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Abstract

This paper focuses on the theme of women entrepreneurs, business and gender in two transitional economies, namely Nigeria and China. As the OECD Conferences on Women Entrepreneurs in Small and Medium Enterprises held in Paris in 1997 and 2000 pointed out, a situation where women are discriminated against in business has negative economic, social and political consequences for any country and a lack of data on obstacles to women’s entry or success in business makes policy formulation difficult (OECD, 1998, 2001). Should China and Nigeria follow a similar pattern to other societies during the development process with respect to greater frequency of divorce with a growth in single parent families predominantly headed by women, and often living below the poverty line, the negative consequences could be severe.

Many questions can be raised about the position of women in business in transitional/developing countries. Have economic and political developments in recent years given women a greater opportunity to start their own business? What type of business are they in? What access do they have to financial and other resources? Do they face similar problems as their male counterparts? Are women subject to discrimination and harassment? Are their issues of concern similar to those of businesswomen elsewhere or are their experiences determined more by local social and economic conditions or traditional cultural norms? The aim of this research is to examine these and other related questions using literature search, questionnaire survey and structured interviews with female entrepreneurs and businesswomen in a number of countries, both developed and developing. This is the first of a series of comparative studies. The research result has indicated that the greatest challenge for both Chinese and Nigerian female entrepreneurs is being taken seriously by their male counterparts as well as society as a whole. The greatest reward of business ownership is in gaining control over their working lives.

Keywords: businesswomen, gender, female entrepreneurs, economic development, transitional economy, China, Nigeria.
Introduction

In some regions of the world, transformation to a market economy threatens to sharpen gender inequality. Some of these changes are simply the legacy of a gender imbalance that exists prior to political and economic reforms. Other changes reflect a return to traditional norms and values that relegated women to a secondary position. As countries become more democratic, gender inequalities lessen, thus offering a more productive atmosphere for both sexes (Foster, 1996).

Women’s productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women’s entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (United Nations Industrial Development Organisation, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

Entrepreneurship represents an appropriate opportunity for women all over the world, as entrepreneurship responds flexibly to entry, change and innovation. This potential has not yet been realised in an optimal fashion in most developing countries. A large number of women work in the informal sector but their contribution is not included in national accounts (UNIDO, 1995). There are a variety of constraints on women and the ability of women to upgrade their production continuously. These include poor access to market information, technology and finance, poor linkages with support services and an unfavourable policy and regulatory environment. These constraints are further compounded by the need to compete in an aggressive business environment with rapid technological changes and the globalisation of production, trade and financial flows (UNIDO 2001). Although many of the constraints are shared by both female and male entrepreneurs, women entrepreneurs face additional obstacles; this is due to deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment, and in institutional support mechanisms. In many instances women are unable to benefit from
services, and must struggle to overcome or circumvent discriminations in business circles (UNIDO, 2001).

Many questions can be raised about the position of women in business in any country. Does the current economic and social environment give women greater opportunities to enhance their economic and social status? What proportion of new businesses are owned by women and how does the situation compare with other countries? Are women involved in large businesses or only in small and medium enterprises? Are women in managerial positions in private business? Are women as motivated as men to achieve managerial positions? Do men and women manage businesses differently? Do men and women have different personnel management styles? What are the career options? Are women subject to discrimination and harassment in the workplace? Does the ‘glass ceiling’ exist? Are the issues of concern for businesswomen similar to those of businesswomen elsewhere or are their experiences determined more by local social and economic conditions or traditional cultural norms?

These questions are being examined through ongoing research conducted by a network of researchers in China, India, Nigeria and Britain using literature search, questionnaire survey and structured interviews with women working in both state owned and private business.

There are many challenges for a country such as China emerging from a bureaucratic, state controlled, planned economy with no market structure, to ‘open its doors’ to the globalising international business environment of the late twentieth and early twenty first centuries. The challenges are no less severe for a developing country such as Nigeria as it attempts to deal with the economic and social consequences of its colonial past. While academic research has sought to focus on enterprise development in Nigeria, little research has been undertaken on the role of Nigerian female entrepreneurs. In the past, the significant contribution of women in sustaining socio-economic wellbeing of their families has been neglected and taken for granted by the society as a whole. This has resulted not only in gross underestimation of women’s socio-economic contribution to the economy, but also in the under-utilisation of women’s tremendous socio-economic potentials in the Nigerian business environment. Much research has been done on the experiences, status and position of Chinese women but in China private business has only been legal since the mid 1980s and research on women in business only began in the late 1990s.

**Background**
Academics and governments appear to be focussed on encouraging entrepreneurship, because it symbolises innovation and a dynamic economy. Female entrepreneurs have been identified as a major force for innovation, job creation and economic growth (Organisation for Economic Cooperation and Development, 1997) and therefore there has been a swarm of research into women’s business ownership.

Many women are entrepreneurs worldwide; however the global impact of female entrepreneurs is just beginning to gain intensity. The number of female business owners continues to increase steadily worldwide and it is estimated that firms owned by women account for between 25% and 33% of all businesses (National Foundation for Women Business Owners, 1998: 2). In the United States of America, women-owned firms employ 1 out of every 4 company workers and employment in women-owned firms with 100 or more employees has expanded 6 times faster than for all firms in the economy. In the US and Canada growth of women-owned firms outpaces overall business growth by around 2:1. In Britain women are responsible for 1 out of 3 small business start-ups. Similar findings are reported from Australasia and parts of Asia with more women setting up new small businesses than men and with a lower failure rate (Kitching and Jackson, 2002). Women-owned businesses in Africa, Asia, Eastern Europe, and Latin America are growing rapidly (Organisation for Economic Corporation and Development, 1998). For example, women produce more than 80 percent of food for sub-Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America (Foster, 1996).

As the OECD Conference on Women Entrepreneurs in Small and Medium Enterprises held in Paris in April 1997 pointed out, a situation where women are discriminated against in business has negative economic, social and political consequences for any country and a lack of data on obstacles to women’s entry or success in business makes policy formulation difficult (OECD, 1998). Should China follow a similar pattern to other societies during its development process with respect to greater frequency of divorce with a growth in single parent families predominantly headed by women, and often living below the poverty line, the negative consequences could be severe. Concern for the welfare of women prompted the UNDP to set up a program in China to provide funds for women to set up businesses which seems to be meeting with some success. This scheme however, as with so many NGO programmes to provide funding for women, concentrates on microfinance for business start-ups by groups of women. The question of access to mainstream financial resources for female entrepreneurs is largely ignored by male dominated government and financial
policy makers. The consequences of lack of funding at start up are to lock women into low potential, ‘feminine’ ventures such as beauty parlours or garment making. Real expansion is constrained. Despite this some Chinese women have become millionaire business owners.

The Rise of Private Business in China

Private business is a fairly new area of opportunity for both women and men in the People’s Republic of China. It was virtually non-existent until the reforms of the 1980s and it is only fifteen years since an amendment to the Chinese Constitution in 1988 legalized private business activities. From the beginning of that decade private business activities were first tolerated and later encouraged because they created jobs and supplied goods and services in short supply (Lu and Tang, 1997: 17). Chinese entrepreneurs took up the new opportunities with great vigour and by the end of 1986 the Chinese media was reporting that there were 12 million licensed entrepreneurs of whom 8 million were women (Xinhua, December 3 1986). By the time of the CCP Plenum in 2000, the private economy was no longer merely being tolerated but was to be supported and guided by the Party. A Party which President Jiang Zemin hopes will come to represent the development needs of what he termed in his February 2000 speech in Guangdong, as ‘the advanced forces of production’ which together with ‘the forward direction of advanced culture’ and ‘the fundamental interests of the broad masses’ has come to be called the ‘Three Represents’. In practice, private businesses have been told to accept party members to help guide their business practices. The Party is being encouraged to accept wealthy businesspeople as members.

Problems for Private Business

As Lu and Tang (1997) have noted some enterprises are more equal than others. SOEs have had priority in receiving raw materials at below-market prices and state bank loans at low interest rates (Lu and Tang, 1997: 19). Foreign firms both wholly owned and Joint Ventures, are better served by their regulatory frameworks and have more security of ownership of both capital and property. Private Chinese owned firms have least access to capital investment, are worst served by laws and regulations and have much less access to and security for both capital and property. Access for women is even further restricted by traditional patrilineal inheritance patterns particularly in rural areas.

Reform and the WTO
Of vital importance for China are the ongoing reform process and the impact of entry to the WTO. The apparent consensus among the Chinese leadership is that the opportunities and benefits of having joined the WTO will far outweigh the problems. For domestic enterprises it will mean easier access to the international market and greater advantages in international competition. In the home market, however, it will mean fierce competition for industries and enterprises which have hitherto been protected from the realities of the capitalist market system. Entry to the WTO means complete ‘opening up’ of the Chinese industrial, agricultural and services sectors to foreign competition.

The reform process so far has resulted in enormous unemployment, disruptive rural/urban migration, corruption and environmental degradation. There is growing disparity between rich and poor and between the cities and the countryside. China now has both millionaires and beggars. There is an acute shortage of qualified personnel in IT, finance, law, education and management. Will WTO membership provide more opportunities than problems?

The Status of Women

Under the terms of the 1982 Constitution of the People’s Republic of China women are guaranteed equal rights with men in all spheres of life since, as the Maoist slogan put it, ‘women hold up half the sky’. Women have the right to work outside the home and are supposed to have equal pay with men for equal work. By law they are able to inherit land and property. They can initiate divorce and claim custody of their children. They can join the CCP and stand for political office and they are supposed to have equal access to education. Ten years later in 1992 a Law Protecting Women’s Rights and Interests was adopted which was intended to ensure the protection of ‘women’s special rights and interests granted by law’ (FBIS, 1992:17-20). As is so often the case, the gap between rhetoric and reality is quite large. Compared with many other societies Chinese women do have a high labour participation rate of 80%, less than 20 percentage points behind men. The female/male wage ratio is 85.6% which is certainly not equal but again comparatively speaking, is higher than most other developing countries (Cheng and Hsiung, 1998: 114-119).

There are about 400 million women in China aged 15+ years, 300 million are economically active and 2/3 urban and 3/4 rural women engage in work outside the home. 44% of employees are women, and they comprise the majority of agricultural workers. There are many impediments to full participation by women
in Chinese society. They are under represented politically (in 1993 they comprised only 21% of deputies to National People’s Congress), under represented in higher managerial positions and over represented in jobs requiring heavy labour such as farming (Joint Economic Committee of the Congress of the United States, 1997: 373). Over the last two decades fewer women have joined the CCP particularly in rural areas and fewer have been elected to office. In the government in the early 21st century, women certainly do not hold up half the sky. Of 29 ministers in 2002, only two were women. Of the membership of the 15th CPC Central Committee only 4% were female. Of the membership of the Standing Committee of the Ninth National People’s Congress, only 11.94% were female. Of the members of the Special Committees of the Ninth NPN only 13.59% were women (Beijing Review, 1998: 23).

Divorce is still not common in China but the incidence has been increasing in recent decades as unemployment and economic hardship for women has increased. Most divorces are instigated by women. Many men refuse to pay child maintenance and it is difficult for the single mother to support her children on her own salary (Family, No 5, 1991: 49; Women of China, No 5, 1987: 42). Wife battering is cited as cause for divorce by many women. In 1992 the Institute of Women’s Studies of China cited 33% of respondents in a survey as reporting abuse, 9% frequently. Another survey in Beijing in 1994 reported a 21.3% rate of abuse.

Chinese statistics in 1990 showed that women accounted for 45% of professional and technical personnel (up from 38% in 1982), 11% of all heads of authorities and government organisations, enterprises and institutions (up from 10% in 1982 (Hall, 1997: 44). Secretary, interpreter, translator, businesswoman and tour guide are the top dream jobs for Chinese women (Hall, 1997: 52).

**Chinese Women Managers**

It is only since the late 1980s that studies on issues related to women in management around the world have entered the Western management literature (see Adler & Israeli, 1988, 1994). Investigations of women in management in China are very few. Hildebrandt and Liu (1988) surveyed 150 Chinese women managers and concluded that compared with other Asian and with US women, they had little job mobility, worked longer hours, were less well educated and their careers were strongly influenced by central government planning and a patriarchal tradition. A brief review of Chinese women’s status in organizations and management was presented by Korabik (1994) and Chen and Yu (1997) addressed the question of motivation to manage. They found that the overall managerial motivation of
Chinese women was as high as that of Chinese men. Far fewer women, however, are to be found in management positions in the PRC. Despite their qualifications, a high level of commitment to their careers, and a critical shortage of professionally trained people in China, female Chinese students are pessimistic about their prospects for career advancement (McKeen and Bu, 1998:171). Barriers cited included negative stereotypes, lack of mentors and role models, isolation and a lack of organizational policies. In a recent Chinese study, Yu and Zhu (2000) argued that female managers are less effective in time management than their male counterparts and work fewer hours. They reported that male managers spent more time than females ‘presiding over and attending meetings, talking with subordinates, inspecting work, taking official trips, participating in official intercourse’ (Yu and Zhu, 2000:35). Women spent less time on leading, decision making, controlling and handling foreign affairs, less time at work and more time on domestic duties which the authors concluded reflected traditional patriarchal values in which ‘men are in charge of the outside world while women are in charge of the house’ (Yu and Zhu, 2000:38).

The introduction of the 'socialist market system' in China has led to a variety of problems and opportunities for women in both urban and rural areas.

Factors influencing women's entry into business

Although most women enter business for the same entrepreneurial reasons as men, over the past two decades women in a variety of countries including the US, Europe and Australia, have expressed increasing frustration with their work environments. They cite the desire for greater challenge and the need for more flexibility in their work environment as reasons for moving to business ownership. The greatest reward of business ownership for women is in gaining control over their own working lives. Women report their greatest challenge in business is being taken seriously.

Women in Business

China

From the early 1980s Chinese women were undertaking entrepreneurial activities in astonishing numbers with extraordinary success. By 1986 two thirds of entrepreneurial licenses countrywide had been taken out by women. In 1990 China Women’s News announced that 4.6 million rural women were running businesses which meant that a third of all rural businesses were owned and run by women. This means that within a decade, Chinese women in rural areas had reached the
world average. Self-employment is a dream for many Chinese women. There are 14 million self-employed people in rural areas engaging in commerce and service trades and two thirds of them are women (Hall, 1997:63). It is very difficult to try and work out how many women are purely self-employed and how many actually employ others. It is even difficult to estimate how many businesses are owned by women because often, when asked by a non-family member, they will say a firm is their husbands or is a family firm even when they have provided the whole capital and are running it themselves.

The All China Women’s Federation lists the Top Fifty Businesswomen each year and women regularly appear in the Top 100 CEO listings. A recent survey of 1.5 million enterprises run by women in 2000, showed that 90% of them were in manufacturing and service industries and the failure rate was only 1.2% (Xinhua, 16.12.2000). By 2002 women made up 20% of entrepreneurs in China.

Nigeria

Most of the available literature on women’s business ownership has concentrated on entrepreneurial development in industrialised countries (Adler and Israeli 1988, 1994), very little is available on the role of women entrepreneurs in Nigeria. According to Mba (1982), it is popular knowledge that women’s involvement in socio-political matters especially in decision making and leadership roles has been limited or even negligible (Mba, 1982).

The needs and contributions of female entrepreneurs in the Nigerian economy seem to be invisible and overlooked, female entrepreneurs in Nigeria have long been eliminated from the formal sector of the Nigerian economy. Women in Nigeria generally have less access to formal education; consequently they have low participation in the formal sector, for that reason many women take up self-employment. In addition, women have limited access to other critical resources such as land, technology and credit facilities. Hence even within the informal sector, they are confined to micro-enterprises. These include trading and small-scale manufacturing enterprises.

Although the representation of female entrepreneurs in the informal sector is higher than that of male entrepreneurs in Nigeria (Berger and Byvinie, 1989), their participation is however underestimated and overlooked. According to the Economic Commission for Africa (ECA, 1991), next to the agricultural sector, the informal sector is the largest employer of women in most African countries. There were an estimated 16 million women in sub-Saharan Africa engaged in the sector in 1990 (International Labour Organisation, 1990).
Women entrepreneurs in Nigeria are often prevented from running competitive businesses by their relatively low education and skill levels, which generally limit their access to the various support services. Despite many shortcomings and constraints, women have been able to create their own enterprises, even in countries where economic decisions would normally be taken by the male head of the households. Nigeria is a good example of this phenomenon (World Bank, 1995).

In a developing country such as Nigeria, the concern for increasing women’s economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households, especially those in the rural sector. As a result of unrelenting poverty and deteriorating economic conditions, a lot of women have been forced to work outside the normal status and have therefore ventured into varied economic activities, while at the same time continuing to perform their traditional household duties (Ijff, 1990). This situation has social as well as economic implications.

Ijff, (1990) in his research studies concluded that these women worked long hours daily, carrying out household chores, such as cooking, cleaning, bringing up children, as well as engaging in their income generating or income substituting activities (Ijff, 1990). The combination of two jobs, one at work and one at home, is difficult for a woman in any country, but its is doubly taxing for a woman in a developing country let alone in Africa, where poverty and lack of infrastructure can make the most basic tasks harder and more time consuming. According to Goscilo (1997) “society exhorts women to be both producers and reproducers. As a consequence, they bear the double load of full-time work and all domestic responsibilities.” In many ways the “double burden” stems from patriarchal traditions that are still followed in the majority of the world’s countries.

Female entrepreneurs in general, face a host of problems and many of the problems reported for American women managers are common to those faced by Nigerian businesswomen (Parikh, 1987). In addition to the general problems face by women worldwide, Nigerian female entrepreneurs face problems attributable to socio-cultural factors. Cultural and social traditions play a large role in determining who becomes an entrepreneur; for example, social conditions in some parts inhibit women from starting their own businesses (World Bank, 1995).

For a female business owner, the process of starting and operating a new enterprise can be difficult because they often lack the skills, education, and support system that can expedite their business pursuits. According to African tribal tradition, women are regarded as subordinate to men regardless of their
age or educational status. Even when Nigerian women gain access to a managerial
career like their male counterparts, they face additional problems (Obbe,
1980). In Nigerian culture, the traditional female role is still highly
regarded, and such qualities as subservience, supportiveness, and
submissiveness meet with approval. Career women therefore often face a conflict
since the qualities that make them “acceptable” in traditional terms can
undermine their self confidence and their ability to assert themselves, to
assume responsibility and to succeed in a career.

Urban Business in China.

Opportunities for women in the SOEs (State Owned Enterprises) are declining. As
Xiao-Zhou, (1997/98: 24-28) points out, jobs in the urban areas are threatened by
competition from rural factories set up under the new policies of economic
liberalization and by the governments response to market pressures on the SOEs
with the emphasis on profitability. WTO membership will merely exacerbate this
situation. Women are not being recruited because they bear and rear children,
care for the elderly and have to do the housework all of which makes them less
productive than men according to Chinese male managers. Also the necessary
welfare provisions such as maternity leave make the enterprise less profitable.
Many women are forced to retire at 40-45 long before the average retirement age
for men, and women are a primary target for state lay-offs because industries
dominated by women such as textiles are the first to go. By 1993 women
accounted for 60% of the urban unemployed and the rate is increasing (Joint
Economic Committee of the Congress of the United States, 1997: 374). The
number of laid off female workers may be as high as 10 million and around 10%
are living in poverty. Even when not in abject poverty those laid off report a
sharp drop in living standards and increasing conflicts in the family, being
looked down upon by husbands and relatives. They also report feelings of
Organizational change in the state sector is, therefore, disadvantaging women.
One response to this is that more and more women are turning to jobs in the
private sector.

In this sector however, women are also encountering discrimination. Large
private factories, both foreign owned and joint ventures, employ large numbers
of women but this female labour force consists almost exclusively of the young
and unmarried and frequently, of rural migrant workers. Management is almost
exclusively male and there is considerable evidence of exploitation and
harassment of women employees. Tang Can (1998: 64-71) reported that 36.8% of
respondents in a survey of female migrant workers claimed that they had been
subjected to harassment. Only 14.8% claimed never to have been subjected to it. Other problems include overwork, harmful working conditions, poor living conditions and no proper labour contracts. In 1991, 1993 and 1996 women have died when locked doors prevented escape from fires in factories or dormitories (Tan Shen, 1995: 332-342; Oriental Daily, 1996: 1). Entry to the WTO may pressure Chinese business to conform to more stringent workplace safety regulations but at present China lacks the institutional infrastructure to monitor and enforce such measures.

With greater economic freedom and more role models it is likely that more and more women are going to start their own businesses, mostly on a small scale with enterprises which require little capital, for example as street vendors, or providing services such as tailoring and bicycle mending. Self-employment gives women of any age group and educational level the opportunity to control their own working lives and to have greater economic independence. A recent project has been set up in Tianjin by the UNDP and Australia’s AUSAID to provide financial and technological expertise to help unemployed women start small businesses (Xinhua, Nov 6, 2000).

**Rural Business in China.**

In rural township or village enterprises women are for the most part excluded from management, the few in such posts usually being politically well connected through fathers or fathers-in-law. Judd (1994) showed that in rural villages in North China, women are still more completely excluded from the critical economic activities of sales and procurement. This work requires travel and contact with buyers and suppliers elsewhere, activities thought more suitable for men. Traditional social custom, still very strong in rural areas, decrees that women should not travel long-distances alone, have individual contact with unrelated men or go drinking. Also each job is defined as a job for a certain gender and age - men do heavy work, women do detailed work. Positions of authority are for older men, female employees have little freedom or control over the production process. There is little sign of the kind of organizational change with respect to gender equality of opportunity which is being experienced in developed, Western business cultures. Entry to the WTO may expose Chinese firms to greater pressure to conform to international standards on equal opportunity.

**Rural opportunities.**
The area where rural women have found most opportunity is in the courtyard economy and many women now take their produce to market and interact with numerous people there. 80-90% of meat, eggs and other fowl are produced and marketed by women and during the 1980s farmers markets were dubbed ‘Streets of Women’. Although this reflects significant employment opportunities for rural females, the female workforce is still smaller than the male(Xiao-Zhou, 1997-8: 25).

In some cases, women's work in the courtyard economy involves them in negotiating loans and arranging business deals as well as marketing. On the other hand much of the work that women undertake, in activities such as weaving and handicraft production, is subcontracted and women are not involved in the business side of the work(Jacka, 1997: 153). Even where the work is not subcontracted it is more common for women not to be involved in business transactions with non-family members. Most females prefer the household economy because it is easier for them to cope with husbands or fathers than to conduct business with predominantly male, local cadres or male managers of local enterprises.

Some rural women have been able to develop the potential of the courtyard economy to the full and are running specialized households and private enterprises such as growing grain, medicinal fungi, bonsai and flowers; raising cows, pigs and chickens; food processing, running hotels, running tailoring schools, grocery shops, machine knitting jumpers and sewing. Some have become private industrialists. A 1994 survey by the Zaoyang County Women’s Federation in Hubei found that women had initiated 18,600 private enterprises. It is still very difficult, however, for rural women to gain access to or control over land and resources since the patriarchal family system is still very strong.

Self-employment is difficult for women from the more patriarchal minority groups. The largest private enterprise in Xinjiang Province was setup and run by a Uigur woman whose husband, a strong Muslim, had divorced her for making and selling children’s clothes in the street when his income was insufficient to support his family(Hall, 1997:65-66).

From the above discussion one would expect women in business in both Nigeria and China to be experiencing numerous problems. It would also appear that women in the more developed areas of eastern China may be experiencing more gender discrimination than those in the more conservative West where the socialist ethos remains stronger.
Research Methods

The aim of this research is to investigate the position and experience of Chinese and Nigerian businesswomen based on data collected from two regions in Nigeria, namely Abuja and Lagos, and two regions of China, Yunnan Province in the South West and Shanghai, Suzhou and Wenzhou in the East. The sample for the Nigerian survey consisted of 100 female entrepreneurs, fifty from Abuja and fifty from Lagos. The sample target was set first at Lagos state since Lagos is the commercial nerve centre of Nigeria and also being the most populated and most diversified state in the country, secondly Abuja being the capital city of the country. The Chinese sample of 100 comprised 50 from the rapidly developing Eastern cities and 50 from the much less developed Western Province of Yunnan. The sample surveyed consisted of a variety of women, in terms of age, academic achievement, business experience and marital status. Primary data was obtained for the research by the use of face to face questionnaires. Questionnaires are good research methods as they yield information about the past and present and offer the best means of obtaining standardised stimuli (Tuckman, 1972). A semi-structured interview was also used so as to enable the interviewer follow up ideas, probe responses and investigate motives and feelings on some of the questions listed on the questionnaire (Bell, 1993). The semi structured interview is a good technique in relation to questions dealing with feelings and attitudes and any situation in which there is uncertainty about the range of possible answers obtained.

The interview protocol comprised four sets of questions. These were:

1. Questions about the respondent’s firm: ownership, type of business, number of employees, number of female employees, number of women managers.
2. Questions about personal details: age, marital status, educational level and work history.
3. Questions about the respondents career experiences and expectations: problems, reasons for success or failure, why they were working in business.
4. Questions eliciting the respondents opinions: did men and women differ in their management styles, in style of running a business, how they differ, did men and women have the same opportunities in business, what were the main problems for female entrepreneurs.

Findings from the research
In order to gain insight into the rarely articulated perceptions of women regarding entrepreneurship in Nigeria, all the respondents were female. In the China survey, work has now started on interviewing men to determine whether and how their opportunities, problems and perceptions compare with the female sample. The majority of the women entrepreneurs in the Nigerian sample were between the ages of 31 to 55, 70 percent were married and had children, and 73 percent had attended college or graduate school. Of the businesses in the Lagos sample, the smallest one employed 5 people and the largest employed over 1000 people. Of the businesses in Abuja the smallest employed over 500 people. In Lagos an overwhelming majority of the women (40 percent) operated in education, compared to 30 percent in Abuja. The percentage of women working in agriculture is higher in Abuja (35 percent) compared with Lagos (32 percent). In Abuja firms employ a higher percentage of women despite the fact that they have fewer workers than those in Lagos.

In the Chinese sample the age range was from 22 to 67 and only one woman was unmarried. Three had been divorced but two had remarried leaving only one single parent in the sample. Some of the firms were in the service sector, hotels, advertising agencies, management training, some in wholesale including agricultural goods and electrical appliances, in retail including household goods, arts and crafts and computer software, and in the manufacturing sector included a glass factory, toy factory and clothing factory.

Of the firms in the Yunnan sample the smallest firm employed 10 people, the largest employed 10,000 and the second largest 2,000. Of that 2,000, 35% were female, women managers comprised only 2% of the labour force and 5% of the management staff even though the CEO was a woman. Only two companies had more than 50% women in their workforce, a hotel and a domestic goods retail outlet both with 60%. Female managers comprised 22% of the retail firm’s employees but only 1% of the hotel employees.

Of the firms in the Eastern sample, the smallest employed 4 people and the largest employed 200. Only one firm employed more than 50% female staff and three companies employed 50% female staff. In no cases did women occupy more than 50% of the management positions. More women were in management positions than in the Yunnan sample.
Table 1

Percentage of female managers- Nigeria

<table>
<thead>
<tr>
<th>% of women managers</th>
<th>Abuja</th>
<th>Lagos</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>25%</td>
<td>21%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>Hotel/Catering</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Education</td>
<td>42%</td>
<td>48%</td>
</tr>
<tr>
<td>Trade/Retail</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>Finance/Services</td>
<td>5%</td>
<td>6%</td>
</tr>
</tbody>
</table>

In Lagos female managers comprised 21% in agriculture and 48% in education, 10% in trade/retail, and only 6% in finance/services. In Abuja the percentage of women in management ranged from 25% in agriculture, 42% in education and 15% in trade/retail, only 5% of women held management positions in finance/services.

Problems in business for women

The research findings suggest that businesswomen in Nigeria believe that they have been hindered by a variety of barriers in business, despite having made considerable advances in business. Some barriers cited by the respondents in Lagos and Abuja included lack of career guidance, family commitment, sexual discrimination, lack of adequate capital, inadequate education and technology.

Table 2. Reasons for Working in Business- Nigeria

<table>
<thead>
<tr>
<th>Why did you choose to work in business?</th>
<th>LAGOS</th>
<th>ABUJA</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Being in business has increased my self confidence.</td>
<td>- To support my family.</td>
<td>- To support my family.</td>
</tr>
<tr>
<td>- Started business so as to earn more money.</td>
<td>- Was laid off work.</td>
<td>- Divorced: need to support my kids.</td>
</tr>
<tr>
<td>- Can not work for anyone.</td>
<td>- Was not being promoted in my other job.</td>
<td>- Confines of employment very frustrating.</td>
</tr>
<tr>
<td>- Self satisfaction.</td>
<td>- Business offers more career opportunity.</td>
<td>- Discrimination in the work place.</td>
</tr>
<tr>
<td>- Desire for independence.</td>
<td>- Desire for autonomy.</td>
<td>- Was not advancing in my government job.</td>
</tr>
<tr>
<td>- Business offers more career opportunity.</td>
<td>- Future success</td>
<td>- Career block.</td>
</tr>
<tr>
<td>- Desire for autonomy.</td>
<td>- Was unemployed for a long time</td>
<td>- To make money.</td>
</tr>
<tr>
<td>- To make money</td>
<td>- To have a legacy to leave to my daughters.</td>
<td>- Freedom.</td>
</tr>
<tr>
<td>- To have a legacy to leave to my daughters.</td>
<td>- To be my own boss.</td>
<td>- Being house wife can be very frustrating.</td>
</tr>
<tr>
<td>- To be my own boss.</td>
<td>- Reward for myself.</td>
<td>- More challenging.</td>
</tr>
<tr>
<td>- Freedom to choose for myself.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Although business does provide opportunities for Chinese women those opportunities and whether women choose to take advantage of them, are constrained by their social and political environment. This is illustrated by the variety of the following responses given by women working in business in Kunming in August 1998 and in Shanghai and Suzhou in June 2001 when asked the question:

**Table 3 Reasons for Working in Business - China**

<table>
<thead>
<tr>
<th>Why did you choose to work in business?</th>
<th>KUNMING</th>
<th>SHANGHAI/SUZHOU</th>
</tr>
</thead>
<tbody>
<tr>
<td>- No choice, my job was allocated by the government</td>
<td>- My husband is in business</td>
<td></td>
</tr>
<tr>
<td>- No choice, I was sent to the factory in the Cultural Revolution</td>
<td>- You can make good money in business</td>
<td></td>
</tr>
<tr>
<td>- No choice, I could not get a government job</td>
<td>- Business offers good opportunities</td>
<td></td>
</tr>
<tr>
<td>- My husband is in business</td>
<td>- I studied business at University</td>
<td></td>
</tr>
<tr>
<td>- Business is a good opportunity</td>
<td>- Business offers high job satisfaction</td>
<td></td>
</tr>
<tr>
<td>- A women has to have a job</td>
<td>- Business is a challenge</td>
<td></td>
</tr>
<tr>
<td>- To make a living</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- To make profit to benefit society</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- My own company is better than a factory job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- After divorce I had to support my children</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Problems as women in business**

The primary concerns of businesswomen throughout the world are similar. They comprise both day-to-day management issues such as maintaining profits, finding good employees and managing cash flow, and external factors such as government policy, the state of the economy, access to technology and access to capital.

Various respondents in this research confirmed the general perception that self employment and business ownership is harder for women than it is for men. Women in Nigeria are not well represented in the labour force; the percentage of firms owned by women in Nigeria is very low compared to their male counterparts. Although they make up 49% of the population, they have remained in the bottom 30% of the poorest citizens. Although the Nigerian constitution recognises the principle of equal pay for equal work without discrimination on account of sex and seeks to eliminate discrimination on any ground in employment matters, Nigerian women encounter informal discrimination in employment. Moreover the Labour Act contains some provisions which although designed to protect women prohibit them from engaging in certain areas of employment, such as working at night or underground.
### Table 4  Problems for women in business in Nigeria

<table>
<thead>
<tr>
<th>LAGOS</th>
<th>ABUJA</th>
</tr>
</thead>
<tbody>
<tr>
<td>- It is hard for a woman to start up a business.</td>
<td>- Women are often exploited.</td>
</tr>
<tr>
<td>- Inadequate education.</td>
<td>- Finding customers is hard.</td>
</tr>
<tr>
<td>- Little or no training.</td>
<td>- Late payment of bills.</td>
</tr>
<tr>
<td>- Lack of capital.</td>
<td>- Employment of competent staff is hard.</td>
</tr>
<tr>
<td>- Too much competition.</td>
<td>- Getting business is hard.</td>
</tr>
<tr>
<td>- Very low profit.</td>
<td>- Lack of opportunity for expansion.</td>
</tr>
<tr>
<td>- Women often undercharged.</td>
<td>- Profit can sometimes be low.</td>
</tr>
<tr>
<td>- Business can be a frustrating affair for a woman.</td>
<td>- Government policy.</td>
</tr>
<tr>
<td>- Opportunity to expand is low.</td>
<td>- Delegation is hard.</td>
</tr>
<tr>
<td>- Access to technology.</td>
<td>- Competition is high.</td>
</tr>
<tr>
<td>- Cash-flow problems.</td>
<td>- Your ideas are underrated</td>
</tr>
<tr>
<td>- Finding clients is hard.</td>
<td></td>
</tr>
</tbody>
</table>

Table 5 below shows the problems identified by the respondents which will be familiar to many women around the world.

### Table 5  Types of problems identified by Nigerian women

<table>
<thead>
<tr>
<th>LAGOS</th>
<th>ABUJA</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Age discrimination.</td>
<td>- Access to capital.</td>
</tr>
<tr>
<td>- Lack of career guidance.</td>
<td>- Women’s traditional status as wives and mothers.</td>
</tr>
<tr>
<td>- Women have to work twice as hard as men.</td>
<td>- Women often lose respect and honour.</td>
</tr>
<tr>
<td>- Old Boys network.</td>
<td>- Inadequate education.</td>
</tr>
<tr>
<td>- Lack of adequate child care.</td>
<td>- Inadequate qualification and experience.</td>
</tr>
<tr>
<td>- Family commitment.</td>
<td>- Childcare.</td>
</tr>
<tr>
<td>- Prejudice from men.</td>
<td>- Credit facility.</td>
</tr>
<tr>
<td>- Lack of training.</td>
<td>- Family pressure.</td>
</tr>
<tr>
<td>- Lack of capital.</td>
<td></td>
</tr>
<tr>
<td>- Inadequate education.</td>
<td></td>
</tr>
</tbody>
</table>

Differences were apparent between the problems identified by women in Lagos and women in Abuja, there were however some common ground with problems such as credit facilities, education and training. From table 2 to 4 it can be said that women in Abuja seem more goal driven and passionate about their career than those in Lagos, this may be because, Lagos used to be the state capital until a few years ago, when Abuja was made the state capital, the trend in
Nigeria suggest that more women now move to Abuja from various parts of the country in order to broaden their business prospects.

**Problems in Business for Women in China**

Once women have become established in business in China, what do they identify as problems?

**Table 6**  
*Types of Problems Identified by Chinese Women*  
*(Listed in order of frequency of mention)*

<table>
<thead>
<tr>
<th>Yunnan</th>
<th>Shanghai/Suzhou</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of qualified staff</td>
<td>Difficult to establish a new business</td>
</tr>
<tr>
<td>Lack of access to capital</td>
<td>Lack of access to capital</td>
</tr>
<tr>
<td>Changes in government policy</td>
<td>Government regulations – taxation, licenses</td>
</tr>
<tr>
<td>Personnel management</td>
<td>Access to technology</td>
</tr>
<tr>
<td>Economic downturn</td>
<td>Dealing with relations with foreign countries</td>
</tr>
<tr>
<td>Too much competition</td>
<td>The market is not mature</td>
</tr>
<tr>
<td>Low profits</td>
<td></td>
</tr>
<tr>
<td>Bad debts</td>
<td></td>
</tr>
<tr>
<td>Lack of opportunity to expand</td>
<td></td>
</tr>
<tr>
<td>Lack of opportunity to enter import/export markets</td>
<td></td>
</tr>
<tr>
<td>Market price fluctuations</td>
<td></td>
</tr>
<tr>
<td>Communication problems between state and private business</td>
<td></td>
</tr>
<tr>
<td>Pirating of goods</td>
<td></td>
</tr>
</tbody>
</table>

This list is a mixture of the concerns listed by the National Foundation for Women Business Owners as being internationally the key concerns for women entrepreneurs plus some problems more specific to China. The latter are the lack of opportunity to enter export and import markets, communication problems between state and private business and pirating of goods. Private Chinese business (in contrast to SOEs and foreign firms) is still discriminated against in China with respect to access to capital and security of investment and women entrepreneurs face more difficulties than men.

**Problems as Women in Business in China**

The glass ceiling seems to be operating in China. Even in enterprises where 50% of the employees are female they are not equally represented at all levels. Women are clustered in the lower paid, lower status positions and only around 11% of CEOs are women. In Kunming, only 10% of the private firms are owned by women. Anecdotal evidence from cities such as Shanghai suggests that women travelling on business are subject to harassment with special female-only hotels being set up to protect women travelers from unwelcome attentions and even violence. Although government policy may declare equality between men and
women, ‘men have more power, defacto inequality still exists’ (Institute of Population Studies, Chinese Academy of Social Science, 1994).

Types of problems identified by Kunming women.

- I look too young to be taken seriously
- Some men don’t want to have a woman boss
- Not enough access to capital for women
- Men will not help a woman manager
- Women must depend on men in business
- ‘Business is stressful’ for women
- Society is conservative
- People think I am not aggressive enough to be a director
- When a woman works with men there is gossip
- It is difficult even as a senior manager

Shanghai/Suzhou. 2001.

- It is hard for women to get jobs
- Women must work harder and longer
- There are double standards
- Home and children interrupt a woman’s career
- Male customers can be difficult to deal with
- It is more difficult for women to negotiate with men
- It is easier for men to socialise
- I lack qualifications

Has being a woman disadvantaged your career?

Many female entrepreneurs in Nigeria believe that they have been hindered by a variety of barriers in business despite having made considerable advances. From the responses cited by the female entrepreneurs it can be seen that businesswomen in Nigeria face more difficulties than their male counterparts and are still subject to discrimination. From the responses given by the female entrepreneurs it can be said that the female entrepreneurs feel that being a woman puts them in a disadvantaged position.

The following responses were given:

- “Access to credits is very hard for a businesswoman in Nigeria; attitude of major financial institutions and investors towards female businesswomen is not encouraging”.
- “People think men have better management attitude than women”.
- “Male cliental is often difficult to cope with”.
- “As a married woman I can not spend a lot of time with my children because of my business, it is hard; men in Nigeria do not often help out with the kids”.
- “Men do not see women as equals; they see you as a woman”.
- “Women are regarded as being timid and weak”.

“As women, we receive less education and training than men, this puts us in a disadvantaged position”.

40 per cent of the respondents said that being a woman had not disadvantaged their career, one respondent stated:

“As a woman, I don’t think I have been disadvantaged, I am very determined, I do not let gender get me down, in my opinion gender is not an issue; it is your determination that matters”.

**Has being a woman helped your career?**

When asked if being a woman had helped their career, majority of the female entrepreneurs involved in the survey (78%) stated that being a woman had helped their career. From the responses given by the female entrepreneurs it can be said that Nigerian businesswomen are strong and self reliant, they see gender not as an obstacle to business success, but as an opportunity to continuously prove themselves. However Nigerian female entrepreneur know that they have to gauge how aggressive a stance they wish to strike, since Nigeria despite the presence of women in business is still a sexist society.

Below are some of the female entrepreneur’s views:

“There is the drive to go on, no matter any obstacle gender brings, a kind of motivation that I am a woman and I need to double my effort.

“A lot of men tend to appreciate a hard working educated woman, I have been fortunate”.

“Being a woman has helped me become a stronger person, the road to my success has not been easy, it could have been worse but it has not been easy”.

“The remaining 12 percent of the respondents stated:

“Laws relating to women reflect societal attitudes that affect women’s rights; this has a direct impact on our ability to exercise our rights as women”.

“A woman’s access to education, and laws and policies affecting her economic status contribute to the promotion of informed decision making, this is not the case in Nigeria, women are less well educated than men, they are hardly aware of their rights, and I don’t think being a woman in Nigeria is easy”.

**Who has helped you most?**

Women respondents were asked who had been of most help during their career. 85 per cent said they had received most help from partners or family and 10 per cent of the respondents had received most support from other business women, even those who were single or divorced said they had received most support from family or partner. Despite support from other women, many of the respondents were critical of other women in business. One stated: “It is difficult to rely on other women, women who make it in business do not help other business women, and they do more harm than good”. 5 per cent stated they had received support from their fellow colleagues.

**What has helped you most?**
When asked what had been of most help to them in business, the female entrepreneurs expressed factors such as determination, money and support from family and friends. From the responses below it can be seen that a lot needs to be done in order for businesswomen in Nigeria to succeed in business, there is the need for adequate access to education, training and finance, in order to put them in the same footing as their male counterparts.

The following responses were given by the female entrepreneurs:

“I think that the greatest challenge facing women in business is that female entrepreneurs are not serious, entrepreneurs must take themselves seriously, I take myself seriously and that has helped me”.

“Female business owners in Nigeria, have basically the same problems as business women in other countries: the problem of getting training, I have been fortunate to have the necessary training required for my business”.

“Many female business owners don’t have the requisite education that they need, I hold a degree in business administration as well as an MBA and that has helped me a lot in business, especially with my male counterpart. Nigerian men are threatened by an educated woman”.

“Money, determination and persistence has helped me most”.

“My husband has been very helpful, I get good advice from him, he sees me as a colleague not as a woman, and I would say his support has been the only thing pushing me forward”.

**In general, do you think it is more difficult for a woman to succeed in business than a man?**

Eighty four per cent of the female entrepreneurs stated that it is more difficult for a woman to succeed in a business career than it is for a man, the remaining 16 per cent of the female entrepreneurs seemed optimistic that it is possible for women to succeed as well as their male counterparts, or even more than them, if they are well educated, and have the relevant skills and are determined to succeed.

Below are some of the responses given:

“In Nigeria there is the “male ego thing” men feel it is a must for them to handle the big jobs, in their perspectives women are supposed to be looking after the home”.

“Business success is easier to achieve for a man than it is for a woman”.

“People prefer men in business than women, they give the men the job, even when he knows nothing at all about the job, and it is very traumatic”.

“Employers do not see women as management potential, I have the biggest job with regards to responsibility, but not given that as regards money and status, and employers would prefer to give the men the money and status even though they do no take on much responsibility”.
“Yes it is more difficult to succeed in business than men, because we are not being given the opportunity, we are unlikely to see equal proportions of men and women in business because of discrimination against women”.

“For a woman to succeed as much as a man, she must either be single or have adult children, men have no worries, women have too much to worry about where their kids are concerned, it is therefore difficult for us to succeed more than our male counterparts”.

Those who believed it was not more difficult claimed:

“I do not think it is difficult for a woman to succeed, no matter the area of specialisation, all it needs is determination and hard work.

“I have three kids, I am a working mother and I am respected by my male counterparts anywhere I go because I am just doing my job like any body else. I just happen to be a woman”.

**Do equally qualified women have the same opportunities as men to succeed in business?**

Experience tend to suggest that in Nigeria, men succeed more in business than their female counterparts, regardless of the level of training or educational qualification, this view was also supported by the business women respondents in this survey.

78 per cent of the respondents said no, 22 per cent said yes, the following were some of the responses given:

“Women certainly do not have the same opportunity as men, Nigeria is a sexist nation the men have more opportunity than the women”.

“For a woman to have the same opportunity as a man she has to know people at the top level in the society, or work twice as hard as the men, women do not have the same opportunity as men, but with hard work we can be on the same footing”.

“As I have told you earlier, a woman must take herself seriously, when she does gender becomes irrelevant, not all businessmen in Nigeria are chauvinistic, they know when a person has potentials, regardless of gender, we need more qualified level headed, serious young women like yourself to come back home and change the trend”.

**Gender-based differences in running a business**

Respondents were asked if men and women differ in their management style, the result stated paints a picture of overall optimism. The most significant views about the skills of women in management were stated, 70% of the respondents stated that women were better than men in their management style, 20% of the respondents however have a conflicting view stating that men were better managers. 10% of the respondents said they saw no difference between a woman’s management style and that of a man.
Most of the respondents said there was gender-based difference in running a business, most of the female entrepreneurs said that women were better business owners than men, this could be because women are more cautious when making business decisions, thereby having a lower failure rate. Below are some of the reasons given:

“Women are more sensitive, we are survivors, and we run things differently from men, we are patient and we take calculated risks”.

“What a man can do a woman can do better, it is not nice to be compared to men in business, fine, most of them are rich and powerful, but we women have had a rough time getting to where we are now in the business world, we are more careful in our business decisions and we have lower failure rate”

“Women are different in business than men, we are flexible, democratic, and sensitive to culture change, men are not, they can be ruthless in business, and they take more risks and hardly pay attention”.

Very few of the women said men were better in business than women, some claimed that, women don’t have the same level of self confidence as men when closing a business deal, they lack the ability to assert themselves, to assume responsibility and to succeed in business, and they eventually end up going back to their husbands for business advice. Others said business women tended to put in too much effort in trying to prove themselves and to become too task orientated, appeared aloof and often over communicated, in trying to prove their point.

One of the respondents however stated women managers are no different to men, her response was:

“Gender is an illusion, not all men are strong and not all women are caring”.

**Does the double burden exist for Nigerian business women?**

The results here was not surprising, all the respondents seem to think female entrepreneurs have two sets of jobs, one as wives and mothers and the other as business women. The respondents stated that the expectation of a business career, combined with the traditional responsibility of women for looking after home/family is extremely difficult for most business women. The traditional female roles are still highly regarded; career women often face a conflict since the qualities that make them acceptable in traditional terms can undermine their self confidence and their ability to assert themselves, to assume responsibility and to succeed in a career in business. Business women who wish to succeed in business must expect to a certain degree to lose honour and respect, because they sometimes will be looked at as neglecting family and being too business minded.

**Are women subject to discrimination and harassment in the workplace?**

Most of the respondents do not think their organisation discriminates against them, although some believe such discrimination exists at their current level,
half the respondents in Lagos think that women are not promoted as frequently as men, and that it is not always the most task-competent people who are promoted. One respondent stated:

"Many of the companies have no women in top management position. Those that do are mainly the educational and service institutions, or those with a large proportion of female employees, the rest have women at lower management levels."

Although most of the respondents think they receive equal pay for equal work, some perceive discrimination at their present level or at higher level. Harassment was also mentioned by some of the respondents, they stated that they had been subject to harassment in the work place, one of the respondents stated:

"It is not easy being a woman, men make advances on you, regardless of whether you are married or not, this is appalling, there is no law which deals explicitly with harassment in Nigeria."

**Do you think the market system is improving women’s status in Nigeria?**

Majority of the respondents 90 percent stated that the market system now in Nigeria is improving women’s status in business and in the society at large. The market system is seen as a vehicle for the enhancement of the status of women in the society.

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