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ОЕКОТОР

**WOMEN ENTREPRENEURS
IN
SUSTAINABLE ECONOMIC DEVELOPMENT**

**Report
Expert Group Meeting,
28-29 October 1994,
Yokohama, Japan,**

organized jointly by

**United Nations Industrial Development Organization (UNIDO)
Yokohama Women's Association for Communication and Networking (YWACN)
City of Yokohama:**

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INTRODUCTION

Women are major contributors to the economic development of most countries. They not only constitute an important segment of the labour force but, more recently, they are increasingly entering the world of management and enterprise. The number of businesses owned and operated by women is growing worldwide as is the number of women in management positions in large corporations. At the same time women are sensitive to the growing need for economic growth to be in harmony with ecological and social development. Many businesswomen do not consider economic growth as an end in itself but, at least in part, as a means toward social and environmental balance. They often display a concern for the present and future of their children, families, employees and communities that takes into account the social and environmental, immediate and longterm impact of economic decision-making that makes development sustainable. There is a need both to facilitate the access of women to entrepreneurship and to the higher levels of management, and to draw attention to the efforts of those women entrepreneurs and managers who practice sustainable development in order to encourage others to follow their lead.

Southeast Asia and East Asia are areas currently experiencing rapid economic growth. Women entrepreneurs and managers in the countries of this region are operating in the mainstream of this development and taking an increasing interest in environmental and social issues as these issues affect their businesses.

The Yokohama Women's Association for Communication and Networking (YWACN), which since its founding six years ago has promoted female entrepreneurship as an important option for women's employment, took the initiative in organizing the Expert Group Meeting on Women Entrepreneurs in Sustainable Economic Development. The United Nations Industrial Development Organization (UNIDO), as the lead agency of the United Nations system promoting industrial development, co-organized the Expert Group Meeting with YWACN. UNIDO strongly believes that sustainable industrial development cannot be effectively promoted without the full participation of women and the promotion of female entrepreneurship is a priority in its programme for the advancement of women.

The Expert Group Meeting was held at Forum Yokohama, Yokohama City, Japan, on 28 and 29 October 1994. It was attended by 22 experts from China, India, Indonesia, Korea, Malaysia, Philippines, Singapore, Sri Lanka, Thailand, USA and Japan who were either successful entrepreneurs and/or managers in their home countries, or representatives of organizations providing support services to women entrepreneurs and managers. It was funded by a contribution from the City of Yokohama and the Japan Foundation Centre for Global Partnership.

The objectives of the Expert Group Meeting were to explore how women were participating successfully in entrepreneurship and management, how this participation might encompass the promotion of sustainable development and how to provide greater support to aspiring and existing women entrepreneurs and managers. So that the meeting could profit from as wide a range as possible of insight, an expert from the United States was invited to share her experience in assisting U.S. women in entrepreneurship.

The deliberations of the Expert Group Meeting were reported at a public symposium held at the Yokohama Women's Forum on 30 October 1994 with a view to sharing the experts' views with Japanese women. The experts' recommendations were summarized in the Yokohama Recommendations, which were adopted by the symposium.

Both the Yokohama Recommendations and the prior discussion of the Expert Group Meeting will guide future activities of YWACN and UNIDO in support of women entrepreneurs and managers and the participation of women in sustainable development. They may also prove useful to Government officials and corporate leaders concerned with the advancement of women in the economic sphere.

CONCEPT PAPER

Women Entrepreneurs in Sustainable Development

"Women have a vital role in environmental management and development. Their participation is therefore essential to achieve sustainable development."

**Principle 20, the Rio Declaration,
UN Conference on Environment and Development, 1992**

Introduction

Over the past two decades, two major movements - the women's movement and the environmental movement - have significantly influenced world development. The movements themselves are strikingly similar. They both began as popular, anti-establishment campaigns and eventually have become institutionalized in Governments, although usually under-staffed and under-funded. Despite international conventions and national laws to protect equal rights of women and men as well as all aspects of the environment, widespread gender disparities and exploitation and pollution of natural resources still persist. Conservative forces tend to struggle against both movements, albeit for different reasons: They oppose equal rights for women because they believe it goes against the so-called natural order and they do not necessarily support environmental protection because it may impede commercial exploitation and profit-making.

Women as the planet's nurturers have always occupied an important place in environmental groups and they are generally more highly represented in environmental parties than they are in other political parties. But, up to the mid-1980s, there were many women supporters but few prominent women leaders in the environmental movement. In 1983, however, Norwegian woman political leader (former and future Prime Minister) Gro Harlem Brundtland was asked by the United Nations Secretary-General, to establish and chair the World Commission on Environment and Development to prepare a report on environment and the global *problématique* to the year 2000 and beyond. As it was soon known, the Brundtland Commission issued its report *Our Common Future* (also known as the Brundtland Report) in 1987. This report made clear, *inter alia*, that economics and the environment were inextricably linked in "sustainable development" and that only through sustainable development would we have a "common future".

Following on the heels of this report came the UN Conference on Environment and Development (UNCED), held in Rio de Janeiro, Brazil, in 1992. To prepare for UNCED, women's action groups outdid themselves, holding meetings, drawing up recommendations and lobbying Government delegations to have their views and proposals included in the Conference (also known as the Earth Summit) documents. Impressed by the efforts of the women, UNCED Secretary-General, Maurice Strong named Filomena Chioma Steady as Conference adviser on women, environment and development.

In June 1992, UNCED adopted the Programme of Action, Agenda 21, which, inter alia, called for strengthening the involvement and commitment of the major groups, including business and industry, and women, in the quest for worldwide sustainable development.

Today, as women entrepreneurs are increasing in Asia and most parts of the world and women are inching up the higher-management corporate ladder, they will be reaching the decision-making positions from which to carry out the proposals adopted by UNCED. They will be able to carry on the work begun by the women who contributed significantly to UNCED's preparation, and thus join in leading the way to sustainable development on our planet.

This paper will examine the progress women managers and entrepreneurs are making in various regions and the obstacles and opportunities facing them. It will then discuss sustainable development, preparations for the Earth Summit, and the role of women in these preparations. This will be followed by a review of the outcome of the Earth Summit and its implications for business and industry, with examples of corporations and businesses which are carrying out sustainable development policies. Finally, the paper will end with conclusions to be drawn from the present position of women entrepreneurs and managers and proposals as to how they can adopt the elements of sustainable development in their companies and entrepreneurial activities.

A. Women entrepreneurs and managers

Since the 1960s, there has been a large increase in the number of women in paid employment in both developed and developing countries. This is not just due to labour market pull. It can also be explained by the growth of the women's movement worldwide, the expansion of service industries which are largely staffed by women and, perhaps most important, the mounting pressure on women to contribute to the economic well-being and survival of their families.

The high participation rate of women in the workforce has resulted in the achievement of a number of social development objectives in terms of education, health, nutrition, falling fertility rates and increased life expectancy. But, despite the fact that most countries have enacted laws guaranteeing equality between women and men, women have not achieved equality; in the workplace especially, women are still concentrated in low-pay, low-status, gender-segregated jobs.

Nevertheless, alongside the increasing number of women in the workforce, women have made some progress into managerial positions. Parallel to this development, there has also been a significant worldwide increase in the number of women entrepreneurs.

That women are clearly under-represented at the highest levels of management and entrepreneurship is generally confirmed by data. But more detailed information and comparative statistics are at present difficult to obtain. One reason is the different use of the words "manager" and "entrepreneur" in different cultures, another is the lack of gender specific data in many countries and still another is the "invisibility" of women in statistics in cultures where their working is not publicly acceptable.

Most national constitutions now guarantee equal rights for men and women. In developed countries, these are translated into practicable laws. Australia and New Zealand in the Pacific region, for example, have strong Equal Rights Acts. Among developing countries, the Philippines has demonstrated its commitment to equal access to, among other things, all facets of employment in the Philippine Development Plan for Women (PDPW). The Department of Labor and Employment has a key role in carrying out the PDPW since no law or programme can effectively improve the status of women without an institutional framework.

Some developing countries, like Papua New Guinea, are trying to implement equality legally, but progress is apt to be slow. The country has formulated a National Women's Policy, but is obliged to take account of traditional laws and customs which relegate women to a subordinate position. Still, other developing countries, with male-dominated Governments, seldom turn constitutional equality provisions into enforceable laws. These Governments often feel that macro-economic and political issues have a higher priority and must be addressed before equal opportunities for women. Another consequence of the lack of enforceable equal rights legislation in Asia, as well as in other regions, is that widespread sexual harassment goes unpunished. Many Asian businesswomen regard sexual harassment as part of the world of work.

Overview of various countries and regions

In the United States, which has the strongest legislation for gender equality and against sexual harassment, women make up 46 per cent of the labour force and 41 per cent of all managers. But they comprise only 11 per cent of higher-level managers and no more than 3 per cent at the top level of large, private-sector companies. They also earn less than their male counterparts.

Women in Canada hold 24 per cent of all managerial posts and those in Nordic countries are well represented among executives.

Women make up some 40 per cent of the European Community workforce and between 11 and 17 per cent of all managers and administrators. Again, very few are in the upper levels, despite a 1975 EC directive requiring equal opportunity legislation in all member countries. While women head 10 per cent of the 25,000 largest Spanish companies, they represented in 1985 less than 2 per cent of all (West) German chief executives and their salaries were 20 per cent less than those of men. In the United Kingdom in 1989, women constituted 44 per cent of the total labour force and 11 per cent of general managerial staff, but less than 1 per cent of all chief executives in 1990. A business-led initiative to upgrade women in management in the U.K., "Opportunity 2000", has as yet had inconclusive results.

In addition, in industrialized countries, women-managed enterprises ranged from 37 per cent of the total in the United States to 25 per cent of the total in the United Kingdom. In general, enterprises managed by women tend to be smaller than those run by men and tend to be in the service sector rather than in manufacturing.

In Asia, particularly in Southeast and East Asia, women have entered the labour force on a much larger scale than in any other developing region. Approximately 551 million women are estimated to be economically active, representing about one-third of the total labour force with great disparities among countries. In some nations, women represent more than 50 per cent of the labour force. In the newly industrialized countries (NIEs) of Southeast Asia and in Sri Lanka, their participation is near or above 30 per cent.

The share of women in Asian management positions is estimated to be 13 per cent of all managerial ranks, well below the rates for Western countries and Latin America (22 per cent). Overall, Southeast Asian women hold the most managerial posts in the region, especially in countries such as the Philippines with 25 per cent of all positions in 1987, Thailand with 15.4 per cent in 1980 and Singapore with 21.9 per cent in 1987. This reflects the relatively high status enjoyed by women in these countries and their relatively equal access to educational and training opportunities. Malaysia reported that women comprised 12 per cent of all managers and administrators in 1988, but only 1.6 per cent of directors of companies. The relatively low representation of women in management in Indonesia in 1985 - 6.6 per cent - may reflect in part the country's religious and cultural traditions. This may also hold true for Nepal, Pakistan, Bangladesh and India where not only are there few women in management but labour force participation also appears to be low, although this may be due to the "invisibility" of women in official enumeration.

China's women constituted over 40 per cent of the country's industrial labour force in 1991, some 30 per cent of all managers, professionals and office workers, but only about 7 per cent of all higher management. Most women managers were in Township Industry/Township Enterprises (TI/TE) which have largely been responsible for absorbing the huge surplus labour force in rural areas. By the end of 1986, out of 12 million registered individual (private, with less than 7 employees) enterprises, 8 million were headed by women.

Women have to work much harder than men to compete for the same positions, because, Chinese sources say, the implementation of the country's equal rights law has been "hampered by vestiges of feudal ideas". In addition, the educational, scientific and technical levels of most Chinese women are comparatively low. Some women face psychological obstacles to decision-making, such as low self-image and lack of self-confidence, and almost all confront the double burden of maintaining both businesses and households.

Today, as in other former centrally-planned economies, China's growing privatization and the increasing involvement of foreign private investment appears to be having a negative effect on the female labour force, particularly in the executive ranks. Besides continuing prejudice against women managers in the work-place, female labour is perceived to be costly by employers, because of the protective legislation for women.

In Japan in 1991, women made up 41.2 per cent of the labour force. Although it is difficult to determine because bonuses and benefits correspond to each worker's situation, average earnings paid to women appear to be some 40 per cent less than those paid to men. Japan's Equal Employment Opportunity Law went into effect in 1986, but salary differences are often explained away by employees' academic differences, the different fields open to them, the size of companies they work for, and, very important in Japan, seniority, an unbroken employment record in one company.

Male employers consider a typical female employee as one who will quit work to have children, stay at home with them until they enter school, and then re-enter the workforce. This pattern is evident in the "M" shape that depicts women's labour participation rates - 75 per cent participation of women aged 20 to 24 in 1990 dipped to 51.7 per cent for those aged 30 to 34 before rising to another peak of 71.7 per cent among those aged 45 to 49. At age 50, women once again begin to drop out of the labour force.

During the last decade, it is thought that only one woman reached senior management (*buchō*) out of every 100 at a corporation or in a Government job. Some Japanese companies are now requiring female employees, at the time they are hired, to choose whether they prefer to follow a career management track (*sogo shoku*) or a clerical track (*ippan shoku*). According to a management expert, men, in practice, are almost always assigned to the management track whereas women are only selected for it exceptionally. During selection interviews, women are asked probing questions about their availability for job-related travel and their office-versus-family life priorities. "Despite the formal offer of opportunities," says the expert, "in reality, very few women manage to pass the selection procedure."

Since housewives began setting up "workers' collectives" some ten years ago, female entrepreneurship in Japan has been attracting public attention. In the first half of 1994, there were some 50,000 companies - 5.2 per cent of all companies in the country - owned by women. Ten thousand of these only began operations within the past four years. That women are increasingly interested in becoming entrepreneurs, despite the economic recession, is indicated by the growing number of female entrepreneurship seminars organized by both private and public organizations. Like their counterparts in other industrialized countries, many Japanese women now employed in companies would like to become independent entrepreneurs because of limited possibilities for them in management.

Obstacles and opportunities

All over the world, when women in management seek promotion to top jobs they find themselves confronted with what has been termed "the glass ceiling", the invisible barrier between them and the chief executive suite.

An explanation is that most organizations were founded, developed and are managed by men. Corporate culture therefore tends to express their values and even in advanced countries like Australia, senior managers have been reluctant to accept the presence of women at their level. Personal contacts among businessmen also tend to play a key role in recruitment at the higher levels and, therefore, women, who are seldom part of "old boy" networks, tend not to be candidates for higher positions. Another source suggests that certain characteristics which women have traditionally exhibited - tenacity, intuitive handling of people, co-operativeness - may actually give them an edge in running an enterprise and this may be perceived as a threat by male managers.

A U.S. survey of top male corporate directors recently listed some reasons why women were rarely in chief executive officer (CEO) spots: women lack longtime experience in a company or seniority; they are too concentrated in areas of the company like communications, public relations, personnel and services that do not lead to CEO posts; they

lack experience in "line" jobs such as production, engineering, manufacturing and running operations complete with profit-and-loss responsibility; they do not build up solid networks of connections, support and information; their personal lives and obligations get in the way of their careers - their families and personal lives are more important than the company; and they are not aggressive or determined enough to get to the top.

Perceptions versus reality

Most women are taught from childhood to be "nice", "sweet" and "ladylike", not aggressive like boys who are urged to take part in team sports, where they build alliances, set goals and fight to win at all costs. Furthermore, most women focus on how the system *should* work in the "perfect" workplace where people get ahead by working hard and being in the right place at the right time. But, in reality, getting ahead in organizations generally requires some political skill and an understanding of how to function in the informal system of relationships in which management jobs are entrenched.

Japanese employers agree with much of the foregoing and add that women are generally educated in liberal arts and humanities rather than in business-oriented fields, and that women are less willing to spend long hours either at work or in socializing afterwards which is common in male corporate culture.

Thus, men can be counted upon to do overtime work, to travel extensively on company business, and after hours to entertain clients and to socialize "with the boys", thus fostering a bonding and team spirit in the work group. But because of family responsibilities and social mores, many women have difficulty with rendering regular overtime. Entertaining clients and socializing after hours with the rest of the staff is awkward and sometimes socially questionable for married women, apart from being impractical as far as homework is concerned. And travelling in general is difficult for women. The result, as far as work is concerned, is that women are considered as being less committed to the job than men are. (Beyond Profit, edited by Victoria S. Licuanun, Asian Institute of Management)

While this view expressed in *Beyond Profit* may reflect the situation in many regions of the world, it is a traditional "male" view and may be, at least in part, generational. Most middle-aged and older men had mothers and sisters who stayed at home. They see women as wives, sweethearts and secretaries - nurturing kinds of passive women who figuratively and literally stand behind men. These kinds of men, especially in difficult economic times, tend to appoint men like themselves to succeed them. Hopefully today, younger men in two-career households will see women as equal partners.

But do women want to become "male-style" managers or is there really a "feminine" style of management? The alternative style of management generally referred to as "feminine" is termed "transformational" as opposed to "male" which is "transactional". Transactionals of the classic vertical management structures, especially common in the West, operate in rigid hierarchies where power and status are crucial. They view job performance as a series of transactions with subordinates. They exchange rewards for services rendered or punishment for inadequate performance.

Under competitive pressure for greater speed, leanness, cost effectiveness and worker motivation in production, companies and enterprises are moving towards transformational management.

Transformational leaders get subordinates to transform their own self-interest into the interest of the group. They are likely to use *charisma*, interpersonal skills and personal contacts to establish a team spirit and unleash the creativity, resourcefulness, talent and energy of their employees. The "male"/"female" theory maintains that women always look for consensus, while men try to divide and rule. There is some controversy over terming transactional "male" and transformational "female". But, certainly in Asia and other developing regions, most women draw on their experience as homemakers when they become managers and are apt to consider running their enterprises and offices as similar to a mother running the home and raising the family. In other words, they tend to be transformational managers.

Entrepreneurs

The sharp increase in the number of self-employed women and women entrepreneurs worldwide is due, in part, to the frustration experienced as a result of unequal management opportunities in other people's companies. Many women feel entrepreneurship enables them to reach the top and take control of their lives. Being a successful entrepreneur comes down, after all, to identifying business opportunities and mobilizing and managing resources.

A recent U.K. study divides female entrepreneurs into five categories:

- young achievement-oriented women who view proprietorship as a long-term career;
- young women who tend to lack self-confidence and "drift" into often parent-subsidized self-employment;
- women returning to economic activity after having children;
- women who have had self-employed parents or other role models and for whom self-employment is a traditional way of life; and
- older, high-achievement-oriented women who move into business ownership to satisfy career ambitions.

The last category describes the typical successful Asian women entrepreneur. Although some women work their way up from poverty to affluence, most successful Asian women entrepreneurs come from middle-class backgrounds, are relatively well-educated and grew up in major urban centres. With the scarcity of capital in their countries, they finance their businesses themselves either with their own savings or with funds from families.

In industrialized and other regions, one of the greatest barriers to women in setting up their own businesses is obtaining financing. Banks, often male-oriented, tend to discriminate against women. Considering that according to a 1990 Canada-ASEAN Centre study, Asian women are generally considered more diligent, more disciplined and more organized, patient and meticulous, more trustworthy and morally upright, more nurturing, better listeners, better at controlling funds (because of their experience with household budgets), more intuitive, creative and resilient than men, it seems surprising that more banks do not follow the example of Bangladesh's Grameen Bank, which finances women's small enterprises, by extending credit to them.

Another barrier to female entrepreneurship is a lack of business training and knowledge. Women need to know finance, marketing and production, but, most particularly, they need to develop skills in planning, organizing, administering and controlling. They must know how to set objectives, formulate strategies, analyze problems, make decisions, recruit staff, delegate authority, handle conflict, lead and motivate, set performance standards and give feedback.

An additional barrier women in business may face is a work-versus-family conflict. In industrialized countries, this may also be due to the lack of childcare facilities. This is much less of a problem in most developing countries with the presence of the extended family and the availability of cheap household help.

Also, if an enterprise run by an Asian woman entrepreneur shows promise, the husband - who may have had a salaried position - may decide to enter the business. In many countries where the male is still given titular dominance, the husband then becomes the chief executive officer and the wife the treasurer. She may remain in charge of day-to-day operations, but external negotiations and membership in the chamber of commerce will be the domain of the husband, who thus gains more visibility.

In all countries, women entrepreneurs tend to face discrimination and prejudice from creditors, regulatory agencies, customers and clients, peers and employees, both male and sometimes female.

Nevertheless, when successful, entrepreneurship can offer outstanding rewards. A profile of a typical successful Southeast Asian woman might describe her sister entrepreneurs anywhere in the world: She sees herself as active and energetic. She is hard-working, always open to new initiatives and very outgoing. She can be tough and serious, is not emotional but will get upset when things go wrong. She basically trusts people but is wary about delegating complete responsibility. She seeks self-fulfilment and takes pleasure in the achievement of business success. She values independence and finds that "being her own boss allows her to earn a living by doing the things she enjoys most".

Some women entrepreneurs cite the joy of getting what is truly important to them as opposed to mere profit, while others stress the importance of maintaining their personal principles and not having to compromise. Asian women entrepreneurs point out that the financial gains from their enterprises enable them to send their children to good schools, take care of their families and help less fortunate people.

Their social consciousness may well set them on the road towards encouraging and actively promoting sustainable development.

One of the world's most successful entrepreneurs who is also both environmentally and socially conscious is Anita Roddick, founder of The Body Shop, today a worldwide multi-billion dollar natural cosmetics and accessories company. Begun in 1976 with a L 4,000 bank loan in Brighton (U.K.), The Body Shop now has 1,100 stores in 45 countries throughout Europe, Asia and the Pacific, North America, the Middle East and the Caribbean, which sell 420 different products, made largely from developing-country raw materials and packaged in recyclable containers. Franchising, introduced in 1977, has been the key to the company's rapid growth.

Roddick says of her business, "I think you can trade ethically, be committed to social responsibility, empower your employees without being afraid of them. I think you can rewrite the book on the way a business can be run."

The 7,000 employees of The Body Shop around the world have half-a-day off each month to work on environmental or social issues in their communities. Environmental awareness, education and involvement are encouraged among staff and consumers. The company opposes animal testing, aims at reducing waste, promotes fair trade and through its "trade not aid" programme seeks to encourage developing-country communities to grow ingredients and produce finished goods for sale so as to provide a source of income for local people. It also tries to select suppliers according to human rights criteria. The Body Shop Foundation, started several years ago, assists groups like Amnesty International, the Medical Foundation for the Care of the Victims of Torture, and the Kayapo Indians of the Brazilian rainforest. From the outset, The Body Shop has attempted to minimize its environmental impact and maximize its commitment to global responsibility.

B. Sustainable development

It is imperative to halt and reverse the destruction of our planet's life-supporting systems - the atmosphere, the air, the soil, the rivers, lakes and oceans - that threatens all forms of existence, that of humans, and flora and fauna alike. The root causes of this destruction can be found in unsustainable patterns of production and consumption in the North, and population pressures, poverty, illiteracy, hunger, and disease in the South, aggravated by ignorance and indifference.

The deterioration of our planet has greatly increased since 1972 when the United Nations Conference on the Human Environment (UNCHE) met in Stockholm, Sweden, and adopted a Declaration which stated, among other things, that the natural resources of the earth were to be safeguarded for the benefit of present and future generations. The Conference drew up an Action Plan of 109 recommendations which led to a number of environmental initiatives including the establishment in Nairobi, Kenya, of the first UN headquarters in a developing country, - the United Nations Environment Programme (UNEP) - to catalyze globally environmental action and awareness. Its first Executive Director was Maurice Strong. He was later to be the Secretary-General of the 1992 United Nations Conference on Environment and Development (UNCED), the Earth Summit, in Rio de Janeiro, Brazil.

In 1984, at the request of the Governing Council of UNEP, the World Commission on Environment and Development, was created. The Commission was to prepare a report on the environment and global *problématique* to the year 2000 and beyond, including strategies for sustainable development. The Commission's report, *Our Common Future*, known widely as the Brundtland Report after the Commission's chair, Norwegian Prime Minister, Gro Harlem Brundtland, was issued in 1987. It substantially developed the concept of sustainable development and called for "intergenerational equity", in other words, that decisions by the present generation be made with an awareness of their impact on future generations.

In 1992 at the Earth Summit, Governments gave serious attention to the linkage between economic growth and environmental protection and universally agreed that only development that meets the needs of the present without compromising the ability of future generations to meet their own needs is sustainable. Governments also agreed that it was imperative to halt over-exploitation of natural resources - renewable such as forestry and fisheries beyond their capacity for reproduction and non-renewable such as minerals and fossil energy. Further it was necessary to halt pollution of air and water which endangers biodiversity and to take into account human problems contributing to ecological destruction.

Parallel to the Governmental Summit, non-governmental organizations met at the 92 Global Forum. They strategized for their own national and international action plans and lobbied Government delegations at the Summit.

Governmental concern is reflected in the documents adopted by consensus in Rio. These were:

- The Rio Declaration on Environment and Development - a declaration of 27 principles for the conduct of nations and peoples with respect to environment and development;
- Agenda 21 - the 700-page Programme of Action for sustainable development with over 100 programmes divided into the following four sections:
 - * Social and economic dimensions;
 - * Conservation and management of resources for development;
 - * Strengthening the role of major groups (including chapter 24: Global Action for Women towards Sustainable and Equitable Development, and chapter 30: Strengthening the Role of Business and Industry; and
 - * Means of implementation.
- A Statement on Sustainable Forest Principles for sustainable forest management, as a basis for a convention;
- A framework Convention on Biodiversity - the Convention is intended to ensure effective international action to curb the destruction of biological species, habitats, and ecosystems;
- A Framework Convention on Climate Change - the objective is to stabilize atmospheric concentrations of greenhouse gases at levels that will prevent human activities from interfering dangerously with the global climate system;.
- Institutional capacities and processes to monitor the progress in implementing Agenda 21 - a UN Commission on Sustainable Development composed of 50 member countries was established;
- Financial resources - the total cost of implementing Agenda 21 was estimated by the Conference secretariat at US\$600 billion of which US\$ 125 billion was to be additional aid and the remainder was to be raised by individual countries. Actual pledges at Rio amounted to US\$2.5 billion and promises were made for additional funding at a later stage.

Other important international agreements that were strengthened by the Earth Summit include the Montreal Protocol on Substances that Deplete the Ozone Layer (parties to the Protocol agree on control measures to eliminate the production and consumption of ozone-

depleting substances by the end of this century; such chemicals are currently in use in refrigeration, fire-extinguishers, foams, aerosol propellant, and solvents.), and the Basel Convention on the Control and Transboundary Movements of Hazardous Wastes and their Disposal.

The Earth Summit - a landmark

Although there was widespread disappointment and criticism that it produced insufficient commitments in terms of substance, policy and funding, the Earth Summit in Rio represented a landmark in the quest for sustainable development. It was official recognition by all Governments of the world that ecology and economy are inexorably interlinked at the global, national and local level. Thanks to Rio, there is now a growing realization that economic decisions must no longer be made without measuring the future value of natural resources.

The 1992 Earth Summit was the latest step in a process begun at the 1972 UN Conference on the Human Environment. The setting up in 1984 of the World Commission on Environment and Development under a high-ranking woman and the release in 1987 of its report *Our Common Future* gave considerable momentum to the worldwide preparations for Rio at Governmental, intergovernmental and non-governmental levels. This momentum continues to grow, especially among the two major groups concerned in this paper - women, and business and industry.

Women and sustainable development

Never before the 1992 Earth Summit have women's grassroots organizations, alongside women's international NGOs taken such an active part in the preparations of a world conference and never have women been so successful in having their views included in a plan of action. Women mobilized at all levels. They lobbied their Government representatives taking part in the intergovernmental preparatory process (four UNCED preparatory meetings were held between 1990 and 1992 in which most of the draft texts for the Plan of Action, Agenda 21, were negotiated). And they lobbied massively at the Conference itself.

They held their own preparatory assemblies in each region with the support from UNEP's Senior Women's Advisory Group, and discussed the recommendations of each assembly at the Global Assembly for Women and the Environment: Partners for Life, which was organized by UNEP and the NGO Worldwide Network in Miami, Florida, USA, in November 1991. The Assembly provided an opportunity for women to demonstrate to the world community, prior to the Earth Summit, their capacity to promote environmental management in support of sustainable development. The Assembly urged Governments and the United Nations system to include its recommendations in Agenda 21.

Before the Assembly, the World Women's Congress for a Healthy Planet was organized, also in Miami, by the New York-based Women's Environment and Development Organization (WEDO), co-founded by activist Bella Abzug. The Congress drew up a Women's Action Agenda 21, based on the recommendations of five regional caucus meetings, in which the definition of sustainable development was criticized as being too

narrow. The Congress proposed instead a concept of sustainable livelihood that encompassed expanded human rights, including access to clean air and water, food, shelter, health, education, information and the enjoyment of civil liberties as well as spiritual and cultural integrity. This Action Agenda 21 led to a Women's Declaration at the Global Forum 92 which deplored that the Agenda 21 heading towards the Earth Summit had ignored key factors contributing to environmental degradation - the economic and military systems which use debt, trade, aid and such military "excesses" as nuclear testing to exploit and misuse people and nature.

Also held in preparation for UNCED was a symposium entitled "Women and Children First", organized by UNEP in co-operation with the United Nations Children Fund (UNICEF) and the UN Population Fund (UNFPA). The symposium dealt with the impact of environmental degradation and poverty on women and children and drew up its recommendations, keeping in mind the work programme of the four UNCED preparatory committees, so as to facilitate their consideration by Government delegations.

The concerted efforts of women throughout the preparatory process and during the Summit itself led to the incorporation of "women and gender" issues throughout Agenda 21. In addition, as mentioned above, a separate chapter entitled "Global Action for Woman towards Sustainable and Equitable Development" was included in the section on "Strengthening the Role of Major Groups".

Business and industry

In 1987, the Brundtland Commission report called for the merging of economics and environment into sustainable development for "another type of growth", which would reflect both environmental and social qualities and thus pose a major challenge for business and industry. In 1992, the Earth Summit, in chapter 30 of Agenda 21, expressed this challenge:

.... business and industry, including transnational corporations, play a crucial role in the social and economic development of a country. A stable policy regime enables and encourages business and industry to operate responsibly and efficiently and to implement longer-term policies. Increasing prosperity, a major goal of the development process, is contributed primarily by the activities of business and industry. Business enterprises, large and small, formal and informal, provide major trading, employment and livelihood opportunities. Business opportunities available to women are contributing towards their professional development, strengthening their economic role and transforming social systems.

It goes on to say

Entrepreneurship is one of the most important driving forces for innovation, increasing market efficiencies and responding to challenges and opportunities. Small- and medium-sized entrepreneurs, in particular, play a very important role in the social and economic development of a country. Often they are the major means for rural development, increasing off-farm employment and providing the transitional means for improving the livelihoods of women.

To confront the "other type of growth" challenge, the Business Council for Sustainable Development, set up by a mandate of the UNCED Secretary-General and composed of a group of 48 business leaders, proposed a redirection of policies:

Economic growth in all parts of the world is essential to improve the livelihood of the poor, to sustain growing populations, and eventually to stabilize population levels. New technologies will be needed to permit growth while using energy and other resources more efficiently and producing less pollution. Open and competitive markets, both within and between nations, foster innovation and efficiency and provide opportunities for all to improve their living conditions. But such markets must give the right signals; the price of food and services must increasingly recognize and reflect the environmental costs of their production, use, recycling and disposal. This is fundamental and is best achieved by a synthesis of economic instruments designed to correct distortions and encourage innovation and continuous improvement, regulatory standards to direct performance and voluntary initiatives by the private sector.

Industry has been and continues to be a key factor in the improvement of material living standards and knowledge. Housing, feeding and transporting people, education, research and health services are all dependant on industrial products and services. However, it is quite evident that the traditional patterns of industrial development are threatening the life-support systems on our planet, in particular the ozone layer, the global climate and the cycles of nature. Industry is one of the major causes of the present imbalance in the biosphere as evidenced by global warming, ozone depletion, acid rain, river and ocean pollution, fresh water scarcity, desertification, rainforest destruction, and waste accumulation.

Follow-up to UNCED

Representatives of business and industry, alongside representatives of Governments and international organizations, through various fora, were fully involved in the Earth Summit and are taking the lead in implementing Agenda 21. The international non-governmental organizations, such as the International Chamber of Commerce (ICC) for example, closely co-operating with UNEP, were involved in the Summit preparations, the Summit itself and are active in ensuring follow-up through the industry/business community.

The ICC, with a membership of 7,500 companies and associations worldwide, developed "The Business Charter for Sustainable Development" which "will assist enterprises in fulfilling their commitment to environmental stewardship in a comprehensive fashion". The Business Charter consists of 16 principles for environmental management designed to guide business around the world towards an improvement of its environmental performance, thus advocating a common goal, not conflict, between economic development and environmental protection.

The ICC states, in its report on *The Greening of the Enterprise - from Ideas to Action*, the "other growth" of the Brundtland Commission is

a growth that builds on the vigour of sound entrepreneurship and initiative - not only at the highest corporate level in multinational corporations, but likewise among the small- and medium-sized firms. It is from that entrepreneurial level that we should

expect the new dynamism to flow. It is a large sector, reaching from the prospering local entrepreneur to the small "mum and dad" shop, and involves even the important informal economy in developing countries. These enterprises must have the right conditions so that they can prosper and can play a more important role in fuelling a sustainable growth in developing countries. They themselves need to create opportunities for local ingenuity to flourish. Local small- and medium-scale enterprises are the key to creating much more food, shelter, ideas and hope and thereby creating a virtuous cycle of economic development and a sustainable world.

Responsibilities of enterprises and corporations

All entrepreneurs need to have a sound knowledge of the entire life cycle of the products with which they are concerned. This knowledge is important to them, irrespective of whether they are manufacturing a product, using it, handling it, repairing it, storing or transporting it as part of their business operation.

The full life cycle of a product from an environmental point of view is:

- raw material extraction
- energy requirements
- production process, both in terms of occupational health and safety and in terms of waste generation
- by-products, if any
- maintenance requirements
- disposal at the end of the lifetime of the product
- recycling of waste or of the product, if applicable.

Entrepreneurs and managers also have a responsibility for the safety and health of their employees. This applies not only to activities and operations at plant level, but equally in the case of subcontracting or "putting out" work to home-based production units. Serious damage to the health of women, whole families and even whole communities can arise through unsafe product handling and unchecked waste disposal if information and training are not provided in a responsible manner by the contractor.

The crucial issues are economies in the use of raw materials and energy, waste reduction in the production processes and in the ultimate disposal of the product. Recycling can play an important role in this context. Waste in all its forms - gaseous, liquid and solid - may need to be treated. "End-of-pipe" treatment (treating waste after it has been produced) is still the most common practice. While this can be an effective way of protecting the environment, it can also result in transferring pollution from one medium to another. Production processes that minimize the generation of waste and/or include the recycling of waste are preferable.

Many large corporations in various sectors have successfully introduced such measures. In all such cases, protection of the environment is an integral part of corporate policy with a correspondingly strong commitment from senior management and an elaborate programme of employee motivation and training coupled with incentives and rewards. Many large companies aim at creating a pollution prevention ethic among their employees at work and

at home. Examples are 3M with its "Pollution Prevention Pays" programme (3P), Dow Chemicals with its "Conservation 2000 Programme" and ASEA Brown Boveri with comprehensive programmes for improving the environmental performance of all the companies within its group.

While large corporations are frequently in a better position to pursue vital environmental goals, this can prove to be more difficult but no less vital for the small- and medium-scale entrepreneur. The individual entrepreneur needs to receive encouragement and access to support services in terms of information, training and consultancy.

A good environmental image of a company can influence the choices of consumers who are becoming more and more environmentally-conscious. Worldwide there is a market for environmental goods and services which is expanding and offers new business opportunities.

Conclusions

Women are increasingly becoming an important force in the economies of many nations in Asia and elsewhere. Although women have made substantial strides towards higher management positions, they still encounter a "glass ceiling" which is difficult to shatter. This is one reason why many women are turning to entrepreneurship, in order to fully develop their potential. Over the last decade the percentage of women entrepreneurs and managers has steadily increased. There have been notable success stories and a number of role models have been created.

Sustainable development as a principle linking economics and the environment was promulgated as "another type of growth" in the 1987 World Commission on Environment and Development Report *Our Common Future* (the Brundtland Report). This concept dominated the 1992 United Nations Conference on Environment and Development (UNCED) in Rio de Janeiro, Brazil, and its Programme of Action - Agenda 21. Two of the major groups of actors named in Agenda 21 to carry forth the concept of sustainable development are the business and industry community and women. For business and industry, the concept represents a major challenge, environmentally- and socially-conscious economic development. A number of companies and enterprises, large and small, are already pursuing Agenda 21 policies and they may serve as examples to follow.

Speaking at the International Chamber of Commerce Industry Forum in 1990, Ms.Brundtland said, "The concept of sustainability is a demanding one, both for Governments and industry and for other actors of society. It calls for radical rethinking in the way we conduct business. Such transformations require leadership within industry itself."

Women have occupied a special place in the struggle for this "other growth" from those who served on the Brundtland Commission to those who lobbied and campaigned for recommendations before and at the Earth Summit. But there is an increasing need for the greater involvement of women at decision-making levels in business and industry to promote sustainable development.

Proposals for action

The following proposals should be considered as put forth to facilitate the endeavours of women entrepreneurs and managers to enable them to promote sustainable development:

A. Women entrepreneurs

- * improved access to financing;
- * increased access to training (business skills, technology, marketing, negotiating skills, confidence building, etc.);
- * access to inputs, technology, and markets;
- * improved access to business associations (i.e. chambers of commerce, industry associations) and, where this is difficult in the cultural context, women should create their own associations which can then establish the link to the mainstream associations;
- * networking among women entrepreneurs, nationally, regionally and internationally.

B. Women managers

- * measures to enforce equal opportunity legislation;
- * career counselling and business and management training;
- * in-company gender sensitization programmes;
- * gender-neutral hiring and promotion practices;
- * equal access for women to in-company training courses;

C. Sustainable development and women entrepreneurs and managers

- * educational and sensitization programmes on sustainable development for managers and employees;
- * target-setting and training on environmentally- and socially-sound practices;
- * raising consciousness among customers, suppliers and other contacts about sustainable development issues;
- * establishing information referral services on sustainable development practices and issues;
- * networking among women managers and entrepreneurs regarding experiences (successes and failures) with sustainable development policies and practices in their enterprises;
- * sensitizing women entrepreneurs to the market potential of "green" products in developed countries.

Finally, it is hoped that all Governments of the region will carry out the provisions of the Jakarta Declaration, adopted by the June 1994 Second Asian and Pacific Ministerial Conference on Women and Development, convened in preparation for the Fourth World Conference on Women: Action for Equality, Development and Peace, which will meet in Beijing in September 1995. This Declaration calls for, among other things,

"Promoting equality in women's access to and participation in economic activities, promoting entrepreneurial and management skills among women, and promoting policies and planning for sustainable development supporting equal access of women to power and decision-making"

(Please see ANNEX 4 for Bibliography)

ORGANIZATION OF THE MEETING

The Expert Group Meeting was attended by 22 experts from 12 countries. The profiles of the participants are contained in ANNEX 1. Every expert prepared a brief paper prior to the meeting covering the following issues: personal career path; the legal and policy framework concerning the advancement of women in entrepreneurship, including women's access to credit in her or his country; existing supporting infrastructure for enterprise creation and operation; family and household support; environmental considerations in their business operations; their own attitude towards female employees; and their personal opinion as to the ideal background of an entrepreneur and/or manager, the ideal legal and policy framework, and support structure including guidance approaches to management.¹

The work of the Expert Group Meeting was conducted in two plenary sessions and in two working groups: Working Group A discussed support systems necessary for the promotion of women entrepreneurship and Working Group B discussed factors of success for women entrepreneurs. The meeting was opened by *Mr. Sadao Baba*, Deputy Mayor on behalf of the Mayor of the City of Yokohama, *Mr. Hidenobu Takahide*. Opening statements were also made by *Ms. Makiko Arima*, President of YWACN, and *Ms. Ayumi Fujino*, representative of UNIDO.

Ms. Beulah Carmen Moonesinghe of Sri Lanka was elected chairperson of the Expert Group Meeting and *Ms. Surapee Snidvongs* of Thailand rapporteur. Working Group A elected *Mr. Jayanital B. Patel* of India as co-ordinator and *Ms. Mariam Tan Sri Sulaiman* of Malaysia as rapporteur. *Ms. Nona Ricafort* of the Philippines was elected co-ordinator of Working Group B and *Ms. Laletha Nithiyandan* of Singapore rapporteur. Each Working Group held two sessions and subsequently reported its findings to a plenary meeting which used them as the basis to formulate the Yokohama Recommendations.

PROCEEDINGS OF THE EXPERT GROUP MEETING

Opening Ceremony

In her opening remarks, *Ms. Makiko Arima*, president of the YWACN, expressed her appreciation to UNIDO and to the City of Yokohama for their co-operation in organizing the Expert Group Meeting. She drew attention to the growing interest in Japan in women's entrepreneurship and to an increase in the number of courses and seminars offered on the subject. Yet, although the number of women entrepreneurs in Japan was increasing, (even if these numbers are still small in comparison to the United States, Europe and some parts of Asia) support systems for women entrepreneurs were virtually non-existent in the country. *Ms. Arima* drew attention to the emphasis of the Meeting on sustainable economic development as a concept of special concern to women entrepreneurs worldwide. She therefore looked forward to the experts' deliberations and expressed the hope that their recommendations would prove useful both to Government officials and corporate leaders interested in promoting female entrepreneurship as well as to potential women entrepreneurs.

¹ Participants' papers can be obtained upon request from YWACN.

The representative of UNIDO, *Ms. Ayumi Fujino*, thanked the YWACN for its initiative in organizing the Meeting. She underlined the need to pay greater attention to women's participation in business and industry and to the role of business and industry in promoting ecologically sustainable industrial development. Entrepreneurship was increasingly becoming an important factor in this context, she said, and, since the number of women who became entrepreneurs was steadily increasing, it was important to create conditions to allow women to enter non-traditional and promising business sectors. UNIDO had therefore developed programmes and projects that upgraded women's managerial, entrepreneurial and technical skills. UNIDO also promoted the development of support systems for women entrepreneurs and considered co-operation with non-governmental organizations, including women's organizations, important to this endeavour. UNIDO would present the report of this Expert Group Meeting to the Fourth Women's World Conference to be held in Beijing, China, in 1995. UNIDO's preparations for the Conference included an analysis of women's role and participation patterns in manufacturing, the promotion of the collection of data and statistics on women in industry, and the strengthening of the role of women as equal partners pursuing sustainable development.

The Deputy Major of Yokohama, *Mr. Sadao. Baba*, in officially opening the Expert Group Meeting on behalf of the Mayor, welcomed the international experts to Yokohama and emphasized that sustainable economic development had become a major issue in the wake of the 21st century. He expressed satisfaction that this international meeting was taking place in the international city of Yokohama and pointed out that this was the first time that a United Nations co-sponsored meeting on this topic was being held in Japan. He extended his best wishes for productive and significant results of the discussion of new kinds of economic activities and lifestyles from the perspective of women

First Plenary Session

In her presentation of the concept paper, "Women Entrepreneurs in Sustainable Development" *Ms. Barbel Chambalu*, international consultant, gave an overview of the progress made by women managers and entrepreneurs in various countries and of the obstacles and opportunities facing them. She then discussed the concern of women all over the world to combine economic activities with environmental protection and social concerns to ensure sustainable development.

The introduction of the concept paper was followed by a self-introduction by each expert.

The plenary subsequently constituted the two working groups and requested the elected working group co-ordinators to report back to the plenary upon completion of their deliberations.

Working Group sessions

Each Working Group conducted two sessions. The following is a summary of the discussions held:

Working Group A - Support systems necessary for the promotion of women entrepreneurship

After an initial exchange of experiences with support systems or the lack of such systems in different countries, the Working Group agreed that women entrepreneurs required support systems in the following areas: Training and business counselling, financial support, legal support, cultural support and support through networking. Specifically, the following issues were raised in the above areas:

Training and Business Counselling - This was considered to be the most important area in which women entrepreneurs needed support. Training was required both in order to start a business operation and to sustain and expand it. Prior to developing training programmes for women entrepreneurs, it was necessary to carry out needs assessments and then to tailor the programmes to meet the needs of the target group in their particular business environment (rural or urban, micro-, small-, medium- or large-scale enterprises in trade, manufacturing, or services). Comprehensive training packages needed to be developed. Manuals for training and business counselling needed to be prepared and updated, as necessary, and should also cover new business opportunities for women. Training modules to gender-sensitize staff of financial institutions should be developed. A data base on existing training materials for women entrepreneurs and on specialized trainers needed to be set up. Trainers needed to be trained. Successful entrepreneurs were not only role models but could also be good trainers. Their experience should be enlisted both in training and counselling activities. The time availability of women entrepreneurs should be taken into consideration in the scheduling of training programmes. Training programmes must include environmental issues both in relation to business operations and to customer and local community needs. They should also include assertiveness training as well as training in presentation and negotiating skills. While group training programmes had the advantage of providing group support for the individual entrepreneur, distant training programmes could be an effective means of reaching women in rural areas. Training in production technology was also considered a necessity for women entrepreneurs in the manufacturing sector. Business counselling could encourage women to enter new business sectors. Women entrepreneurs did not necessarily need to set up business in conventional "male" sectors, but could venture into new areas, both in service and manufacturing sectors. The following areas were cited as examples: child care centres, health care and care services for elderly citizens, the manufacture of environmentally friendly (green) products, such as cosmetics, detergents, etc.

Financial Support - There was general agreement that access to credit both for business creation and business extension could prove more difficult for women-owned enterprises than for those owned by men. Despite the fact that women entrepreneurs overall had better repayment records than men, women generally experienced great difficulties in their dealings with male-dominated financial institutions. Lack of

collateral and the need in some countries for the husband's or father's signature on loan applications were cited as major problem areas. While in some countries funds were available for business creation, information about their availability very often did not reach women and application procedures were usually very complex. In some countries, credit windows for women had been opened by formal financial institutions. It was important to disseminate information on finance to women. However, loans for very small businesses were usually not very attractive to financial institutions. Alternative sources of finance had therefore been created in several countries (women's banks, women's co-operatives, women workers' collectives, etc.). The best known among them were the Grameen Bank and Women's World Banking. In most of these cases, the granting of loans was combined with business training and counselling. The Group felt that there was a great need to review and evaluate existing credit schemes within countries and to disseminate this information among individual countries of the region. Successful schemes could then be adapted to local conditions and replicated. There was also a need to conduct gender sensitization training for loan officers in formal financial institutions, and to invite representatives of financial institutions to entrepreneurship training programmes for women to familiarize women with loan procedures and to sensitize the institutions to the needs of women entrepreneurs. Loan procedures overall needed to be reviewed and ways and means to have them simplified explored.

Legal Support - In some countries, laws did not permit women to undertake legal obligations without the consent of a male guardian. Even in countries where such provisions had recently been abolished, some institutions were not yet aware of the legal changes and still demanded male relatives' approval. Support to change the laws and for information dissemination was therefore required.

Cultural Support - Cultural support was required both within society as a whole and within the family. Earning money and doing business was still perceived in many countries as a male preserve and women entrepreneurs and managers frequently encountered opposition from business associates, the community and from friends and family. The media could be a powerful ally in creating positive images of successful women entrepreneurs and managers. Media coverage could also highlight the important contributions women were making to the economies of their countries. Also, school books and school curricula needed to be changed so as not to perpetuate gender stereotypes. Entrepreneurship training should be included in secondary education for both boys and girls. In those countries of the region where domestic help was not readily available, women suffered from the double burden of having to combine business and housework. A sharing of domestic chores among spouses was necessary.

Support through Networking - Networking systems among women entrepreneurs and managers needed to be created - nationally, regionally and internationally. Local, national and regional women entrepreneurs associations could constitute an effective network system. Women entrepreneurs and managers needed to be able to exchange information on training opportunities, financial matters, technology transfer, business opportunities, environmental issues, etc. They needed access to existing national and international data bases on these subjects. Businesswomen needed to organize their own networks, but they also needed to link up with and join male-dominated business and professional associations. Women entrepreneurs associations could also create

awareness of the need for a more balanced development, for a more humane society and they could disseminate information about socially responsible corporations which cared about employees, customers, communities and the environment and thereby influenced consumer choices and consumption patterns in favour of sustainable development.

Working Group B - Factors of Success

The Group exchanged views and experiences in different country settings that contributed to or hindered the success of women entrepreneurs and managers. Both external and internal factors were discussed.

The external factors that contributed to the success of both women entrepreneurs and of women managers in large companies were reviewed. While in some countries it was considered normal for women to continue working after marriage and child birth and therefore to pursue career paths, in other countries women were expected to retire when they married. In one country, this expectation was reflected in the household-based taxation and social security system which discouraged women from pursuing a career and also affected hiring and promotion practices in both the public and the private sector. For this reason, women were frequently not adequately targeted in in-company training activities. Also, part-time work which was predominantly the domain of married women was not adequately covered by the social security system. There was general agreement that discrimination against women in job placement and promotion was still widespread, particularly in the private sector. Men and women with equal qualifications often did not receive the same consideration, despite the existence of equality legislation. Some countries had created mechanisms that performed a "watch dog" function in this respect, and women could turn to them for assistance in individual cases. The "watch dog" organization then entered into a dialogue with the employer to remedy the situation. There were also instances where protective legislation worked against women because it excluded them from employment opportunities, for example, in areas that required late night work. It was therefore important to review such legislation and endeavour, where appropriate, to have it amended. Women might need to form their own networks for these purposes and seek the co operation of high level women professionals, particularly female lawyers. It was also felt that employers should be encouraged to fund skill development and skill upgrading programmes for women employees. Vocational training for women was also cited as an area requiring more attention by Governments and non-governmental organizations. The example was cited of one country which levied a skill development fund levy of 1 per cent of the payroll of the lowest wage category of employees. This fund was used to conduct training and skills upgrading in order to increase productivity and maintain competitiveness in fast changing markets.

For women entrepreneurs, access to resources and to markets was considered crucial for success. Co-operative forms of production and marketing and product adaptation assistance by Government agencies as well as foster parent schemes whereby larger companies subcontracted to small- and micro-enterprises had proved successful in supporting small businesses owned by women. The service sector was generally more attractive to women entrepreneurs than the manufacturing sector. Women had found market niches, particularly at the community level. Women entrepreneurs considered it very important to maintain close relationships with their customers. Good ideas for new business opportunities sometimes grew out of customer's complaints. Close contact also enabled entrepreneurs to

promote environmental awareness among their clients. Family support with household chores and childcare were considered very important for business success. In countries where cheap household help was not readily available, the setting up of childcare centres and other domestic services represented a good business opportunity for women. At the same time, husbands were called upon to share domestic responsibilities. In order for this to become general practice, it was necessary to eliminate gender stereotypes regarding women's activities and men's activities in the educational system, from primary through university level.

Among the internal factors considered important for success, vision, ethics and integrity were cited, along with determination, dedication and perseverance and enthusiasm. Successful women entrepreneurs also needed to be creative and to combine their creativity with professionalism and managerial skills. The ability to motivate employees and believe in their capability was considered important, as was the ability to impart one's outlook and philosophy to business associates and to identify with consumers' needs. It was also essential to continuously explore new business opportunities and to consistently work towards enhancing self-confidence. An attractive presentation of the business, product or service at all times was important. A successful entrepreneur had to also be able to adapt to changing circumstances without having to compromise with basic principles.

The Group also felt that an association of women entrepreneurs, both nationally and regionally, could greatly contribute to business success. It would facilitate networking and access to information on such vital subjects as training opportunities and consultancy services, credit and finance, markets, franchising possibilities, trade promotion, product adaptation, technology transfer and environmental issues.

Second Plenary Session

The co-ordinators and rapporteurs of Working Groups A and B reported their Groups' findings to the Plenary Session. After some discussion of the issues raised, the Chairperson requested a small drafting group to combine the findings of the two Working Groups into one document and adjourned the Meeting for one hour. When the Meeting reconvened, the paper prepared by the drafting group was reviewed and the final text adopted under the heading, Yokohama Recommendations.

YOKOHAMA RECOMMENDATIONS

Despite diversity in cultural belief, societal norms and economic systems, there are great commonalities among women's achievements and the obstacles encountered in their business pursuit. The following distinctions emerged:

The women coming from the ASEAN countries, including India and Sri Lanka, have similar patterns in achieving successes and overcoming obstacles. Women who operate in countries at a higher economic level with more sophisticated technology seem to encounter disparities, in spite of legal provisions of equality. Women in China, with the economy in transition, represent yet another facet.

However, the common denominators of success showed that women have the capabilities of intuition, sensitivity and enthusiasm to maintain their cultural identity and heritage in their business operations. They are fully aware of the need for a more balanced development in order to create a more humane and caring society which is environmentally and socially sustainable.

The following are qualities which have contributed to their success:

Internal Factors

1. Vision, determination, dedication, perseverance, ethics and integrity;
2. Creativity combined with professionalism and managerial skills;
3. Motivation of people in one's company and belief in their ability;
4. Ability to impart women's outlook, aspirations and philosophies to business associates, and to identify with consumers' needs;
5. Continuous endeavour to enhance self-confidence and to explore new business opportunities;
6. Ability to adapt without compromising principles
7. Maintaining a good presentation of one's establishment, product or service;
8. Supportive family, spouse and social circle/peer group.

External Factors

1. Legislation that allows women to go into business;
2. Education and training supportive to women in business;
3. Access to credit/funding;
4. Increased social awareness, recognition and support for women entrepreneurs;
6. Availability of consultancy services that support women in the area of business planning, market feasibility, business expansion, branding, etc.

In view of the above, the Expert Group Meeting came to the conclusion that the following measures are required to create a conducive environment to fully optimize the entrepreneurial potentials of women for the benefit of their countries:

1. Provision and access to training facilities and counselling at different stages of enterprise building;
2. Improved and easy access to funding and credit facilities;
3. Creation of and/or access to support institutions for women entrepreneurs;
4. Improved access to techno-commercial information and other data bases;
5. Facilitating identification of viable business opportunities;
6. Increasing awareness among women entrepreneurs regarding the environmental impact of their operations;
7. Co-operation among women entrepreneurs within the region;
8. Introduction of a gender-neutral approach in all educational materials and curriculum at all levels of education and entrepreneurship subjects in the school curricula;
9. Review and updating of laws, including those affecting labour, taxation and social security systems, that hinder women's full participation;

10. Introduction of a "*Skills Development Fund*" for lower income groups, in order to increase productivity and competitiveness in response to fast changing market conditions.

Action plan

Each participant pledges to:

1. Bring the Expert Group Meeting's findings to the attention of the appropriate women's organizations and national machinery for the advancement and well-being of women, with a request to follow these up;
2. Endeavor to continue this initiative through annual meetings and monitoring the progress achieved;
3. Take initiatives to establish, in countries where it does not yet exist, a Women Entrepreneurs Association. In countries where it does exist, to encourage the existing associations to affiliate with the national association(s);
4. Advocate the establishment of a monitoring body, in countries where such a body does not yet exist, to watch over the implementation of equality legislation and well-being for women in the public and private sectors with particular attention to the grassroots level;
5. Promote regular consultations between representatives of the private sector and women's organizations to sensitize them to women's concerns and to the discrepancy between equality legislation and current practices with respect to women's career prospects;
6. Strategically seek the support of the media to disseminate and publicize the results of this Meeting;
7. Actively promote the creation of an Asian Regional Association for Women Entrepreneurs as early as possible;
8. Harness the knowledge and advice of environmental protection technology experts in order to support women in their business operations;
9. Seek assistance from existing international organizations in identifying and accessing information data base facilities;
10. Approach educational institutions and Government ministries with a view to encouraging them to implement the changes proposed under number 8 of the measures outlined above.

ANNEX 1

PARTICIPANTS' PROFILES***Ms. Ma Li of the People's Republic of China***

Ms. Ma is assistant general manager and chief of the Department for Public Relations at the Xuzhou Pengliang Electronic Co. Ltd. Her company, which manufactures television antennas, is one of newly emerging types of private enterprise in the science and technology field. From the time the company was founded, she has worked in marketing, advertising, design, and building the company's image. As chairperson of the labour union she works to empower women employees, who make up 90 per cent of the workers.

Ms. Song Xian Wen of the People's Republic of China

Ms. Song is a section chief at the Shanghai Leather Technology Centre, and deputy director of the UNIDO project, Assistance in Pollution Control in Tannery Waste. She is also a supervisor for the UNIDO project, Pilot Shoe-Making Plant, which initiated a women's footwear factory. She has extensive experience in leather-processing and tannery affluent management, and has won a scientific prize from the Government for developing new leather dyes.

Mr. Jayantilal B. Patel of India

Mr. Patel has worked in his capacity as chief of the faculty at the Entrepreneurship Development Institute of India, to create business opportunities, formulate projects, source technology and equipment for women, unemployed youth and new entrepreneurs, as well as for financial and development bodies. He has worked as a research officer for a financial organization which provides funding to entrepreneurs, including women. He is also a course director for UNIDO programmes on Women and Entrepreneurship Promotion, and has acted as a consultant for the World Bank, ILO and Indian Government bodies.

Ms. Chrysanti Hasibuan-Sedyono of Indonesia

Ms. Hasibuan-Sedyono was marketing manager for an international enterprise, and is now manager for Public Executive Training Programmes and External Relations for the Institute for Management Education and Development (IPPM). She teaches international marketing, international business and business ethics in graduate and executive development programmes. She has been involved with UNDP and World Bank international training projects. She has undertaken studies, made speeches and written papers on women entrepreneurs, working women and women in management. Ms. Hasibuan-Sedyono is a founding member of the Women for Women Foundation and a member of the Indonesian Managers Club.

Ms. Josephine W. Komara of Indonesia

Ms. Komara is founder and president of Bin House, a batik studio in Jakarta. She works to revitalize and preserve Indonesia's traditional regional batik designs, which she uses in manufacturing and marketing various products. She attends international conferences and publishes papers on the subject of Indonesia's traditional culture and textiles. She has presented numerous batik exhibitions throughout Japan.

Ms. Chong Bok Herval-Lee of the Republic of Korea

After having worked as a teacher and at an interior design company, Ms. Herval-Lee founded Forum Design in 1985 and continues in her role as president. She is a director of the Korean Society of Interior Designers and a member of the Finance Committee of the Korean Federation of Business and Professional Women. She has experience as a lecturer at Sookmyung and Duksung Women's Universities. She has received awards of appreciation for her work from numerous clients.

Ms. Young Hai Park of the Republic of Korea

Ms. Park is president of the Korean Federation of Business and Professional Women's Clubs. She is professor of French at Sookmyung Women's University and an advisor to the Korean Women's Development Institute. She has attended numerous national and international conferences on women-in-development and on women's studies as a panelist or co-ordinator. She is also the past president of the Korean Association of Women's Studies. She attended the 1980 and 1985 NGO Forum of the Un Conferences in Copenhagen and Nairobi respectively, and is attending various other meetings in the lead up to the Beijing Women's Conference.

Ms. Rohana Abdul Rahman of Malaysia

Ms. Abdul Rahman is the owner of a souvenir manufacturing company, Sweet Touch Ceramics. Her entrepreneurial career began during an economic recession in 1984 when she turned her artificial flower-making hobby into a small business. She availed herself of a semi-Government funded entrepreneurial scheme and was able to study flower arrangement and pottery and then work as an apprentice in England. In 1987, upon returning to Malaysia, she set up a small workshop behind her house. She again made effective use of available entrepreneurial support programmes, including funding from the Ministry of Rural Development, and began building her company. In 1993 she received the Malaysian Woman Entrepreneur of the Year award.

Ms. Marian Tan Sri Sulaiman of Malaysia

In 1984, Ms. Tan Sri Sulaiman, together with another women, obtained franchise rights for Malaysia from The Body Shop International in England and founded Rampai Niaga, The Body Shop Malaysia. Since then they have opened eight Body Shops in Malaysia. In addition, in 1992, she founded Versatrad Agencies which, together with the Belgian company Ecover, distributes environmentally-friendly household-cleaning products through the Eco Shop. In 1993, Ms Tan Sri Sulaiman received the Malaysian Women Entrepreneur of the Year award.

Ms. Nona Ricafort of the Philippines

Ms. Ricafort is president of Rufina Development Corporation; a housing and land development corporation; president of Monetary Finance Investment Corporation, and vice-president of Naturecraft Industries Corporation which manufactures and exports handicrafts. She has served as a commissioner on the National Commission on Women, president of the National Council of Women of the Philippines, and president of the ASEAN Confederation of Women's Organizations. Ms. Ricafort was the Philippine delegate to the 1994 UN Commission on the Status of Women. She has participated in many international conferences related to the advancement of women.

Ms. Maria Aurora Tolentino of the Philippines

As executive director of Philippine Business for Social Progress, the largest grant-making foundation in the Philippines, Ms. Tolentino is responsible for long-term planning as well as the management and administration of grants to over 300 NGOs. She is a member of many women- and children-related NGOs, including the Child and Youth Foundation of the Philippines. She also acts as a consultant to UNICEF and to the Asia Foundation.

Ms. Laletha Nithiyanandan of Singapore

Ms. Nithiyanandan has worked for the past 15 years in personnel consulting as managing director of Business Trends Personnel Consulting Group. She has presented a case study in the Women Entrepreneurs Development Programme at Singapore's Nanyang Technological University. She is past president of the Singapore Business and Professional Women's Association, and is currently a council member of Women for Women, a group of top business and professional women in Singapore.

Ms. Lee Wha Ong of Singapore

Ms. Ong is a certified public accountant and a partner of S.H. Ong and Company. She is honorary treasurer of the Singapore Association of Women Lawyers (SAWL), and participated in various activities dealing with women's rights and legal status, as well as violence against women. She has had extensive experience in event planning, fund-raising, and effective management, including work with the Singapore Council of Women's Organizations. She has participated in various conferences and written many papers on women's political participation and leadership.

Ms. Beulah Carmen Moonesinghe of Sri Lanka

After working in a trade company, Ms. Moonesinghe founded three trade companies - Inter Trade (Ceylon) Ltd., Lanka Quality Products and International Fashion Trend - as well as Sri Lanka's first joint venture multi-flavoured ice cream company, Venice Ice. She is a founding member and past chairperson of the Women's Chamber of Industry and Commerce, which established the voluntary NGO, Agromart Outreach Foundation. The Foundation brings entrepreneurial and technical training to rural women and raises awareness of environmental issues.

Ms. Nantamala Malakul Na Ayudaya of Thailand

Ms. Malakul Na Ayudaya is managing director of A & Associates Design Group, an architectural and interior design business and Dindee Terra Cotta, a terra cotta home decor design and manufacturing business. Over the last 20 years she has worked in advertising and public relations at a large enterprise and various other companies. She is concerned with women's employment and environmentally-friendly manufacturing practices.

Ms. Surapee Snidvongs of Thailand

Ms. Snidvongs is chairperson of the Gaysorn Group, a pioneer real estate development company that also deals in investment, manufacturing and shopping centres. She is also honorary president of the ASEAN Handicraft Promotion and Development Association. She acts as board member to various Thai business organizations and handicraft foundations. She is the expert on handicrafts and cottage industries for the Thai Board of Trade as well as a UNESCO handicraft expert. Ms. Snidvongs is also president of the Association for Women. She works for women-in-development concerns and provides

management training for small rural craft enterprises. She regularly speaks on handicrafts, women's entrepreneurship development and networking.

Ms. Beatrice A. Fitzpatrick of the United States of America

Ms. Fitzpatrick worked as the first executive director of the Administration and Management Research Association, a non-profit corporation in the Office of the Mayor of New York City. She went on to found the American Woman's Economic Development Corporation (AWED), where she also held the position of president and chief executive officer. She remains on the Board of Directors. She has developed and directed training and counseling programmes for women entrepreneurs and corporate women managers. Now, as president of the Fitzpatrick Group which she founded, Ms. Fitzpatrick provides consulting services to large corporations in matters of recruiting and hiring women and minorities.

Ms. Midori Hamada of Japan

Ms. Hamada is president of Midori International Corporation. After working for the Iron and Steel Institute of Japan, she joined Kitazato Biochemical Laboratories. From 1980 to 1987, she worked for Intertec Corporation. In 1988 she entered the Aruga Patent Office as general manager of the overseas division and supervised patent-related services, including overseas patent applications and the translation of specifications, until her resignation from the firm. In 1993 she established Midori International Corporation which specializes in translating documents related to intellectual property, preparing documents for overseas patent applications, providing consulting services and conducting searches in co-operation with local patent lawyers and patent agents.

Ms. Reiko Kishimoto of Japan

Ms. Kishimoto joined Seikatsu Club Co-op and began to engage in co-operative activities in 1979. In 1984, she joined the worker's collective "Ninjin" and has served as director since 1985. She is a member of the Research Committee on Ideal Ways to carry out Consumer Support Policy and to establish Consumer Support Facilities of the Economic Affairs Bureau of the City of Yokohama. She also serves as a co-ordinator of the Committee to Promote Reform of the System to Provide Equal Working Opportunities for Women and Men.

Mr. Masaru Komatsu of Japan

Mr. Komatsu is manager of the Business Strategic Promotion Centre of the Sanno Institute of Management. He worked for the Japan Kangyo Bank from 1968 through 1970 and joined the Sanno Institute of Management in 1975. He assumed his present position in 1993, after working in the Business Education Division, the Correspondence Department, the Sanno Research Centre, the Chief Planning Section and the Project Promotion Section. He has served as a consultant for corporate training and in developing programmes for marketing and sales promotion. As a part-time instructor at the Commerce Department of Chuo University, he also teaches theories of personnel management and human resource development in a seminar. He is a member of the Special Committee on Corporate Support Systems for Training Entrepreneurs of the Commerce Section of the Kanagawa Prefectural Government.

Ms. Shigeko Mitsuhashi of Japan

Ms. Mitsuhashi joined Japan Air Lines Co. Ltd. as a flight attendant in 1959. She established Japan Tour Escorts, Inc. in 1973 and provided tourist services, specializing in tour-escort services. In 1976 she left the company and established Tour Escorts, Inc. At the time of the opening of Narita International Airport, she opened the Center of Travel Arrangement Services, providing training for new employees and training in the provision of personal service for customers. In 1984, upon the expansion of the business, the name of the company was changed to Tourism Essentials Inc. She has published a book, *Tsuakondakuta e no Michi* (The Road to Becoming a Tour Conductor). In 1993, she was awarded the Woman Entrepreneur of the Year prize. She serves as executive managing director of the Tour Conducting Service Association in Japan and engages in activities to improve the working conditions of tour conductors.

Ms. Atsuko Ueda of Japan

Ms. Ueda is senior researcher of the Management Consulting Service Division of the Osaka Prefectural Institute for Advanced Industry Development. She instructs and trains women entrepreneurs. She has planned a training session for women who want to be entrepreneurs called POEM (Positive Women's Seminar of Osaka for Entrepreneurship and Management) sponsored by the Osaka Prefectural Government. She has also conducted a fact-finding survey relating to the working conditions of women managers and produced a report based on the survey. POEM, the first such session ever to be planned by a local Government, has spurred private companies to go into business of training entrepreneurs. She has also published a book entitled *Hanbai Sokushin Aidia* (Ideas for Sales Promotion) and co-authored *Josei no tame no Kigyo Handobukku: Yume Hisho* (Dreams Come True: A Handbook for Women Setting up Business). As an authorized management consultant for small- and medium-size enterprises, she also engages in management training and checks management efficiency, specializing in store management and in development management of shopping districts and jointly-owned stores.

ANNEX 2**THE INTEGRATION OF WOMEN IN ECOLOGICALLY SUSTAINABLE INDUSTRIAL DEVELOPMENT**

The United Nations Industrial Development Organization (UNIDO) advocates that improving the status of women in industry is crucial to achieving basic development goals and that women's issues are essential to the success of many industrial development programmes and projects. UNIDO also recognizes that strategies for environmentally sustainable industrial development cannot be effectively implemented without the informed participation of women who bear a major responsibility for management of change and transmission of social values. In its response to Agenda 21, UNIDO attaches great importance to the integration of women into industrial development as a cross-sectoral issue in the Organization's activities.

The approaches employed by UNIDO include:

- * promotion of gender-sensitive programme/project design;
- * studies and research programmes to monitor the impact on women of new technologies and industrial restructuring;
- * examination of issues related to health, safety and working conditions of women workers;
- * development and dissemination of sound technologies for rural women;
- * maintenance of quantitative and qualitative databases on women in industry;
- * provision of policy support to Governments and industry in creating a sustainable and enabling environment for participation of women in industry;
- * organization of training workshops to promote women entrepreneurs in selected industrial branches with specific emphasis on environmentally-sound and energy-saving technology.

UNIDO endeavours to promote a pattern of ecologically sustainable industrial development which focuses on the concept of 'eco-efficiency' i.e. efficient use of renewable and non-renewable resources within the waste-assimilative capacity of ecosystems. This means discouraging the conventional "end-of-pipe technologies" in order to reduce environmental damage, i.e., treating waste and/or emissions after the production process and to encourage a cradle-to-grave approach, applying cleaner production processes from the outset which are both energy and resource efficient, with a view to reducing the raw material content of products and increasing their technical and economic life. The Organization co-operates with Governments, industry associations and research institutes in a variety of ways to promote ecologically sustainable industrial development (e.g. in formulating the necessary policy instruments and setting up institutional structures, technology transfer, data, information and training).

UNIDO is integrating gender issues into its programmes in different ways. The first is "mainstreaming", in which women are considered as an integral part of the target group for projects, and special attention is paid to removing obstacles that prevent their full participation in the development process. The other approaches are the introduction of a women's component into projects and the development of projects specifically for women.

In all projects dealing with small-scale industry promotion and entrepreneurship development, UNIDO ensures that women are fully targeted, in some cases such projects have special women's components. In addition, in response to the need of women for training not only in entrepreneurship and management, but also in the use of environmentally-sound technologies,

UNIDO has developed a Training Programme for Women Entrepreneurs in the Food Processing Industry. It is a five week programme that can be used by training institutes or small industry development organizations and provides women simultaneously with the entrepreneurial awareness, management skills and technical knowledge necessary to run small-scale enterprises in food processing.

UNIDO has also developed a thematic programme concept "Women Entrepreneurs for Industrial Growth", based on the experience and the approach of a project implemented by the Organization in the textile sub-sector which can be replicated in other selected sub-sectors, e.g. leather, ceramics, and food. It targets existing entrepreneurs and covers all aspects of the production cycle, i.e., market research, product design and development, entrepreneurship and management, production techniques, quality control and marketing with an approach open to both domestic and export markets. Hands-on practical training in an incubator environment is coupled with theoretical classroom training and on-going consultancy and follow-up at the businesses of the trainees. It contains an incentive system which is used as a training tool in cash-flow analysis. This is also market-oriented and therefore aims at improving competitiveness while at the same time ensuring environmentally-friendly production techniques.

UNIDO has also assisted women producers to make their activities environmentally sound. The following three cases illustrate this point:

- *The Association of Craft Producers in Nepal*, which provided services to over 600 producers all over the country, 85 per cent of whom are women, realized that the waste water from their dyeing and finishing operations, both in the capital Kathmandu and in small production units in the rural areas, was polluting their rivers and streams. It had, therefore, built a tank to catch the effluent water. As the tank's capacity was reaching its limits they were in urgent need of know-how to treat this waste water. A consultant from UNIDO showed them how to treat the effluent and advised them to use different dyes and chemicals in order to minimize effluent problems.
- *Artisanal salt production is a traditional income-earning activity for women in West Africa.* The women use scarce firewood to boil the brine until the salt crystallizes. Through UNIDO projects in Nigeria, Niger and the Gambia, women were introduced to solar evaporation techniques used in Asia particularly, in India, for salt production. Apart from saving scarce firewood, women were saved the laborious task of collecting wood. In addition, the quality of salt produced with the solar evaporation improved.
- *Artisanal gold-mining in remote mountain regions is a livelihood for rural families in many parts of the world.* However, the miners, a majority of them women and children, use mercury amalgamation to recover the gold. In addition to health damage, the mercury pollutes the rivers and streams into which it is discharged. A UNIDO project in Vietnam will introduce a more efficient and safe recovery method, a gravity gold concentration method using simple equipment that can be locally produced.

Moreover, UNIDO strongly promotes the decision-making role of women entrepreneurs and managers and has so far organized, in co-operation with the International Federation of Business and Professional Women, two regional workshops, one in Latin America (Buenos Aires, Argentina, 1991) and one in Asia (Kathmandu, Nepal, 1993) on women's participation in industrial policy and decision-making.

ANNEX 4

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