthews and Christine Benuzzi, for inviting me to join you here today. Appreciation, also, to the Host committee from the Virginia Micro-enterprise Network, particularly, Becky Clay Christensen, and the members of AEO's Conference Planning Committee, especially Welthy Soni, its Chair, and so many others who have worked to make this conference possible.

Now, I saw some of you last year at the White House as I joined the President and Senator Kennedy at the Presidential Awards Ceremony for the top micro-enterprise organizations throughout the country. I also joined Secretary Rubin in speaking with you via video at your 1996 Conference in Rhode Island. That's when I first announced these awards as part of America's commitment to the Beijing Women's Conference Agenda. So now it's a pleasure to be with you again -- only this time in person.

We are here, first, to celebrate our progress. We know that micro-enterprise works, here

in the United States and around the globe. I have seen that progress first hand -- here at home in Washington, D.C. and in Denver, Colorado. I've seen it in places as far apart as India and Nicaragua, and all points in between on I think every continent except Antarctica. I know that micro-enterprise and micro-credit programs work because I've had first hand experience.

As the Senator said, when my husband was Governor of Arkansas and he was working very hard to increase economic opportunity for some of the poorest people in our country, we began looking for innovative ways to do just that. That's how I heard about the work of the Grameen Bank in Bangladesh. I learned about the efforts modeled on Grameen at South Shore Bank in Chicago. Ever since that exposure to these first programs that I was aware of, I have seen the countless success stories that have slowly, but steadily changed people's lives and maybe even, more importantly, developed that support for a good idea that is now beginning to be replicated.

We have so many things to be grateful for, those of us who support micro-enterprise. Over the past five years, the traditional support organizations serving economically disadvantaged entrepreneurs are increasingly joined by a broader spectrum of partners --such as those involved in social services, housing, and public health. Today, church groups, and manufacturing organizations, and chambers of commerce are even recognizing how important this movement is to opening up the economy and opportunity to more Americans. I think it is critical that we work to strengthen and expand these partnerships.

We're also changing how we're helping people to create and develop and sustain their own businesses. Training and technical assistance have become an even more critical component for success. I want to commend AEO for its commitment to sharing those skills with entrepreneurs around the country. Because we all know that you don't just get your credit and go out and run a successful business. To run a small business -- even a micro-business -- people must learn how to develop a business plan, understand the importance of such things as having checking and savings accounts, and a greater knowledge about the rules and regulations that govern business in our country. These are the tools of business, and our most disadvantaged entrepreneurs, in particular, must have access to them to succeed and must have mentoring so they know how to use them.

Communities are expanding efforts to insure that fledgling entrepreneurs have greater access to credit and loans. And those loans, of course, as you all know, are a great business investment from the other side of the ledger. The default rate for many micro-loans is extremely low -- on average about 2.2 percent -- and the repayment rate is extremely high. I'm often saying to my friends in banking and to groups that contain bankers that if they had more customers like these entrepreneurs, they would do a better job on their own bottom line, and they ought to look out to lending to those people. One of the most exciting developments to my way of thinking, is the progress we're seeing when individual entrepreneurs are joining forces and sharing resources with each other.

About ten years ago, Bill and I went to Northern Italy; I don't know if any of you have had a chance to visit some of the enterprises that have been organized there. Northern Italy has one of the most thriving economies in the entire world. It is doing far better financially than the southern part of its country and in large measure because they had a tradition of guilds and organized networks that were established by the church or by political parties. But they began to understand a couple of decades ago that for small businesses to flourish they needed modern resources and tools. They needed to know how to market, they needed to keep their books right, they needed a way to communicate effectively with trade opportunities and export mechanisms around the world.

And it was impossible for an individual baker, or textile manufacturer, or other small entrepreneur to be able to do that on his or her own. So they began banding together, creating associations among small businesses, primarily businesses that had the same kind of needs and produced similar products. As a result, they shared costs, so that they hired one bookkeeper who took care of the books of 10, 20, 30, or a 100 organizations. They hired one person to market all of their goods, so they only had to pay and share the expenses to send one person to a trade fair in Rome, or in Munich, or in the United States. So they really created the opportunity to leverage their resources and to share the costs.

This is so important and I'm delighted it's beginning to happen here in the United States. Small entrepreneurs are expanding their markets beyond their neighborhood borders. They're getting into industries like day care, elder care, recycling. And they're doing it in a smarter way by understanding that alone they couldn't provide the services or meet the costs and expenses a modern business needs, but by joining together in association they can.

For example, I heard a story about a woman living in a poor, rural area who was producing salsa in her home. She didn't have the money to move her operation out of her kitchen to expand her businesses, but it was a good business. So people in the community recognized her potential and donated an old building with commercial equipment and leased it to her and gave her support and the technical assistance to make the leap to larger scale production. Now, she's not only producing more salsa -- which happens to be one of my favorite foods in the world, and at some other occasion I'll tell you why, I think it keeps me healthy. She's also attracted other entrepreneurs, who are now making jars and related products, who are pooling their common efforts to produce services and products that enhance economic opportunity far beyond the woman with her salsa.

There's growing evidence that efforts to expand the base of support and implement new strategies are having a very positive impact. Today, a three-year study of American micro-enterprise borrowers is being released by Acción International. It shows that after three loans, an entrepreneur's take home pay increased an average of \$455 a month. Low income participants are doing even better. Business profits also shot up dramatically after three loans. So, we're learning that it takes a series of investment opportunities, the kind of mentoring that is required. The first loan doesn't do it, because you make a lot of mistakes and you have to learn a lot. The

second loan you improve your skills, you make more progress. By the third loan you're really ready to take off and it makes a difference in people's lives.

This study also confirms what many of us have learned from talking with micro-entrepreneurs around the country, and the world. The people who participate in micro-enterprise define their success far beyond financial gain. They also talk about a sense of pride, and control over their future, greater flexibility in their family lives, and the pleasure they feel as they become more active participants in their communities.

So taking all this good news, which you will be discussing at this conference, you've already heard from some very important and impressive speakers about what is happening in micro-enterprise. What is our mission, those of us who support and believe in this movement? How do we take our individual experiences, the success stories we've seen and try to meet the ambitious goals -- set by the AEO at this conference -- to assist one million low income and economically disadvantaged individuals achieve economic self sufficiency in the next ten years?

Well, that's really the challenge that we face. I'm very pleased that the administration is committed to taking some of the steps necessary with you to actually realize this goal. You've already heard from many of the leaders in our federal agencies who are expanding support for micro-enterprise initiatives across the country. Secretary Rubin and his colleagues at the Department of Treasury have announced the opening of the application process for the second series of Presidential Awards for Micro-enterprise Development. The President has requested \$125 million for the Treasury's CDFI Fund, and you will have to be there lobbying and advocating on behalf of this investment. We will need your support.

We also know that the Administrator of the Small Business Administration, Aida Alvarez -- who was with me at a micro-enterprise event in Temuco, Chile just a few days ago -- is making even more of a commitment by the SBA to micro-enterprise. The SBA's commitment to substantially expand its micro-loan program, and help spread the word about the benefits of such loans, will assist us in making progress toward the AEO goal.

We cannot rely solely on the public sector, even if it is as committed as my husband and his administration are. Every one of us have to do more to bring the word about the success of micro-enterprise to the private and not-for-profit sectors. We have to create more challenges to the entire society to recognize the stake we all have in creating economic opportunity for all Americans, but, particularly, low income Americans. We also have to make the connection between micro-enterprise and other issues that are essential for helping working families succeed.

For example, there's a vital connection between our economic potential as individuals, families, and communities and the availability of safe, quality, affordable child care. We also know there is a vital connection between our efforts to rebuild communities, make them safer, revitalize neighborhoods, and the need to expand micro-enterprise opportunities so people feel a

stake in these common efforts to improve our lives.

Many people have asked me about micro-credit around the world and I'm always delighted to regale them with the stories that I come home with, whether they are from a meeting in the Adams Morgan section of Washington, or in Denver, or anywhere else I have been. Just recently though, I had one of those great moments personally when we were in Uganda. During our visit to Africa, I was able to take both my husband and President Museveni to a village far out in the countryside, about a 45 minute helicopter ride from Kampala to visit a micro-credit project, a FINCA borrowing group. And I think it probably, I may be wrong and I'd love to hear from someone later, I think it probably was the first time one head of state, let alone two heads of state visited a micro-credit project on the ground in a country where it is actually working to change lives.

Now, I believe that there are many stories like that, but getting that level of visibility, so that the traveling press and those who follow the travels of Presidents around the world knew that this was important enough for both the President of the United States and the President of Uganda to fit into their schedules sends a very strong message. That message has to reverberate around the globe and it has to penetrate into board rooms of corporations, and directors of banks, and everywhere that there is credit that could be used to enhance the opportunities for loans to entrepreneurs.

Now, we are going to do all that we can at the national level to keep pushing this agenda forward. That's one of the reasons that I am so pleased that Kate McKee, who many of you know has worked closely with AEO, is soon to become the Director of the Office of Micro-enterprise Development at USAID. The economic challenges we face in the United States are not, obviously, the same as those faced by the poor women of Uganda, of Bangladesh, but there are similarities. There are lessons we can learn. The role that USAID is playing, not only in promoting micro-enterprise around the world, but in bringing those lessons home, what they call "Lessons without Borders," is a critical part of raising the public's consciousness about the role of micro-enterprise. But, ultimately, when all is said and done, what really matters is what happens in the lives of individual people who borrow money, learn skills, develop business opportunities.

I want to mention two women who are here this morning whose dreams are being fulfilled because of their involvement with micro-enterprise. Congratulations to Sonja Thornsberry, from Swords Creek, Virginia. Sonja's husband was injured in a mining accident and was suddenly faced with supporting her family. She's now running Family Motors, a used car company -- thanks to the skills and support she received from a micro-enterprise program.

Congratulations to Janice Anderson, from Baltimore, Maryland. Janice's health made it difficult for her to work a regular 8 to 4, 9 to 5 job, but she knew she always wanted to be self-employed. She borrowed \$500 from her parents to purchase a computer, she received training from a women's entrepreneur group and a small loan -- and now runs a small profitable office

service business out of her home. She has a plaque in her office that reads, "Lord, help me to remember that nothing is going to happen to me today that you and I together can't handle." Next month Janice will receive the SBA's "1998 Welfare to Work Business Owner of the Year" from Maryland's Governor Glendening.

Now, I also want to tell you a little bit about the banners that are hanging up here behind me on the podium. They're made by Carol Willoughby, an entrepreneur from Duluth, Minnesota -- who began working out of her home making church and wedding banners when her husband was virtually unemployed. In 1991, AEO began providing her the tools to expand her business. Today, she's hired her husband, and provided part-time employment for her neighbors. In 1991, her gross sales were \$6,000, today they are \$60,000.

I want to congratulate Carol, Sonja, Janice, all of you who have similar success stories to tell. You were given the opportunity. You were provided access to credit. You may have been given some technical assistance, some education, and skills training, but your success is due to you, to your energy, your ideas, and your commitment. The name of Carol's company appropriately enough is "Let the Whole World Know."

Well, I wish we had a banner big enough to string from one end of our country to the other bringing home the message of micro-credit and enterprise and what AEO is doing but we don't. Even Carol's company can't produce a banner that big. But instead, we have all of us, and each of us should spread the success stories we know about, bring new partners to the table, continue to draw strength from each other, learn how better to do what we are doing. There's always room for getting it better.

I know that I'm convinced more than ever that providing economic opportunity, giving people a hand up -- not a hand out -- giving people a chance to be responsible for themselves and their families is what is the most important goal we have to give that sense of dignity, and respect, and self-confidence to every man and woman in our land. By doing so, we get some very important extra added benefits. We do build stronger families, we do build stronger communities, we do build a stronger country, and we, then, see the results which move us all closer to realizing the ideals that we set forth in our founding documents and what we care so much about as Americans.

So thank you, thank you for what you are doing everyday and what you will do in the years ahead. There is no more important task being done by anyone anywhere in our country today.

Thank you very much.

FIRST LADY HILLARY RODHAM CLINTON

EQUAL PAY EVENT

THE WHITE HOUSE

JUNE 10, 1998

It's a pleasure to welcome all of you to the White House -- particularly for an event that speaks so directly to the concerns of women across our country, and at every level of our society. I want to pay special tribute to those here today -- from the AFL-CIO; the National Committee On Pay Equity; and leading members of Congress -- who have contributed so much over the years to the advancement of equal pay.

As many of you know, this year marks the 150th anniversary of the women's rights movement -- which was sparked when a group of women in Seneca Falls boldly declared: "We hold these truths to be self evident: that all men and women are created equal."

Much of America's history is the story of that ongoing struggle to gain equal justice and opportunity for every citizen. Since that statement was made a century and a half ago, each generation has produced its own visionary leaders, and experienced both the disappointment of failure and the exhilaration of progress. And each generation has worked together to move this nation forward -- by lifting up the lives of its families and children.

Today, we come together to commemorate one of those milestones in America's history: the 1963 signing of the Equal Pay Act by President John F. Kennedy, which outlawed wage discrimination on the basis of sex. At the time, women were entering the workforce in record numbers -- yet were facing far higher barriers -- and dramatically lower wages -- than men. We're here to celebrate President Kennedy's historic step toward equal opportunity for women -- and to celebrate the progress women have made in the workplace since that time. But we're also here to recommit ourselves to fulfilling that promise made 35 years ago today.

In this photograph of that White house ceremony -- we see President Kennedy with some of the great women leaders of that generation who had dedicated their lives to improving wages and working conditions for women and people of color. One of those women was Dorothy Height -- who at the time was president of the National Council of Negro Women -- an organization she still leads. We are truly honored to have her with us today.

Because without the courageous leadership that she and so many others have provided, and without the drive and tenacity of working women who have struggled for so long for better conditions, higher wages and respect -- we would not be standing here today. We owe them all an extraordinary debt of gratitude.

When I entered the workforce 25 years ago, I found far greater opportunities and choices than my mother and the women of her generation. And today, women are making important contributions in every sector of our society -- taking pride and satisfaction as breadwinners for their families, and as vital members of America's workforce.

Yet when I meet with working women across the country, I also sense great frustration and worry. Women talk about how hard it is to balance the demands of work and families, and be good mothers and good workers; and how tough it is to find decent child care they can trust and afford; and how they don't feel their work is valued. And what I've learned from these many conversations -- and what has been confirmed by a recent AFL-CIO report -- is that equal pay is at the top of working women's agenda. And it's a concern that cuts across every income level, every generation, every race, and every region of the country.

Equal pay is about fundamental fairness. It's at the heart of the American dream. And while it's a woman's issue, it's also a family issue. If we close the pay gap, family incomes will rise; and working parents will have more to spend on groceries, education, and retirement security. Equal pay also means that parents could spend more time with their families -- instead of taking on another part time job to help make ends meet. In other words, everyone benefits.

This nation's most enduring challenge is to ensure that each one of us has the tools and the opportunities we need to live up to our fullest potential. To meet that challenge -- and fulfill the promise of equal pay -- we will draw strength and inspiration from those who have gone before us. And as we have done so many times at critical moments in our history, we will move forward together.

And now, I'd like to introduce Eleanor Holmes Norton -- who has done so much to bring us together.

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**FIRST LADY HILLARY RODHAM CLINTON
TALKING POINTS
YWCA BATTERED WOMEN'S SHELTER
CINCINNATI, OHIO
JULY 27, 1998**

- Thank you, Mary, for that kind introduction. But thank you more for your courage, and for your generous spirit. It's a pleasure to join you and Mayor Qualls and YWCA Executive Director Charlene Ventura for this important event. I've heard that Mayor Qualls has a reputation for coming up with common-sense solutions to difficult problems -- I wish we had more people like her in Washington, D.C. I know she's worked hard to improve the lives of Cincinnati's residents -- by expanding home ownership opportunities; improving city schools; and promoting economic development. And that she's been a powerful voice on behalf of women -- and shelters such as this one.
- I'm also pleased to join YWCA's Executive Director Charlene Ventura -- who has done so much to mobilize this community around the issue of domestic violence.
- We have all come together today because domestic violence remains one of the most devastating problems facing women in America today. Every 10 seconds, a woman is hurt -- by a spouse, partner, or boyfriend. And I've heard that here in Cincinnati -- family violence accounts for one third of all the calls to which the police respond. Yet in too many communities -- domestic violence has been considered a "private matter." Too many people look the other way.
- The people of Cincinnati -- the YWCA -- all of you -- have refused to turn away. You've recognized the depth of the problem -- and have committed yourselves to ending domestic violence, and improving the lives of some of the most vulnerable in our society. You've said: No woman should ever fear for her life in her own home.
- As many of you know, stopping domestic violence has been a top priority of this Administration as well. We fought for and passed the Violence Against women Act in 1994 -- ensuring that for the first time, the federal government would adopt a comprehensive approach to fighting domestic violence and sexual assault. This bill combined tough new penalties with programs to prosecute offenders and services to help women victims of violence. And it established the STOP Violence Against Women Formula Grants program -- to improve the way law enforcement agencies and communities respond to violent crimes against women.
- Today, I'm pleased to release a report that documents the effectiveness of this grant program. The new report [Evaluation of the STOP Formula Grants to Combat Violence Against Women] -- written by the Urban League for the Department of Justice -- demonstrates a shift in the way states and local communities are addressing domestic violence.

- For example, 42 states now set a minimum level of domestic violence training for police recruits. STOP funding has also improved interagency coordination, and helped establish multi-disciplinary response teams. Perhaps most importantly, these grants have strengthened grass roots victims services programs -- including shelters like this one. I'm pleased that the YWCA of Cincinnati was the recipient of a \$154,000 STOP grant in 1996 and again last year -- and that this year, it's expected that STOP funds will be used to enhance the invaluable work of this new center. I am particularly proud that overall, this Administration has tripled the federal funding for battered women's shelters.
- Because it's here -- in places like this -- where the real progress is made. I know that when the Alice Paul House opened its doors in 1978, it was among the first such shelters in the nation. And today, with the opening of this new shelter, you've nearly tripled the number of women and their families who will finally be protected from harm; who can pull their children together again in safety; who can start a new life. Thanks to all of you, women like Mary, who've known violence and pain and fear, can find safety, opportunity, support, and at long last -- hope.
- I'm particularly pleased that you've put so much thought into creating a cheerful and positive space for children here at the new shelter. Because all of us know that in these tragic situations -- the children are perhaps the greatest casualties. Thanks to you, they will have special spaces to play, and learn, and heal.
- The widespread support for this new project is also worth celebrating. I know that Charlene Ventura has been a powerful force at the YWCA for developing much needed programs like this one that improve the lives of women and families throughout the community. I've also learned how this entire community has joined together in a public/private partnership to support the expansion of this shelter -- and by doing so -- has raised not only money but public awareness about this terrible crisis in our midst.
- I want to congratulate all of you who have supported this effort. From the YWCA to local foundations; from Housing and Urban Development to the members of Bethel Baptist church; from city and state community development funds to the Cincinnati Horticultural Society -- which is planting a butterfly garden for women and children -- and the Creative Cottage Quilt Outreach project -- which has made over one hundred quilts to cover the beds in this center. From the largest donation to the smallest -- you've shown your support. And you're making a difference.
- As a result of the important services that communities like this one provide for abused women -- as well as the increased federal funding for the prosecution, treatment and prevention of domestic violence -- we are making progress. A Justice Department report released this year confirms that domestic violence has declined dramatically since the beginning of the Clinton Administration. [Non lethal domestic violence incidents have gone from 1.1 million in 1993 to 840,000 in 1996 -- a 23% decline. Fatal incidents have dropped from 2300 in 1993 to 1800 in 1996 -- a 22% drop.]

- But of course much work remains to be done. Far too many women still live with violence and fear every day of their lives. I want to thank all of you for the work you have done -- and the work you will continue to do -- to end domestic violence here in this community, and across the nation.
- One day, I would love to be able to return to this building, and celebrate its closing. Because then we would know that we had fulfilled our most cherished dream: that every woman would feel safe and secure in her own home; and that every child would be loved and nurtured and protected. Until that time -- thank you for all the work you are doing to bring us closer to that day.

Transcript

**FIRST LADY HILLARY RODHAM CLINTON
REMARKS AT YALE DIVINITY SCHOOL
APRIL 30, 1998
NEW HAVEN, CONNECTICUT**

[Acknowledgments -- Margaret Farley; Dean Wood; Dean Franklin; Kathleen Flinton; Susan McCone; the Reverend Dr. Letty Russell; The Women's Center; The Committee for Social Ministry; YDS; The Yale Community]

I am delighted to be here this morning. I am pleased that I finally have found my way to the Divinity School. (Laughter) I hung out on the other side of town when I was here but I know that this school has been not only home to many vibrant denominations but also inspiration for countless leaders in religion, government and academia.

I have been privileged in my own life to have benefited from the work of this institution through both my acquaintances with clergy and lay people who have passed through these doors. One whom I am particularly thinking of today is Congressman Walter Capps and his wife Lois, some of you may remember or have known the Congressman and now the Congresswoman, they built the Foundation for a Lifetime of Service here at the Yale Divinity School. In fact, I learned that they literally spent their honeymoon on a road trip, driving here in a salmon-colored Cadillac and arriving just in time for classes. So in a very real way I have seen the fruits of your work.

And it is a pleasure also for me to be back here at Yale, and to take part in a symposium that raises some of the most important questions facing us, as women, as men, as people of faith, as Americans, as human beings. I am here today to talk about how we find and raise our voices - and in many ways that's a discussion about the gift of faith in our own lives and the challenge it should present to us to preach and practice what that faith has taught us and to make a difference in the world around us.

Now I must admit that one of the last times I spoke about my faith and spirituality in a much larger setting at the University of Texas, there were many people who criticized me thinking that such topics should not be brought into the public arena. I was amused when one commentator wrote that my critics were divided between conservatives who suspected I did not mean what I said and liberals who feared that I did. (Laughter)

But for many of us in this room, one's faith and the struggle to practice it and to grow in it is very important to us. I come from a long line of Methodists who my father and grandfather claimed were converted actually by either, John or Charles Wesley in one of those fractious meetings where the people in the audience were literally throwing bottles of whiskey at the Wesley brothers. That strikes me as a possibly true story of my ancestors. (Laughter) But never the less, it has been a major part of my life ever since.

My mother taught Sunday school and my brothers and I were there as soon as the church doors opened not only for services but for all of the activities that were available to young

people growing up in the 50s and early '60s in a suburb of Chicago. My mother of course later confessed one of reasons she taught Sunday school was to keep an eye on my brothers, so they actually showed up after they were dropped off at church.

But I am grateful for my religious education and for the men and women who played a role in it. Of course, they taught me as best they could the lessons that they thought would stay with me through a lifetime but they also encouraged me, even challenged me to continue to grow and I am delighted that they did so. Although sometimes it is a difficult journey to be on one's own faith journey, it is a journey worth making and is one that has great rewards for any of us who embark upon it. I am particularly grateful that I had a youth minister in those long ago years who took it as part of his mission to tell this group of white suburban kids from a middle class suburb that there was a bigger world outside, one that they may not see on a day to day basis but would surely effect how they lived their lives in the future.

He even arranged for us to go down to Chicago and have youth exchanges with children in African American churches and Hispanic churches. We discussed civil rights and other controversial issues and one of the highlights of my early teenage years was being taken by that minister along with members of our youth group to hear Dr. Martin Luther King, Jr. speak in Chicago. He was constantly challenging us and telling us that we had to stretch, that if we were going to be Christians we had to understand what that meant in the fullest possible meaning. I certainly remember clearly the challenges that I faced in trying to put that into action. And as I thought about the voices that you are talking about here in the symposium I thought about voices that I heard in my growing up and now in my adult years, voices literally from all over the world, speaking different languages, coming from different faith experiences, but all struggling to try to find a vocabulary, a language for the end of the twentieth century that would legitimize their faith, place it in the midst of the pressures and stresses of the global economy and the increasing technological developments that affect our world and make it possible for those voices, even if they weren't magnified across the oceans but were quiet and in silent very very secret places to be heard.

You have been doing that here through your work. When you work at New Haven's hospices and hospitals and social services. When you organize this weekend's Silent AIDS March you are helping voices to be heard that would not otherwise be heard. You are helping to create in John Wesley words "the world as my parish".

What a perfect time to make that commitment because we are going through a period of change and transition. We're not quite sure where we will end up on the other side of it, but it is clear that this is a moment in history to be seized for those of us who believe that faith is important and who want all voices not only to be heard but respected.

It is also appropriate that you would have this symposium during this year of the 50th anniversary of the Universal Declaration of Human Rights--when the world finally acknowledged a common standard by which we should judge our actions. The document puts it directly, "All people are born free and equal in dignity and rights." Now the last fifty years have seen some progress toward fulfilling that declaration but it has also seen backsliding and just

plain obstruction.

Yet we know that part of what we must continue to strive for is to expand the circle of human dignity until it includes everyone. We certainly can look back in American history and see how we have worked for now more than 222 years to make good on our own stated values and ideals, yet we know we have much unfinished business. We also are willing to recognize finally that one of the greatest changes that has occurred in the last hundred years and with greater acceleration in the last 50 years is the increasing respect for women's voices and that change, that social change, may well be along with technological change one of the two most important developments in human history that we have seen in a very long time. Yet like any great and sweeping changes, it causes reaction, it causes internal division, it causes all kinds of difficulties that have to be addressed honestly. I want to applaud YDS for working to give women a stronger voice in our religious institutions. We have made progress in the number of women ordained, the number of women seeking positions within religious institutions, the number of women attending divinity school and shifting attitudes but again as with every area of society our work is far from done.

I have seen first hand what it means when women's voices are listened to, and when women are encouraged to break their silence to be heard. At the Beijing conference, women from all over the world came together to declare that a nation's progress depends on the progress of its women. That the strength of political systems depends on the inclusion of women. That the vibrancy of economies depend on the full contributions of women. That the richness of a civil society depends on the participation of women. That human rights are women's rights and women's rights are human rights.

I remember being on a Voice of America call-in program shortly after I made that statement in Beijing and I received a call from a man overseas who wanted to know very earnestly what I had meant by that statement. I am amazed how often I am asked this question. I told the caller to shut his eyes and imagine the rights men had and apply them to women: the right to be valued as a human being, as a member of a family, to be protected from violence and exploitation, to be assured equal access to the tools of opportunity -- such as health care, education, legal rights, political participation, economic empowerment.

All over the world I have seen the debate that started years and years ago begin to take on an even greater force. We are truly seeing a revolution sweeping across the world about the roles and voices of women.

I have seen it in Santiago, Chile where I visited a microcredit enterprise that is funded by a religious institution and listened as a woman told me that when she got her small loan to buy a new high speed sewing machine she felt like a caged bird set free. I have seen it in the faces and activities of women at a housing project outside Cape Town, South Africa. Women who had lived in shanties and shacks as homeless squatters who decided they would take a stand for their own futures, their dignity, and build their own houses and again with the help of a religious institution bought some very scruffy land and began to build.

When I first visited them in 1997 they had 18 homes built and a lot of dreams. But I asked the group of women before me how many thought they would eventually have their own home and every hand was raised. When I took my husband back on our recent trip to Africa there were 140 homes and they had bought the property across the railroad tracks to build 400 more. They had a community center, a day care center and a store and they were letting their voices be heard.

The most important investment any nation can make today is in the education of girls and women. It is not just to acquire knowledge but it is to imbue with self confidence women who for generations have been told they don't amount to much, they don't mean anything, they are expendable. That is why I have been pleased to see the new emphasis being placed on girls education around the world.

In Uganda, for example, President Museebanie??? has promised universal primary education for boys and girls and I found myself in classrooms that would be any teachers nightmare, in anywhere else but Uganda, with 85 third graders and with the teacher proudly telling me there are more girls than boys here now.

In Bangladesh, I have met with government officials who are providing incentives, food and money, to families so they will keep their girls in school. And outside primary school for girls in Pakistan, with no electricity sitting under some trees in a dusty square, I had one mother tell me she was the mother of ten children, five boys and five girls. And her girls she had all sent to the primary school but now they couldn't go any further because there were no secondary schools. And she wanted me to tell her government to build a secondary school for her girls.

In Senegal, I met in 1997 with women and men who were learning about democracy and the role that one's voice plays in democracy. And I went out to a village and sat and talked with these, primarily women but with some supportive men, about what they were doing with their new found sense of empowerment. And they told me they were creating health services for their families, and they were trying to get a closer school so their children could attend more easily and cheaply. And they told me also, that they were concerned about the ancient practice known as female genital mutilation or female circumcision. Although it effects less than 20% of the women in Senegal, in many villages it was considered a right of passage.

During the year since I was in Africa the first time I began getting correspondence from women in some of the villages who were talking to me about what they could do about this ancient practice. And I remember telling them, and writing them, that they should think of it as a health issue, that it would damage, and they knew it would, their daughter's lives, perhaps even kill them.

And so when I went back this time, again with my husband, to Senegal I learned that one village had actually voted, with women's voices leading the way, to end the practice. And that men who had supported the women in the village, who were freer to travel than the women, had traveled from village to village. Among the things they took was a letter I had written them on White House stationary commending them for their study of this issue and they went from

village to village and they performed skits and they talked about why they should stop this practice. So that by the end of 1997 there were about 13 villages that had voted to stop the practice and in February the President of Senegal said he would advocate a law banning it.

When I went back I met with women from the village where it had all started. They showed me a skit they had used to educate their religious leaders, their neighbors, and their husbands. And one 66 year old man who had been one of those who traveled from place to place proudly stood up and said he had studied the Koran and there was nothing in it about this practice. And he felt very empowered to go from village to village telling them they had to stop it in order to save the lives and the futures of their girls.

In every corner of the earth that I have visited, I have met with women, usually in very small rooms like this, or in community gatherings and I have listened to their voices and they have told me the stories of their transition from being someone who did not believe she had worth to being someone who understood the contribution she could make to her own life, her family, and even her community.

We are seeing that happening in Northern Ireland, where Catholic and Protestant women are working side by side to address the root causes of Sectarian violence. I met with the two women leaders of the Women's Party in Northern Ireland that actually won a place at the table for the peace negotiations. And they recited to me chapter and verse the extraordinary abuse they were subjected to. They had no right to be there as women, they had no contribution to make and yet day after day they showed up and they held their ground and they talked about the issues that were on the minds of women and I remembered very well that when I first went to Belfast meeting with women who told me how they were crossing those Sectarian lines, because they were tired of seeing their husbands, and their fathers, and their sons and their nephews gunned down. And as one woman memorably said, "You cannot fry flags in a pan". And to her that meant all of this violence, all of this prejudice and discrimination was standing in the way of a better life, for her and her family.

So we should celebrate these voices but we also should challenge ourselves, even here in our own country there are women and men who feel they do not have any voices, who feel they do not have the legitimacy for their voices to be heard.

I remember in New Delhi, a college student giving me a poem that she had written, and it was one of the most moving descriptions of what we mean when we talk about women's voices. This is just an excerpt from it.

"Too many women in too many countries speak the same language of silence. There must be freedom if we are to speak and there must be power if we are to be heard. Those of us who have freedom and power must give voice to those who cannot speak, for as long as women are valued less, fed last, over worked, under paid, not schooled, subjected to violence, the potential of all of us to be God's children, to contribute to a peaceful and prosperous world will not be realized."

So for women and men. We must raise our voices, those of us who are blessed with the capacity to do so. We also in our country must realize that the issues that women are concerned about are not marginal issues, they are issues about how we live together and what kind of society we will build.

I remember during the 1996 election when there was much talk about issues like education for children, and early childhood development, and the family and Medical Leave Act and the like. Even issues like curfews to get children off the streets and uniforms to make them safer and more productive at school. Some political commentators derided these issues as the feminization of politics. Well I found that a very inapt because for me it was the humanization of politics. Don't fathers worry about finding a safe place to leave their children while they are at work? Don't sons want to insure that their elderly parents have adequate health care in their later stages of life?

And yet I could understand the confusion that these issues and women's voices were creating as we were breaking through old stereotypes and creating new ways of thinking about politics, about society, about our country. I'm well acquainted through my years of study with the concept of real politick among nations, the balance of power that one has to strike if one is to try to keep an even keel as we navigate the waters of an often dangerous world.

But what I think women are saying loudly today and some men who understand what they saying are chiming in as well is that national and international politics are no longer just about real politick, they are also about real life politics. They are about how we do live together, how we educate our children, how we treat one another. And because it is about real life politicks, it is about creating a balance, not only that balance that used to be in the balance of power among nations, but the balance of power among men and women, the balance of power among institutions in our society so we are engaged in a new enterprise.

And in the next century we will have to face the consequences of many of these changes. And I hope that we will be better prepared to do so than we have in the past. Because we will have to ask ourselves, will we work to ensure that every country understands how important it is to treat their women with respect and dignity? Will public and private institutions help empower women with the tools they need to expand their choices, and take responsibility for their lives. Will recognize the joint responsibility men and women have for the nurturing of the next generation? And will that mean that businesses as the public sector will do more to make their workplaces family friendly, to understand how important it is to help parents be both effective at work and at home in fulfilling their responsibilities to their children?

Will financial institutions provide more credit for low income borrowers, particularly women who are looking for ways to enhance their incomes and their futures? Will the mass media think harder about the messages they are sending our daughters? Messages that tell them to value their dress size more than the size of their dreams. Will men respect the women in their lives because no fight for women's rights or to hear women's voices will ever be won without our brothers, and fathers, our husbands, and sons recognizing why it is so important to our joint

future. Will we stop pigeon holing women for the choices they make? Will we work to support one another?

These are all questions that certainly have social and economic and political implications, but I would argue they also have implications of faith. Because it is difficult to imagine how if we can start from a position of believing that we are all created equal, we are all God's children, that we could have gone off in such disparate directions. So we have to not only reaffirm that fundamental commitment of faith, but we also have to think of how we are called to explain it and live it in our different ways.

Many of you will enter the lay or ordained ministry and some of you will be educators, others will work in social services, or on behalf of social justice. I hope some of you consider the marketplace and bring your values to bare there. And I hope others of you do consider the political and public realm because they are desperately in need of your understanding.

We have to finally, work to open up our own hearts and minds. Everyone quotes Alexis de Tocqueville, and I think for good cause. But my favorite phrase is the one that was made famous some years later by Belle and others, who talked about the habits of the heart. And in talking about the habits of the heart, we are really trying to understand what it is that sustains a democracy. How do we pass on our values, our beliefs, to those who come after? How do we understand our responsibility as human beings and as citizens? These are big questions that will probably never be answered fully by anyone, they will continue to bedevil us and they will probably challenge generations to come.

But we have to make a good faith start. On finding how to describe and articulate the answers to the questions we face today. And to imbue the debate about who we are as a people, with the values and ideals of faith. It is our children of course who will decide whether or not we have approached life's challenges with the recusant humor and humility. And whether our voices, become a chorus that can be heard wide and far. A chorus that fills our souls and serves our communities. A chorus that gives voice to the voiceless, and expands the circle of dignity and rights to all human beings.

I like the words in Isaiah 58. I always think of Isaiah shouting at the top of his lungs everything he said, and that must of left a lot of days of sore throat, because he said so much (Laughter) But when he said "Shout out! Do not hold back! Lift up your voice like a trumpet!" I think of all the women and men I have seen throughout our country and around the world, who have never had anyone tell them they had anything worth saying or worth hearing. They need to be told they can be part of an orchestra. They may not be the trumpet. They may be just the triangle, but they have a role in making the music and filling the air with what we need to hear in the years to come. Thank-you very much.

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**HILLARY RODHAM CLINTON
FORUM ON WOMEN'S WORKPLACE ISSUES
LOWELL, MASSACHUSETTS
MAY 1, 1998**

Thank you Congressman Meehan. It's a pleasure to be here in Lowell, at the University of Massachusetts, and to join you, Gov. Paul Celluci; Mayor Eileen Donoghue [Don-a-Hew]; Chancellor Bill Hogan; and our distinguished panel of Congresswomen -- as together, we talk about the national agenda for women in the 21st Century. I'm also very pleased to see Nicki Tsongas here with us today.

I also want to thank all of you who have come here today to participate in this discussion. The Lowell community has shown us what is possible when working people, and government, and business leaders come together to rebuild their communities, and open up opportunities for their citizens. And I know that women -- from those who first worked in the textile mills so many decades ago to all of you here today -- have always played a pivotal role in this city's growth and revitalization over the years.

I want to begin by thanking Congressman Meehan for bringing us all together today for such an important discussion of the future. All of you are fortunate to have such a strong and powerful advocate representing the interests of women and families here in Massachusetts and on Capitol Hill. Whether it's crusading to end violence against women; fighting for health care reform; championing the ban on assault weapons; or expanding loans to women entrepreneurs, Congressman Meehan has been on the right side of history -- and a true friend of America's work women and their families.

And today, we are indebted to him once again, for bringing these pioneering women members of Congress together -- to help us set the agenda for the 21st Century. When I think of the progress we've made over the past few years in placing the issues of women and children and families at the forefront of the nation's agenda, I think of these powerful women leaders in Congress as the engines of that change.

Congresswoman Pelossi has been a passionate advocate for human rights around the world; for increased funding for AIDS/HIV and breast cancer research; and for greater investments in jobs, health, education, and pension security. Congresswoman Thurman -- a former teacher -- knows the importance of education, and has been a crusader for the rights of working families, veterans, and our senior citizens. Congresswoman Lowey has fought to stop crime and violence in our streets -- and expanded opportunities for jobs and job training for those moving from welfare to work. Congresswoman Sheila Jackson Lee has championed the rights of minorities and the disenfranchised. Congresswoman Eleanor Holmes Norton represents the struggle for statehood in Washington DC -- and has led the way to make our nation's capital a place of opportunity for every one of its citizens. Congresswoman DeLauro's top priorities have been giving parents the tools they need to raise happy and healthy kids -- and she has been a tireless advocate for better child care, and equal pay for women.

You are the ones who have brought the everyday concerns of women to the hall of Congress -- because you have brought with you your own personal experiences -- -- about how hard it is to balance work and family, about what it's like to have to hide the fact that you're pregnant from your boss, about how poor health care takes a particularly heavy toll on women; about the need for women to be able to gain financial independence; about the struggle to find child care that you can afford, and trust.

And thanks to you -- and to the many other women and working families across the country who are raising their voices -- this nation is responding to the concerns of American families. We are making progress to improve child care and health care -- particularly for children. We are making historic investments in improving our schools, and making our neighborhoods safer. And we are opening up more opportunities for women in the area of businesses, and access to capital.

Some dismiss these issues as marginal, or deride them as the feminization of politics. It's an unfortunate term. After all, don't fathers worry about finding a safe place to leave their children while they work? Don't sons want to ensure that their elderly parents have health care in their later stages of life? Doesn't every one benefit when our schools are strong, and provide our citizens with the skills and knowledge they need to succeed in the 21st century?

Instead of the "feminization" of politics, I prefer to think of this phenomenon as the "humanization" of politics. What women are saying today -- loudly and clearly -- is that national politics is not just about real-politiks -- what goes on between nations. It's about real life politics -- how we live and work together.

I'm proud that this President, and this Administration, has placed these real life concerns of women and families at the very top of their agenda. And they have done that by giving people the tools to succeed -- at home, in the workplace, in school, and in business. I'm proud of the Administration's achievements in areas like the Family and Medical Leave Act; the extension of the earned income tax credit -- which cut taxes for 15 million working families; and the increased minimum wage -- which gave 6 million women a raise. I'm proud that we've extended health care to millions of children, expanded federal funding for child care by over 70%; secured a \$500 child tax credit for 27 million families; and launched immunization initiative that has raised immunization rates among two year olds to historic highs. And I'm proud that we've tripled the number of small business loans to women entrepreneurs -- and given women greater economic independence and stronger voices in the community.

But today, we look ahead to the challenges not yet met. The unfinished agenda for America's families is what you heard from our distinguished panel today. And I think we can all agree on what needs to be accomplished by the turn of this new century -- and new millennium.

Child care. We've made progress here -- but too many parents are still struggling to find child care they can afford and trust. The President has proposed the largest investment in child care in our nation's history -- and passing that legislation must be a top priority for women -- and men -- across the nation.

Health care. Millions of Americans -- including millions of children -- are still uninsured or underinsured.

Education. We've made the biggest investment in education in 30 years -- but there's much more to be done. We must continue to improve standards; rebuild our schools; and expand strategies like the HOPE scholarships so that every child can benefit from the world's best public schools -- and the opportunities that come with a college degree.

Patients Bill of Rights. We must have enforceable consumer health care protections that should contain a range of protections, including guaranteed access to health care specialist -- including access to specialists for women's health services; access to emergency room services; and meaningful appeals process.

Tobacco legislation -- that will end teenage smoking.

Greater business opportunities for women. I know there are women in this room -- and in towns and cities across the nation -- who have benefitted from small loans and other efforts to grow and expand their small businesses. Women are now starting businesses at twice the rate of all businesses. And we must continue to foster that growth.

One of the greatest challenges that must still be met is equal pay for women. As some of you may know, a few weeks ago, the Vice President announced this Administration's strong support for the Dashle/Delores bills on equal pay. June 10th will mark the 35th anniversary of President Kennedy's equal pay act -- yet no administration since has helped enforce that act. This is the first and only Administration to make a major commitment to working women on this issue. Because as you all know -- all the other issues that we are debating as a nation -- including social security or pensions -- it all starts with the size of that paycheck. We cannot fulfill our nation's commitment to justice and equality when women still get paid only 74 cents to every dollar men receive.

But we must also protect the gains we have already won. For example, Congress is currently considering various proposals to change our consumer bankruptcy law. While it's too early to comment on specific proposals, I know the Administration will not support any proposal that impairs the ability of bankrupt debtors to meet their child support and alimony obligations. Today, the bankruptcy system protects the payment of child support or alimony. Any proposal that would put some credit card bills on an equal footing with child support or alimony is just plain wrong. And we must fight it.

Today, as we stand at the dawn of a new millennium, the world is filled with possibilities -- and fraught with uncertainties. Today, over 60 percent of women are working -- and by the year 2000 -- it's estimated over 80 percent of American women will be in the workforce. Children in child care has quadrupled in the past 20 years -- and that figure will continue to climb. We have an historic opportunity to build on the foundation that has been laid to build real solutions for working women -- and working families -- in the 21st Century. And we must seize it.

The late Bella Abzug once said: "First they gave us the year of the woman. Then they gave us the decade. Sooner or later, they will give us the whole thing." We must never stop fighting for the whole thing.

But it can't just be women -- here in Lowell -- or in the halls of Congress who lead the fight for equality and justice. All of us have a role to play. Our colleges and universities -- like the University of Massachusetts here in Lowell -- are key players. Nothing is more important than a good education -- and nothing else offers us such a significant opportunity to create a better future for our children and for our nation. Our business communities must become stronger partners -- and support small businesses and entrepreneurs to grow and thrive. And we need the commitment and dedication of people on the front lines, in our schools, and job training programs, and child care centers; and parent. It's our collective responsibility to lift up families, and revitalize communities, and extend the circle of opportunity to every citizen. That's been true since the birth of this nation. And will surely hold true tomorrow, as we meet the challenges of a new century, and a new millennium.

I hope we will get to the point where we will no longer have to do studies, or surveys, or come together even in forums like this one to talk about women's issues as a separate kind of emphasis. That instead, we can just look at the huge array of possibilities that human life presents to us, and have women's equal role in every aspect of that life be accepted as part of that greater effort that we are all engaged in to build a better life for ourselves and our communities, and to contribute to the next generation.

Thank you.

HILLARY RODHAM CLINTON
ANNOUNCEMENT FOR FIRST NATIONAL WOMEN'S MUSEUM
THE DECATUR HOUSE
WASHINGTON, D.C.
MARCH 18, 1998

Welcome to this historic announcement. I'm honored to join Cathy Bonner, Senator Kay Bailey Hutchinson, Ed Whitacre, and all of you who have been such role models and leaders on behalf of women in America -- as you make this commitment to create the first museum dedicated to the achievements of women. Today is a day to celebrate what many of us have known for a long time -- that women's ability to influence every aspect of our lives has come of age.

It is quite fitting that we gather here today during Women's History Month, a time to recognize women's contributions to the birth and evolution of this great nation -- and to celebrate their achievements in the arts, in business, in public service, in academia, in science, and in sports. It's impossible to imagine our lives today without thinking about the pioneering women who every generation have shaken off the constraints of their times to help shape a better future. Abigail Adams. Elizabeth Cady Stanton. Sojourner Truth. Margaret Sanger. Eleanor Roosevelt. Rosa Parks. Sally Ride. Ruth Bader Ginsberg. Maya Angelou. And so many more.

Throughout our history, women have expanded the very definition of freedom; demanded an ever widening circle of opportunity for our citizens; and furthered the explorations of our world and our universe. Yet too often, their stories have not been included. Their contributions have not been celebrated. Their voices have not been heard.

Today, we take an historic step forward -- to give voice to those stories, and to build on those accomplishments -- by establishing the Women's Museum: An Institute for the Future.

As some of you may know, I've been engaged in promoting plans for our nation's celebration of the Millennium. It's an exciting opportunity for conversation and collaboration -- a time to take stock of who we are, and what values, history and culture we want to carry into the next century. Over the next three years, we hope to inspire all Americans to come together across the lines that separate us -- to mark this milestone in our history. The theme we've chosen for the Millennium is "Honor the Past: Imagine the Future."

And that is exactly what this new Women's Museum is being created to accomplish. This will be a museum that not only looks back to honor and celebrate the women who have helped forge and lead this great nation -- but also looks forward, to help the present and future generation of women to imagine the extraordinary possibilities to come.

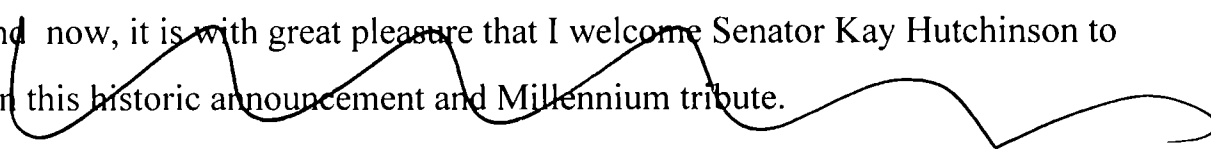
I am proud that this Administration has been so committed to bringing the concerns of women to the forefront of our nation's agenda. From the family medical leave act to historic investments in child care and health care to last week's White House announcements on international women's rights, this Administration has worked hard to improve the lives of women, families, and children. And as a result of that commitment, and those investments, our daughters and their daughters will have greater opportunities to pursue their dreams, shape their world, and fulfill their God-given potential.

The Women's Museum is for them, as well as for us. But a museum of this significance does not happen by dreams alone. It becomes a living and breathing museum thanks to the work and support of many people and organizations, from both the public and private sectors. And here, I want to recognize SBC Communications for coming to the table early on -- and providing such an historic gift to salute women everywhere. I hope that their example will encourage other companies and organizations to step forward and contribute in similarly generous ways.

This year, we commemorate the 150th anniversary of the founding of the women's rights movement in Seneca Falls. One of its leaders -- Elizabeth Cady Stanton -- made the then revolutionary statement that "We hold these truths to be self evident, that all men and women are created equal." Much of our nation's history since then has been the struggle to make that simple statement a reality -- not only for women, but for all citizens denied the opportunity to fully participate in the life of this country.

We know that this struggle is far from over. But today's announcement to establish The Women's Museum will help ensure that the history of that struggle will be told. Such a place, I believe, will also help all of us -- men and women, boys and girls -- to better meet the extraordinary challenges and opportunities that we will face in the next Millennium.

And now, it is with great pleasure that I welcome Senator Kay Hutchinson to join me in this historic announcement and Millennium tribute.



Nanda Chitre

04/03/98 02:16:48 PM

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Subject: REMARKS BY THE PRESIDENT AT FINCA WOMEN'S VILLAGE - Jinja, Uganda

THE WHITE HOUSE

Office of the Press Secretary
(Kampala, Uganda)

For Immediate Release March 24, 1998

REMARKS BY THE PRESIDENT
AT FINCA WOMEN'S VILLAGE

Jinja, Uganda

6:07 P.M. (L)

THE PRESIDENT: Thank you very much. I will try to say this right: Kodeyo. (Applause.) Thank you. I must say it is a great honor for me to be around a group of women who say they are willing to give jobs to men. Thank you very much. (Laughter and applause.)

It is a great honor for me to be here with the President and Mrs. Museveni. My wife and I like these loan programs very much. And Florence, we thank you for the fine job you did being the leader of this program today. I want to thank Milli Mukyala and Robinah Balidawa, thank you very much for being an example to women, not only throughout Uganda and, indeed, Africa, but throughout the world. That United States is proud to support FINCA in these efforts. FINCA now has set up 3,400 banking groups like the two of which you're a part, in Africa, in Latin America, in the former Soviet Union.

The United States, just in the last two years, has increased its support for such programs through our AID program; and now we are making over 2 million loans every year to people just like you -- over 2 million. (Applause.) What that means is that women in villages like this all across the world are going to be able to meet the needs of their children, as Milli so eloquently describes; are going to be able to build the economies of their villages; it will make their nations stronger, and they will make the world a better place.

So the song you sang today is a song for children everywhere. It's a song for women everywhere. It's a song for the future of the world everywhere. We will continue to support these programs as long as I am President. (Applause.)

I want to say a special way of appreciation to my wife, who introduced me to these programs now over 12 years ago. (Applause.) Twelve years ago she came to me and told me about what was happening in a far away county in Asia -- Bangladesh. And she said this could be done everywhere. And you have shown through your media and ours -- today you have shown the whole world -- what can be done in villages everywhere. So you have done a great service, not only to yourselves and your own children but for women just like you all across the globe. And we thank you very, very much. (Applause.)

END 6:10 P.M. (L)

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