

To demonstrate the progress that has been achieved through these world conferences, we have only to look at the issue of violence against women. The issue was introduced internationally by Canada at the Nairobi conference in 1985. Now, 10 years later, a consensus has been reached that violence against women will not be tolerated anywhere, no matter what cultural excuses a country might use.

Canada again led the way in negotiating the inclusion of very strong wording on this subject. The Beijing declaration asks governments to be responsible for protecting women from violence in the home and in society. It recognizes that the terrible effects of violence reverberate throughout society, and cannot be written off as a private issue.

The Canadian team was instrumental in achieving a number of other major changes. Our delegation sponsored a resolution calling for worldwide recognition that rape in armed conflict should be considered a war crime. Canada also won support for our initiative to promote the development of guidelines for accepting refugees based on gender-related persecution, an initiative that had its genesis under the previous federal government.

Some of us in the parliamentary delegation left the confines of the conference site to visit Shanghai, a city where Canada maintains a consulate. While there, we met with the Shanghai Women's Federation. A tour of their facilities included a women's credit centre that receives some of its funding from CIDA. It is one of many examples of how women are being encouraged to help themselves.

Micro-credit programs such as this one are aimed at giving small loans to the poor so that they can run their own small businesses. They can rarely get such loans from conventional banks, even though a study by the World Bank shows the clear success rate of these programs. In Third World countries, these programs have a full repayment rate of 93 per cent or more in one year.

Micro-banks, such as the Grameen Bank in Bangladesh, started by lending as little as \$10 to poor rural women. Gradually, the women began to apply for loans of \$200 to \$300. Grameen lends \$1.5 million each day in loans that average \$140. The on-time repayment of loans by the Grameen Bank's poor women borrowers is 98 per cent.

Muhammed Yunus, director and founder of the Grameen Bank, also referred to as the "barefoot bank," was in Toronto last week to receive an honorary doctorate from the University of Toronto. He believes that:

Access to credit is a basic human right, not a privilege.

Over the past 20 years, he has helped make that belief a reality for millions of landless poor, most of them women.

The World Women's Banking Organization has enjoyed an outstanding recovery rate of 97 per cent in one year. It has been

shown that with a loan as small as \$100, a poor woman can, with her own business, double her family income and lift her family out of poverty after five years.

Similar success stories can be found here in Canada, where the Federal Business Development Bank runs micro-credit programs targeting the native community and native women in some cases.

Conventional banks in this country have been chastised repeatedly for their poor lending rates to small business. Their excuse is that they do not make enough profit on such loans because of high administrative costs. Thankfully, the message seems to be getting through to some banks, where an effort is being made to streamline their operations and adjust their priorities to meet the needs of small enterprise. I understand the repayment rate of these loans to women is very high.

CIDA's Canada Mission Fund has funded some 70 small projects that have empowered women in China in very real ways. In one extracurricular foray, Canadians, led by my colleague Senator Pearson, were the first parliamentarians to visit the Ganzu province of China, where they saw how even a small sum of money can empower women to change their lives and those of their families. For \$20,000, CIDA brought water to 2,000 people living in three villages — a project, honourable senators, which saved women five hours a day in labour. Needless to say, the entire village came up to welcome this delegation.

Sustainable economic development depends upon educating and investing in women, but the fact is that 70 per cent of the world's poor are women. Governments and financial institutions must be urged to give these women a chance by making more credit available to them.

The benefits of encouraging these women go far beyond increased income. They are better able to take care of their families. They are able to send their children to school, reinvest in the community, and plan for the future. They experience pride and hope.

As Hillary Rodham Clinton noted in her speech, so often when woman come together to talk, the discussion turns to their children. Taking care of the family has always been a priority for women, and that link is the foundation of our society. While some would say the family is falling apart, it is not because that fundamental link has been severed. Women still take care of the children and the elderly, yet most of the work they do is not valued — not by economists, historians, government leaders or the popular culture, and too often not even by the fathers of the children involved.

One of the goals of this conference was to strengthen families within societies by empowering women to take greater control of their own destinies. This cannot be fully achieved unless private industry as well as governments here and around the world accept their share of the social responsibility to protect and promote the physical and economic well-being of women and children.