

very difficult for them to do the mission, particularly with a smaller number of people and, in effect, spend full-time doing that.

It's always—I think at Dayton—everyone knew from Dayton on that this was one of the most difficult things, that they couldn't walk away from this evidence of war crimes, and that there needed to be some way of proceeding but that there was no way that you could effectively do the job of UNPROFOR, which was the most important thing to try to stabilize the country and the borders and, in effect, make that the primary mission.

Maybe I ought to let General Joulwan answer that question, but I think that's the right answer.

General George A. Joulwan. Yes, Mr. President. *[Laughter]*

Q. Do you oppose the international group that's been proposed?

The President. Well, what I want to look—I have asked—at the University of Connecticut, when I spoke at the—Senator Dodd not very long ago—I said I thought we ought to consider whether there should be a permanent international war crimes tribunal, which of course would require some sort of way of carrying out its mandate. But that—if we do that, we need to look at it not just in terms of Bosnia but over the long run.

We need to recognize that we can't expect people who are sent into a very volatile situation and ask us to stabilize borders, to ensure the security of cross-border crossings and all the other things that UNPROFOR has had to do, you can't expect those same people to do this other work unless they literally come in contact with those who should be arrested and returned. So there would have to be a completely different way of dealing with it if we're going to have a permanent war crimes tribunal, which I think has a lot of merit.

NOTE: The President spoke at 10:25 a.m. in the Army Conference Room at the Pentagon. In his remarks, the President referred to Gen. George A. Joulwan, USA, Supreme Allied Commander, Europe. A tape was not available for verification of the content of these remarks.

Remarks on Presenting the Microenterprise Awards

January 30, 1997

Thank you. Welcome to the White House. I would like to begin with a word of thanks to, first, Secretary Rubin, who became Treasury Secretary and, before that, head of the National Economic Council, with a passion rare for someone in his previous line of work—*[laughter]*—rare, to bring the benefits of enterprise to people who had been too long denied them, and an absolute conviction, too rare all across our country, that just because people were poor and in distress did not mean they could not do better, did not mean that we could not spread the benefits of enterprise to the cities and to the isolated rural areas where they had been too long absent.

I'd also like to thank the First Lady for beginning this obsession, almost, that we have with microenterprise with me. I guess—I asked her before I came up here, and we were laughing—you know, one of the great burdens of growing older is that you can't remember when something happened even if you remember exactly what happened. *[Laughter]* And I said, "Now, when was it that I came home and told you, 'I hope I live long enough to see Mohammed Unis win a Nobel Prize?'"—*[laughter]*—because it was my first exposure, through our friends in Chicago who brought me in touch with him, to the whole idea that microenterprise might be exploded across a nation. And she said, "I think it was '85, but it might have been '86." So to be literally accurate, more than 10 years ago—*[laughter]*—we started the long road which we could not have predicted would bring us all to this day.

These awards for excellence in microenterprise development simply recognize that our country has been and will be built on the enterprise of our people, on their ideas, their energies, their willingness to take risks, their willingness to pursue their dreams. That is the story of all the new businesses in this country. And with the right opportunity, those kinds of dreams can become real for countless numbers of people to support their families and strengthen their com-

munities and build our country into the kind of nation we want in a new century.

Indeed, it is now a commonplace observance that often the greatest contributions, economic contributions, in our communities come from the smallest businesses in the aggregate. They literally can transform communities, offering a path to success for Americans who would otherwise not have had it.

If we can spread the opportunity for microenterprise for making that first beginning across this country, we can offer a new path to success for Americans who today are left out of the economic mainstream. In rural America it may be a person who once worked on a family farm. In urban areas it may be a parent who can't juggle an office or a plant job with a family or who's been left out of the workforce for childrearing or who is struggling to move from welfare to work. It might be older Americans who are retired from their previous jobs. It might be people with disabilities who aren't mobile but who have a skill, an idea, a capacity to contribute. It might be laidoff workers looking for a second chance.

There are huge numbers of people in our country, as all of you know, who are literally brimming with initiative and desire who are willing to be responsible and work hard. Microenterprise helps to put such people on their feet and gives people with courage and genius a chance to reach for the stars. To do that, they must have opportunity. There are people often who need these opportunities who are completely unable to get proper business training or loans or even a hearing from a lender under the established systems. But when the opportunity is not there for them, make no mistake about it, their loss is also our loss. For every person whose potential goes unfulfilled, there is a problem or the absence of an opportunity that affects the entire Nation.

And when they have an opportunity, we move closer together in our common goals for our society, for after all, all of us want every American to be able to be responsible and to work and to find fulfillment. We want to raise the incomes of people who can be fully participating in our society. We want to promote the growth of business. We want to ensure that everybody has a stake in the

success of our communities, because we know there are no unsuccessful communities where everybody has a stake in its success.

As the First Lady has said with a lot of her compelling examples today, we have seen the value of microenterprise demonstrated in much poorer countries, bringing new dignity and better lives for women and children, especially. But we know it has also worked in America. One of the things that we worked to do in our home State was to create a community development bank and a good-faith fund microenterprise program.

Since I became President, we have tried to go national with this micro idea in a very macro way. And again, I say it would not have been possible if it hadn't been for the support of Secretary Rubin and his considerable persuasive powers in convincing other people who had never thought about it that this was in fact a good idea. We want microenterprise to take root everywhere. We recognize, however, that our efforts alone are not enough. We have to have a partnership between the public and private sectors if we're going to have adequate support of microenterprise development all across the United States.

I also want to emphasize that microenterprise must be part of a larger strategy to help every American make the most of his or her own life. There are many pieces to the strategy, and we must all play a role to have the whole strategy succeed. We also reformed the Community Reinvestment Act, to revive communities in distress and ensure that private sector capital flows to all—all—credit-worthy borrowers without prejudice. That is unleashing billions of dollars in private investment in those communities, and I am committed to maintaining that effort.

In 1992, I called for a nationwide network of community development banks, while asking the Nation's banks and thrifts to make sound investments to expand opportunity, enterprise, and homeownership in distressed communities. Last year, Treasury's Community Development Financial Institutions Fund made its first round of awards to 32 CDFI's around the Nation. This is an initiative with enormous potential to help people who have been left out come in and be lifted up by their own endeavors.

Before recognizing the awardees, I want to make two further announcements today in support of these common efforts. First, we are committed to increase the Community Development Financial Institutions Fund by a billion dollars over the next 5 years. That is almost triple its current funding. [Applause] Thank you. And all of you know that properly run, these funds can create more jobs with \$100,000 than some traditional efforts can with a million. So I ask for your support and your continued demonstration that this is a good investment for all Americans.

Second, I want to announce a bold new effort to help Americans in hard-hit communities go to work. We have finalized a new \$10-million welfare-to-work partnership between Chase Manhattan Bank, the Rockefeller Foundation, and the Department of Housing and Urban Development. This three-way partnership will fund two private sector welfare-to-work projects designed to raise employment rates by as much as 20 to 30 percent in high poverty urban neighborhoods. More than 15 sites will be funded in both projects; three of them, Brooklyn, Central Harlem, in New York City and Sandtown-Winchester in Baltimore, have already been selected for one project. Los Angeles, Cleveland, San Antonio, Seattle, and Louisville are among the finalists for the other.

I'd like to ask Peter Goldmark, the President of the Rockefeller Foundation; William Harrison, the Vice President of the Chase Manhattan Corporation and Chase Bank; and Michael Stegman, Assistant Secretary at HUD, to stand so we can all thank you for your work in putting together this very amazing and very hopeful project. Gentleman, would you please stand? [Applause]

Microenterprise, by giving people the tools they need to help themselves, will reinforce efforts like this. And that's what our award recipients do every day. Today we recognize them for their successful efforts. They are the engineers and the pioneers of potential. We need more of them in America. I'd like to ask each of them to stand as I announce their endeavors and their award.

First, the Women's Self-Employment Project is a leader in advocating for low in-

come women in Chicago and assisting them to pursue self-employment to lift themselves from poverty and welfare dependency. It trains the women in entrepreneurship, marketing, and in getting loans. It has served more than 3,000 women in the past 10 years. Most of the clients have household incomes of \$15,000. And listen to this, their business survival rate is 79 percent. Accepting for the Women's Self-Employment Project the award for Excellence in Program Delivery: Poverty Alleviation, is Connie Evans. Thank you, Connie.

Accion U.S. Network has made an impact in New York, Chicago, San Diego, Albuquerque, San Antonio, and El Paso. Its name—"action" in Spanish—translates into opportunity for people it serves through specialized, streamlined loans. Most of its several thousand borrowers are Hispanic or low income entrepreneurs of homebased businesses. It also lends to others who lack access to credit. One of its best success stories is that the Safaraaz Saalim who went from being homeless to running a successful one-man salad restaurant in downtown San Diego. I'll go there next time I'm there. [Laughter] Accion has shown itself to be a model of disciplined management.

The Cascadia Revolving Fund operates in rural and urban communities of the Pacific Northwest—no, no, we're going to do them together; I know what I'm doing—[laughter]—providing intensive services to new and young businesses and helping them to stay in business. That's a big accomplishment because Cascadia specializes in high risk businesses. It is focused on helping low income people, women-owned firms and businesses that locate in economically distressed communities. For their work, Accion and Cascadia Revolving Fund are receiving awards for excellence in program delivery, access to credit, and the recipients are Bill Burrus for Accion and Patricia Grossman for the Cascadia Revolving Fund. Let's give them a hand. [Applause]

The North Carolina Rural Economic Development Center established a microenterprise loan program several years ago to combat the problem of lack of capital to start up businesses in rural areas. Its solution—a highly effective model for statewide deliv-

ery of microenterprise services. It makes both individual and group loans and provides business training through local community-based partners. These partners identify potential borrowers and underwrite their loans. This is community action at its best, growing the economy at the grassroots. And we have another winner in this category as well. [Laughter]

From its base in Cambridge, Massachusetts, Working Capital also provides small loans to groups of businessowners who form peer groups. To further help the cause, Working Capital created the microenterprise toolkit, a step-by-step guide to starting a microenterprise program. This innovation will help spawn a whole new wave of entrepreneurs, something all of us can cheer. For their leaps in creativity, the awards for excellence in program innovation go to Billy Ray Hall of the North Carolina Rural Economic Development Center and Jeffrey Ashe of Working Capital. Let's give them a hand. [Applause]

The Nebraska Microenterprise Partnership Fund is a model of public-private partnership. It is an intermediary, raising money from public and private sources to build a statewide grassroots network of microfunds. In just a short time, the Partnership Fund has sown the seeds of a strong network of microenterprise, demonstrating that Federal, State, and local government can in fact work with community-based organizations to support the smallest businesses.

The Self-Employment Learning Project of Washington, DC, is the preeminent effort to research and evaluate the development of microenterprise and the people it serves in the United States. It has been instrumental in setting down the foundation for the growth of microenterprise and promoting its potential as a road to economic opportunity. Before the Learning Project was established in 1991, there was little information on microenterprise, and well, here we are today celebrating them and more information. It has been a real engine in our progress, and I hope today that we are helping the Self-Employment Learning Project to get more information out about this around the country. For their fine work, they receive awards for excellence in public or private support of

microenterprise development: Gene Severens of the Nebraska Microenterprise Partnership Fund and Peggy Clark of the Self-Employment Learning Project.

Again, let me thank all of you for being here. Again, I thank Secretary Rubin. I also want to thank Brian Atwood of AID and Phil Lader, the Small Business Administrator, for their intense support of our microenterprise efforts.

And let me say, as all of you know, we have only scratched the surface. And I hope by our being together here today you will go home reenergized. And I hope that because of the publicity this event generates, you will all get hundreds of calls asking you—[laughter]—how more communities and more neighborhoods can become involved in this great endeavor. And I hope that we can depend upon Senator Kennedy and Congressman Davis to have yet another good project to become evangelical about. [Laughter]

Thank you all very much, and good day. Thank you.

NOTE: The President spoke at 2:53 p.m. in the East Room at the White House.

Proclamation 6970—National African American History Month, 1997

January 30, 1997

By the President of the United States of America

A Proclamation

For much of the past century, the contributions that African Americans and other minorities have made to our Nation's progress were not fully recognized. African American History Month is an important means by which we help right that wrong. It awakens our collective social conscience to the importance of giving all of our children a complete and accurate record of their country's history. And, perhaps most important, it helps to reinforce America's highest ideals—our respect for diversity, community, and freedom.

During this time of celebration and learning we are inspired by the courage, wisdom,