



江山代有女杰出

Every Generation Has Its
Own Heroines

第四次世界妇女大会非政府组织论坛 《妇女参与企业管理》论坛
4th World Conference on Women'95 NGO
“Women's Participation in Business Management” Forum

女子学院图书馆

D442.62

3

江山代有女杰出

Every Generation Has Its Own Heroines

第四次世界妇女大会非政府组织论坛

“妇女参与企业管理”论坛

4th World Conference On Women '95 NGO

“Women's Participation in Business Management” Forum



女子学报 0087042

航空工业出版社

Aviation Industry Press

1995

内容简介

本书是一份当代中国著名女企业家的实录,书中选择了32位参加第四次世界妇女大会非政府论坛《妇女参与企业管理》论坛的中国著名女企业家自己所写的文章。她们来自国营、私营、集体、乡镇、外资、合资等企业,来自工业、农业、第三产业如商业、交通运输、银行、法律、房地产以及美容等服务行业。她们每个人都有自己的奋斗史,自己成长的故事,她们本身就构成了一幅中国改革开放的生动的图画。32名女企业家的奋斗史也反映了中国妇女为争取平等、发展、和平的《内罗毕战略》所作出的贡献,以及她们的观点和论述。本书也总结了她们如何走向高层次管理的道路和经验,她们是如何抓住机遇、迎接挑战的,以及她们是如何处理家庭关系的。

图书在版编目(CIP)数据

江山代有女杰出/第四次世界妇女大会非政府论坛“妇女参与企业管理”论坛编。—北京:航空工业出版社,1995.8

ISBN 7-80046-946-8

I. 江… II. 第… III. 女性-企业家-生平事迹-中国 IV. D442.62

中国版本图书馆CIP数据核字(95)第11263号

航空工业出版社出版

(北京市安定门外小关东里14号 100029)

航空工业出版社印刷厂印刷

1995年8月第1版

开本:850×1168 $\frac{1}{16}$ 印张:14.5

印数 1-2000

全国各地新华书店经售

1995年8月第1次印刷

字数:562千字

定价:29.00元

成功路上无性别

陈慕华

一九九五年
七月



全国人大常委会副委员长、
中华全国妇女联合会主席陈慕华为本书题词

努力培养和造就

更多的女企业家

黄启琛

一九九五年

中华全国妇女联合会副主席、书记处第一书记黄启琛为本书题词

前言

段存华* 群星集团** 总裁

第四次世界妇女大会非政府论坛

“妇女参与企业管理”论坛主持人



这是一本参加第四次世界妇女大会非政府论坛的中国女企业家们自己写成的书。我受大家的委托准备为本书写前言时,再一次读了书中的文章。读后仍令我感叹不已。虽然我和这些姐妹们交往多时,知道她们个个刚强泼辣、自尊自尊,在她们领导的企业里,多有建树,但我确没有想到她们竟个个能亲自执笔,写出这

样的文彩华章。她们来自中国的四面八方,有改革开放的前沿广东、福建、海南,也有边陲的新疆和内地的四川、山西,有来自东北和京津沪的大城市,也有来自浙江、山东、河南的农村。她们有的是国营大中型企业的“当家人”,也有乡镇企业、个体私营企业的“老板”;有全国闻名的“女杰”刘志华、游景玉,也有已扬名海外的热比亚、刘淑兰。她们人各一面,有不同的教育程度,不同的性格情趣,不同的风度仪表,然而她们都经历了中国改革开放大潮。她们不仅从独特的视角写出了对当前妇女问题的看法和建议,她们还用亲身的经历写出了她们是怎样地披荆斩棘开拓事业。她们把奋争中的酸甜苦辣写得那样生动贴切,把工作中的困惑和焦虑写得那样细致入微,把她们与下属相处时的关怀信任、善解人意写得那样朴实可爱,她们对待丈夫、孩子又是那样的温馨、爱护。她们决不是世俗之说的只有侠骨没有柔肠的“女强人”,也不是那种斤斤计较、心胸狭窄、胆小怕事、依赖攀附的传统认识上的“弱女子”。她们是一个不平凡的群体。她们有今天的令人称赞的成就和荣誉,是中国这方可爱的土地所哺育和造就的,也是她们自强不息,不断充实着、改变着她们自己所取得的。

总之,这是一本可读性很强的书。你如果想了解改革开放着的中国的真实环境,活生生的个人、特别是女人,你就应当读读这本书。你要是想通过中

国的女企业家来研究妇女问题,你可以从这本书中得到一些来自企业家自己的鞭辟入里的观点和看法。你如果想与她们的企业建立合作关系,你可以通过这本书了解你的合作伙伴。青年可以从这里找到榜样,成功的企业家可以从这里找到朋友,探索者可以获得启迪,失败者可以得到激励,再获成功。这本书的可取可贵之处在于它既没有生硬的说教,也没有现代“八股”,它有的只是感人肺腑的“真实”!

撰写本书文章的只有三十多位女企业家,她们是中国许许多多优秀女企业家的代表。目前中国有多少女企业家,即使给出一个误差较小的统计数字也是很困难的。有一个数字可供参考:参加中国女企协的人数目前是五千多人。翻一番算作女企业家的人数,不算浮夸。那就是一万人,即使这个保守的估计,如果与改革开放前相比,也是个了不起的数字!它本身就意味着巨大的成就。因为改革开放之前,单一的国有经济形式,自上而下的任命企业领导的政策,禁锢了中国经济的发展,更加牢牢地禁锢了中国妇女的聪明才智。改革开放后,多种经济形式的出现,允许部分人先富起来的政策,竞争意识被人们所接受,所有这些变化给妇女们提供了机会。当代中国妇女比起她们的前辈来是非常幸运的,她们较少受封建思想桎梏的束缚,她们接受的是妇女解放的教育。她们爱戴的和崇拜的是妇女运动的先驱者宋庆龄、蔡畅、邓颖超等。加之她们都受过或多或少的教育,这些意识和知识的积累遇到改革开放的大好环境,妇女们就以她们敏锐的直觉、吃苦耐劳、踏实实干的事业心以及作为母亲的天性的无私奉献精神,还有性情温和与人为善、很会调动人们的积极性的天赋,从而就形成一个了不起的群体出现在东方的大地上了。

但是在国有大中型企业执牛耳的女性仍然是少数。原因是多方面的。我相信随着改革开放的发展,会有更多妇女参与平等竞争的机会。然而我们决不能因此低估中国女企业家对中国经济发展的贡献。因为在中国,中小企业、乡镇、个体私营企业正在以非常快的速度发展着。非国有企业的总产值已占全部工业企业的50%以上,而在这类企业中妇女已成为一支不可忽视的力量。据有关部门统计,仅以个体私营企业为例,1993年底全国有2649万个体企业主,其中女性占36.7%。在乡镇企业就业的女性接近5000万人,约占全国农村妇女劳动力的 $\frac{1}{4}$ 。1994年她们平均每人从乡镇企业得到的工资收入达2400元,这相当于同期全国农村人均现金收入的2.5倍。这个数字应当使妇女们很可自豪的。

这类企业大部分分布在大城市的郊区、中小城镇和农村。这些企业既有服务性的,也有生产型的,甚至还有高科技的。女企业家们的主要贡献在于,在带动这些地区经济迅速的发展,从而甩掉贫困的帽子的同时,也使这些地区妇女就业的人数大大增加。本书中的好几篇文章都提到在妇女担任领导的企业里,女性职工的比例普遍提高。妇女就业意味着她们经济上的独立。这就

是女企业家对妇女解放的重大贡献。此外女企业家们更热心关注社会问题,如儿童教育、敬老养老和社会福利等等。由于她们的参与,这些问题在其所在地区大都得到不同程度的关注和解决。

中国女企业家也普遍关注现存的一些问题,例如法律对女企业家的特殊保护,对女企业家的金融支持,对妇女的职业培训和教育等等。她们希望随着改革开放的深入,这些问题能得到逐步解决。

中国女企业家更关心“平等、发展、和平”这个重要的主题。她们希望中国的经济在和平环境下更快地发展；她们有信心在中国经济的发展中体现自身价值，与男子并驾齐驱达到真正的平等，并对中国经济发展做出更大贡献。她们还希望走向世界，与全世界姐妹们携手并肩，共同**为消除世界上的贫困**，让**贫困**更快富裕起来，让饥饿、战争和社会上的不公永远从地球上消失！

* 段存华,1933年12月生,1957年7月毕业于北京大学物理系。1957年至1984年在中国核工业部工作,历任实习研究员、助理研究员、处长、副局长、教授级高工。1984年至1987年任联合国国际原子能机构(维也纳)中国代表团副代表、参赞;1987年底至1988年底任中国核工业部安全局局长;1988年12月至1993年4月任中国轻工业部国际合作司司长、副部长;1993年5月至今任轻工总会群星集团公司总裁,中国轻工业基金主席、和路雪(中国)有限公司董事长、中国国际科学技术合作协会常务理事、全国政协委员等职。

**** 群星集团公司**是经国家经济贸易委员会批准,在国家工商行政管理局登记注册的国有企业。群星集团公司隶属于中国轻工总会(原轻工业部),是群星集团的核心企业。群星集团的紧密层企业有中国欧美进出口公司、中国华轻实业公司、中国少数民族经济文化开发总公司、北京振轻展览公司。

群星集团公司的宗旨是发挥轻工行业群体经济实力,集多种经营形式为一体,促进轻工行业发展壮大,以提高国际竞争能力。公司经营范围广泛,涉及轻工各行业,遍及全国各地,主要业务包括:融资投资,实业经营、科技开发、各项贸易、海外开发以及咨询服务等。

群星集团公司已与英国-荷兰联合利华公司合资在中国建立 Wall's 冰淇淋生产厂,与香港东宁(集团)有限公司合资建设了洗衣机厂。同时还正在与其他国际上知名的跨国公司洽谈合作。群星集团公司与香港太丰行(集团)有限公司共同发起的中国轻工业基金已投入 3000 多万美元于中国的轻工企业。目前该项基金正在扩大中。

FOREWORD

by Duan Cunhua , President of Sumstar Group Corp. ***

*Chairperson of the 4th World Conference on Women '95 NGO
"Women's Participation in Business Management" Forum*

This book is the collective work of those Chinese female entrepreneurs attending an NGO forum at the 4th World Conference on Women. Reading their articles again in preparation for writing this Foreword at the request of the authors, again all sorts of feelings welled up in my mind. I have been acquainted with these sisters, long enough to know that they are strong-willed, vigorous, and imbued with the spirit of self-confidence and self-respect; hence the brilliant exploits they have accomplished in developing and running their enterprises. But never had I imagined that every one of them could be so good at writing and their articles so brilliant. These sisters are working in different parts of China—in Guangdong, Fujian and Hainan, which are noted for their pioneering role in implementing the state policy of reform and opening to the outside world, or in Xinjiang in the far northwest of China, or in Sichuan and Shanxi in the country's deep interior, or in highly-industrialized northeast and major cities such as Beijing, Shanghai and Tianjin, or in rural areas of Zhejiang, Shandong and Henan. Some of them are leaders of large- or medium-sized state-owned enterprises, while others head township-run enterprises in the countryside or are "bosses" of privately-owned businesses. There are those such as Liu Zhihua and You Jingyu, who are among those women rated as nationally outstanding, or Rabiya Kadir and Liu Shulan, who are known abroad as at home. Each is unique in one way or another, and different from the others in educational background, in character and interest, in manners and bearings, etc. But all have got tempered by participating in the nationwide reform-and-opening drive. In their articles, not only do they contribute from unique angles their opinions and suggestions with regard to the current problems confronting women, but also cite their personal experiences to show how to break new paths by defying hardships and difficulties. So vivid and true are their descriptions of the sorrows and joys they have experienced, and so painstaking are those stories they tell of their confusions and anxiety in work. With their subordinates, these simple and beautiful souls are so caring and attentive and, with their husbands and children, they are so warm-hearted and protective. They are absolutely not the kind of "iron-willed ladies" who are conventionally perceived as strong in character but harsh in temperament. Neither do they belong to the "weaker sex" traditionally regarded as being calculating, narrow-minded, chicken-hearted and dependent. As a group, they are of extraordinary dimensions. They are now laden with honor for their achievements by benefiting from their beloved China, and by dint of persistent efforts on their own to change themselves and be strong and knowledgeable.

In short, this is a readable book. Read it if you want to know the living reality of China in the process of reform and opening itself to the world and the individual Chinese, women in particular. If you want to study the question of women by proceeding from the experiences of female entrepreneurs, you will find in the book a range of wise views and ideas from the persons you should start with. If you intend to strike business with any of the enterprises cited in the book, you will get to know your potential partner of cooperation. By reading this book, young people may find examples to follow, successful entrepreneurs may get to know new friends, those who seek things new may find a source of inspiration, and those who have suffered setbacks may be filled with the urge to pluck up their courage again and strive for eventual

success. No indoctrination rigid and stereotyped that is characteristic of some modern Chinese writings, and just stories true and touching—that, in itself, makes the book commendable.

Only 30 women are able to tell their stories in this book, but they represent a vast number of female entrepreneurs who are rated as outstanding. As regards the question of how many women in China are working as entrepreneurs, an answer with a relatively small margin of error would be difficult to provide. But one figure could be taken for reference: China Women Entrepreneurs Association has registered a combined membership of more than 5,000. Multiply that figure by two and the result will not be far from the truth. Though still a conservative estimate, the figure—10,000—is formidable in consideration of the situation before the reform-and-opening campaign began. It is, in fact, a great achievement in itself, in that before the reform-and-opening drive, the exclusive state ownership of the economy and the policy of appointing leaders from above to below fettered the economic forces and, to a still greater extent, the wisdom and ability of women. Diversified economic ownerships, the policy of allowing a few people to become prosperous first, and the acceptance by the public of competition-oriented ideas—these changes accompanying the reform-and-opening drive are providing opportunities for women. Women of China of today are fortunate compared with their mothers and grandmothers, because they are not subject to trammels of feudal ideas and are educated in the need for women's emancipation. Soong Ching-ling, Cai Chang and Deng Yingchao—these and other pioneers of the women's movement are the people they admire and respect. Moreover, modern Chinese women have the access to education. In an environment created by the reform-and-opening drive to the benefit of their development, Chinese female entrepreneurs have stood out as a group of remarkable strength on the land of the Orient, through efforts to cultivate such concepts in themselves and accumulate knowledge and by taking advantage of their natural gifts—their keenness in understanding things, their ability to bear hardships, their enterprising spirit characterized by real earnestness in work, their maternal selflessness and devotion, their mild personality, their readiness to help others and their aptness at bringing into full play the enthusiasm of their staff for work.

Due to a variety of reasons, few women are able to serve as top leaders of large- and medium-sized state-owned enterprises. But I believe that along with the development of the reform-and-opening drive, more and more women will become involved in competitions on the basis of equality with men. Moreover, on no account must we underestimate the contributions made by female entrepreneurs to China's economic development. China is witnessing an extremely rapid development of medium- and small-sized enterprises, township-run enterprises, and individually- or privately-owned enterprises and non-state owned enterprises are furnishing over half of the country's total industrial output value. In enterprises of these types, women are a force that no one can take light of. It is reported that China had 26.49 million people working in individual and private sectors at the end of 1993, and women accounted for 36.7% of them. About a quarter, or 50 million, of rural women leave their villages to work in township businesses. Their yearly per capita income in 1994 was 2,400 yuan, 2.5 times the average cash income of the rural people. And these figures are indeed something that the entire Chinese women should be proud of.

Such enterprises are mostly found on the outskirts of big cities, and in small- and medium-sized cities and towns and in the vast countryside. Some offer services; while others engage in commodity production or even in high-tech production or development. The main contribution made by female entrepreneurs, however, is that they are boosting the growth of the local economy in the national endeavor to shake off poverty and, by doing so, they are boosting the employment of women in their areas. Several articles in this book cite the fact that in enterprises under the leadership of women, the percentage of female employees to the entire staff has been on the rise. To women, employment means a subsequent independent economic status. This constitutes an important contribution by female entrepreneurs to women's liberation in general. Besides, female entrepreneurs tend to be more enthusiastic about social

issues, such as children's education, care for the aged and other social welfare. Involvement of female entrepreneurs has resulted, in varying degrees, in solution of these issues or increased attention to them in areas where they work.

Meanwhile, there exist problems with which Chinese female entrepreneurs are concerned, such as special protection which they deserve according to law, supply of financial assistance to them, and job training as well as general education for women in general. They hope that these problems will be resolved step by step with the development of the reform-and-opening drive.

Nevertheless, what Chinese female entrepreneurs are more concerned with is the vital theme of "equality, development and peace." They hope to see an even faster development of the Chinese economy in a peaceful environment. They are confident that they will further prove their own worth by contributing still more to China's economic development so as to achieve genuine equality with men. It is also their hope that they will go to the world and, shoulder to shoulder with their sisters the world over, seek development for all so that all women in poverty will quickly become better-off and our planet will be free from hunger, war and social injustice forever.

* Duan Cunhua, born in December 1933, graduated from the Physics Department of Beijing University in July 1957. From 1957-1984, she worked at the Ministry of Nuclear Industry of China (MONI) first as a researcher, later the section chief and Vice Director with the professional title of senior engineer. From 1984-1987, she served as Councillor & Alternate to the Resident Representative of P. R. C. to the International Atomic Energy Agency (Vienna). From 1987-1988, she was appointed and acted as Director of Bureau of Security & Protection of MONI. During 1988-1993, she was appointed first as Director of the International Cooperation Department, then Vice Minister, of Ministry of Light Industry of China. From May 1993, she has been working as President of Sumstar Group Corporation, President of China Light Industry Fund, Chairlady to Wall's (China) Ltd., and Member of the Standing Committee of the Council of China Association for International Science and Technology Cooperation. She is also the Deputy to the Chinese People's Political Consultative Conference.

** Sumstar Group Corp. (Sumstar), approved by the State Economic and Trade Commission and registered by the license of the State Industrial and Commercial Administration Bureau, is a state-owned enterprise. Affiliated to the China National Council of Light Industry (the former Ministry of Light Industry), Sumstar is the core operation of the Sumstar Group. The Group has four other key members, they are: the China Europe-America Import and Export Corp., China Huaqing Industrial Development Corp., China National Minority Economy and Culture Development Corp. and Beijing Zhenqing Exhibition Company.

Sumstar is to take the economic advantage of light industry sectors, develop diversified businesses and operations so as to promote the growth of light industry economy and increase its competitiveness in the international market. Sumstar's businesses spread all over China and all over the light industry sectors. Its major areas of business include: finance and investment, industrial operations, technological development, domestic and international trade, overseas development, and consultant services.

Sumstar Group Corporation has established with Unilever a joint-venture named Wall's (China) Ltd., to produce Wall's ice cream. It has also co-invested with Leading Spirit (Holdings) Co., Ltd. (Hong Kong) to establish a washing machine plant. Additionally, negotiations for cooperation have been undertaken between Sumstar and well-known international companies. China Light Industry Fund, co-sponsored by Sumstar and Hong Kong Pacific Capital (Holding) Ltd., has input US\$ 30 million of investment to China's light industry enterprises. Now the fund is under expansion.

目 录

(按姓名拼音排序)

• 前言	段存华
Foreword	Duan Cunhua
• 知难而进,勇于改革	陈国强 (1)
Advance Despite Difficulties & Dare to Reform	Cheng Guoqiang (4)
• 市场经济孕育了一休集团	陈华姣 (10)
How the Market Economy Bred the Group	Chen Huajiao (13)
• 成功路上无性别	高颖维 (18)
No Gender Difference On the Way to Success	Gao Yingwei (21)
• 创企业自己的路	韩履祥 (27)
Pioneer Our Own Path	Han Luxiang (30)
• “装扮美丽”的女企业家	郝幼菁 (34)
The Beauty Maker	Hao Youqing (37)
• 个体私营经济的发展是中国妇女解放与发展的一条重要途径	惠鲁生 (41)
Growth of China's Individual & Private Economy: An Important way for Chinese Women's Emancipation and Development	Hui Lusheng (44)
• 让平凡的人生书写出充满活力的篇章	姜丽华 (47)
Always Ready for a New Challenge	Jiang Lihua (51)
• 人人都有一泓清水	蒋秋霞 (57)
Everybody Has a Spring of Clear Water	Jiang Qiuxia (59)
• 走向飞翔——一个航空公司女总经理的理想和追求	李大立 (62)
Soaring High——The Ideals and Pursuit of Excellence by an Airline Female General Manager	Li Dali (65)
• “平等、发展、和平”需要女性介入企业的高层领导和决策	李德芳 (70)
Involvement of Women in High-level Leadership and Management —A Must for Achieving “Equality, Development and Peace”	Li Defang (72)
• 妇女在科技领域中成果倍出	李建昭 (75)
Women Can Make Great Achievements in Scientific & Technological Field ...	Li Jianzhao (78)
• 中国妇女参与高层次决策现状探讨	刘嘉琴 (82)
On the Situation of Chinese Women's Participation in High-Level Decision-Making Process	Liu Jiaqin (85)
• 一个民营女企业家的成就	刘淑兰 (90)
Achievements of a Female Private Enterpriser	Liu Shulan (93)
• 一座“乡村都市”在这里诞生	刘志华 (97)
Here Emerges a “Rural City”	Liu Zhihua (99)
• 一个维族女企业家的成长	热比亚·卡德尔 (103)
The Growth of a Uyгурian Female Enterpriser	Rabiye Khadir (105)
• 乡镇妇女与中国经济的发展	任荣华 (108)

Rural Women and China's Economic Development	Ren Ronghua	(111)
• 农村妇女平等参与经济建设的契机——乡镇企业的发展	任竹君	(116)
Development of Township Enterprises——Opportunity for Rural Women to Participate in Economic Development	Ren Zhujun	(118)
• 论中国女企业家成功的条件	沈丽珍	(121)
An Analysis of the Conditions for Women Entrepreneurs' Success in China ...	Shen Lizhen	(124)
• 妇女·选择·法律	王 丽	(127)
Women · Selection · Law	Wang Li	(130)
• 妇女在我企业发展中所起的作用	王连金	(136)
Women's Function in the Development of the Enterprise	Wang Lianjin	(138)
• 妇女可以成为大企业的优秀管理者	王 玫	(141)
Women Can Become Successful Managers of Big Corporations	Wang Mei	(144)
• 女性与证券业	王培君	(149)
Women and the Securities Industry	Wang Peijun	(152)
• 妇女参与企业管理	王勤田	(157)
How Chinese Women Get Themselves Involved in Enterprise Management ...	Wang Qintian	(160)
• 为在中国实现“内罗毕战略”而努力	杨丽坤	(165)
Promoting the Realization of Nairobi Strategy in China	Yang Likun	(167)
• 为创立中国的世界名牌“海尔”而努力	杨绵绵	(170)
Striving for Haier——A World-Famous Brand in China	Yang Mianmian	(173)
• 女性靠自己的实力取得成功	游景玉	(178)
Women Go to Success with Their Own Strengty	You Jingyu	(180)
• 中国妇女能够参与金融决策	于耐冬	(183)
Chinese Women Have the Ability to Participate in Decision-Making in Financial Business	Yu Naidong	(185)
• 在参与特区企业管理中实现妇女自身价值	曾赛凤	(189)
Realizing Women's Self-Value by Participating in the Administration of the S. E. Z. Enterprises	Zeng Saifeng	(192)
• 在市场竞争中实现自身价值	翟淑萍	(197)
Self-Realization of Women in Market Competition	Zhai Shuping	(200)
• 努力培养和造就更多的女企业家	张慧玲	(204)
Foster More Women Entrepreneurs	Zhang Huiling	(207)
• 企业发展与妇女自强	郑琪美	(212)
The Enterprise's Development & Women's Self-Improvement	Zheng Qimen	(215)

知难而进,勇于改革

陈国强 浙江金峰有限公司董事长



陈国强,全国第八届人民代表大会代表。现任浙江金峰有限公司董事长、中国金融学会理事、浙江金融学会名誉会长、浙江省女企业家协会名誉会长。

1949年4月参加工作。1977年12月至1993年5月任中国人民银行浙江省分行行长、顾问、国家外汇管理局浙江分局局长。

浙江金峰有限公司成立于1993年5月,公司的经营范围是:开展境内外的投资业务;开展国内贸易;经营人民银行批准的人民币信托投资业务;经营国家法律规定允许开办的其他业务。公司的宗旨是为支持中国妇女儿童事业和促进浙江经济建设服务。公司拥有资产2亿元,利润1700万元。

妇女问题是当今受到普遍关注的全球性问题,在发展战略中居于特殊的地位。我国是世界上女性最多的国家。中华人民共和国成立以来,妇女的地位得到了空前的提高,在经济建设和改革开放的大潮中,涌现了一大批杰出的女性。但由于各种原因,还存在不少有待解决的妇女问题。在这些问题上,妇女的参政议政,参与企业决策管理尤为重要。解决好这一问题,能从根本上改变妇女的形象和地位,真正发挥妇女在推动历史前进中的作用。然而现实的情况是:一方面,已没有哪个领域是我们妇女不能有所作为的;另一方面,即使参与决策管理的妇女,大多也处于“配角”地位,而少有“领衔”的。

金融业是一个国家举足轻重的行业,它又是很适宜女性施展身手的天地,妇女以细心耐劳有韧性的特点,成为这一行业不可缺少的力量。目前,我国金融系统女职工约占半数,其中有相当一部分人走上了各级领导岗位,她们不仅在内部业务上管理出色,在对外的储蓄、信贷、信息调研、金融监管等工作中也成绩卓著。她们参与决策管理的实践证明,妇女完全可能在决策管理领域有更大的发展。以我大半生的经历告诉我,要取得妇女参与决策管理的平等地位,最终得靠我们妇女以增强自身素质来实现。

要知难而进

1977年,我奉命调任中国人民银行浙江省分行行长,在当时浙江经济管理部门的正厅级领导中,我是唯一的女性。其时中国刚经历了十年“文化大革命”,全省金融业混乱不堪:金融机构残缺不全;骨干力量大量流失;工作人员思想浮动;物质条件相当艰苦。面对这种困难局面,在进行了充分的调查后,我果断决定从治乱入手,排除干扰,恢复了一批老员工的工作,大胆提拔了一批事业心强、有业务能力的员工,充实调整了省分行各处室和市地县分支行的领导班子;加强了各项规章制度的建立健全,使之有章可循,对制度的执行奖罚分明;恢复了各级工会组织,开展劳动竞赛,提倡奉献精神。通过内部的整治,使一度混乱的工作秩序得到正常,一度涣散的人心得以重新凝聚,银行面貌焕然一新。

1978年底,我国的国民经济从严重的困境中复苏,资金是“复苏”的“强心剂”,然而银行资金十分短缺。为缓解当务之急,我采取了两项措施,一是大力吸收存款,顶住各方压力在全国率先恢复了深受群众欢迎的有奖储蓄,扩大银行信贷资金的来源,并采用储蓄增加额与地方设备贷款挂钩的鼓励方法,调动地方政府抓储蓄的积极性。二是由于十年“文革”造成的混乱,致使企业效益低下,库存积压,家底不清。我调查了三十六个系统的情况,向省政府提了清仓清库的建议。几经周折,终使省领导下了决心,在全省开展了这项活动。企业弄清了家底,还使陈积的物资余缺调剂,物尽其用,缓解了当时物资、资金短缺的状况。

每年的夏收季节,都是全省农副产品、出口创汇产品上市旺季,而产品能否及时收购,不光是个经济问题,还关系到

全省2千多万农民的切身利益。在收购资金短缺的情况下,我总是想方设法利用资金运行中的时间差、地区差,进行积极调度,保证收购任务的完成。

要勇于改革

“文革”刚结束不久,国家需要一个安定团结的政治局面,当时能否解决大批知识青年的就业已成为维护社会安定的突出问题。国家的大局就是银行的责任。我在对安置知青的小企业还没有明确的信贷政策的情况下,排除各方阻力,对其发放了贷款,还建议省政府在知青企业开办之初给予免税。信贷政策的这一突破,知青们得以安居乐业,促使小集体企业雨后春笋般地诞生,促进了所有制结构的变化和多种经济成份的发展。

在我国工作的重心开始转移到以经济建设为中心后,要求银行工作必须跳出“大出纳”的旧框框,改变单一维持简单再生产的流动资金供应,真正地起到发展经济、革新技术的杠杆作用。浙江是能源小省,交通运输能力薄弱,优势是轻纺工业有基础,小工业、能工巧匠众多,小水电、旅游资源比较丰富,而且是全国海岸线最长的省份。我们结合浙江的省情,扬长避短,将信贷结构作了调整。对农业,支持发展种养业,小水电建设;对工业,扶持投资少见效快、产品适销对路、出口创汇、能填补市场短缺的企业。并对大型骨干企业支持其挖潜、革新、技术改造,提高竞争能力。对消耗原材料大、效益低下,长期资不抵债的企业紧缩贷款,促其关停并转;对交通基础设施,从发展航运为先导,支持公路、桥梁、机场建设。对第三产业,只要效益好,能方便城镇居民生活,促进旅游开发的,都给予支持。信贷结构的调整,优化了资源的配置,有力地带动了产业结构的合理调整,为经济的改革和发展创造了条件。

1984年4月国务院决定开放我国沿海14个城市,浙江的宁波、温州被列入其中。我参加了省政府对宁波小港开发区的选点工作。为使浙江尽快形成良好的开放环境,省人民银行先后对这两市投入了大笔人民币和外汇贷款,用于经济技术开发区、民航机场和其他基础设施建设,还在资金的管理使用、提高效益上做了工作。刚跨入90年代,国务院作出了开发上海浦东的决定。浙江毗邻上海,省里制定了“接轨浦东,支持依托上海,发展浙江”的决策,筹建“杭州高新技术开发区”和建立“钱江外商、台商投资区”。省人民银行迅速作出了金融方面的策应。我利用访沪机会,就两地的金融业务进行了交流磋商,力促浙江证券公司成了上海证券交易所的第一家外地会员。金融作用的发展,改善了浙江的投资环境,加大了浙江的开放力度。

浙江金融始终注重自身的改革和发展。1984年全省就形成了以中央银行领导,国有商业银行为主体,多种金融机构分工协作的金融格局。在计划经济向社会主义市场经济转化中,资金体制也由以财政为主转向以信用为主,银行成了资金供应的主渠道。为适应这一转化,我们及时建立了多个内联全省、外通全国的资金市场,融资数量不断增加,操作管理日趋规范。随着经济体制的改革,经济格局发生了深刻变化,乡镇企业和私营企业异军突起,单一的国家信用很难适应这部分经济成份发展的需要。1987年,在地方政府的支持下,我省在全国率先将绍兴县、鄞县的农村集体信用合作社进行了改革,对其实行“自主经营、自负盈亏、自担风险”的管理机制,有力地支持了地方经济的发展。这两地的乡镇企业、专业市场在全国是比较发达的。实践证明这一改革取得了突破性的成果。全国金融改革试点城市绍兴,把原先由银行和居民区为解决青年就业而成立的几家金融服务社用股份制形式组建成“越城合作银行”,经营上以服务于小集体企业、个体企业、居民群众为主,形成了自己的特色。该市同时还大力发展其他多种经济成份、多功能的金融机构,走出了一条区域金融体制改革的新路子。

浙江金融在改革的同时,努力扩大对外交流、合作。1979年我参加了第一个浙江省政府组织的对香港考察团。1980年,我作为我国第一个金融访美代团的成员,对美国进行了考察。1990年应斯莱辛格的邀请,我率省人民银行代表团赴德国考察。1992年我应美国乔治顿大学的邀请,参加了美国华伦博格世界银行家论坛会,顺访了美国的联储、纽约海丰、汇丰银行等金融机构,还和旧金山银行建立了友好关系。浙江是最早接待美国金融代表团的省份。1978年美国芝加哥银行代表团一行30余人访问了浙江。我们还接待过美国联储原主席沃尔克、德国联邦银行原行长斯莱辛格等20多批次国际友人和代表团。1989年在我们积极促进下,经人民银行总行批准,香港渣打银行在杭州开设了代表处,结束了浙江无外资金融机构的历史。香港中银集团也在浙江进行了多项投资。

调查研究是决策的基础

1978年全国提出要在1980年实现农业机械化,我省在地处杭嘉湖平原的一个县搞试点。我觉得,国民经济要稳步发展,必须以总量的平衡为前提。纵观建国以来经济建设的经验教训,问题都出在不顾平衡的急于求成上。我们算了一笔帐,浙江要实现这一计划至少需要5亿元资金,而资金来源除了落到银行、财政头上,还得向农民大量摊派。我到实地作了调查,了解到农民难以承担,财政和银行也难以落实这笔巨资。同时也发现,农机的质量和推广存在一定的问题,经与省计委商讨,又向省领导作了汇报,省里采纳了我们的意见,修改了原计划,避免了一次较大的失误。

1984年我国宏观经济出现失控,因而1985年金融实行了紧缩信贷的政策。其时人民银行刚开始专门行使中央银行职能,但如何履行好这一职能却是陌生的课题。坚持宏观从紧、微观搞活,一切从实际出发的指导思想。这时浙江的温州地区发生了货币大投放、现金兑取困难的紧急情况。不弄清情况出现的原因,任何主张都有可能是无的放矢。在对温州的情况组织了专门的调查后,发现这是温州私营经济、专业市场发展所致,是当地生产力发展的客观反映,如果一味强控,势必阻碍经济的发展。在我们有效的调控下,很快恢复了正常的经济秩序。对全省人民银行来说,这次有效的调控还增强了职工履行好中央银行职能的信心。

要重视知识的更新

领导者应把知识的更新看作既是自身的要求,又是时代的要求。多年来,我坚持理论与实践相结合,历史与现实相联系,先后在全国、省级报刊上发表了论证性、指导性文章四十余篇,有的还被评为省级优秀论文;主编出版的《浙江金融史》是浙江第一部金融史书;还常应邀去大专院校、市县长学习班、企业管理培训班、新闻出版等单位作有关经济金融问题的演讲。拥有知识本身就是一种能力。我先后当选为浙江省第五、六届人民代表大会代表,全国第七、八届人民代表大会代表和第七届财政经济委员会委员,进入了参政议政的更高层次。

“万紫千红才是春”。我在任行长时,一方面采用奖励办法,鼓励职工业余学习,另一方面每年都选送一批职工去全国对口的高校读书,有的还被送往境外实习、深造。还组织各种代表团到国外、境外考察学习。这些职工中,有相当一部分是女性。银行女性相对占比大,我将她们都看作姐妹,根据她们各自的特点加以培养。全省人民银行有女职工1205人,其中县支行行长级的有110人,市地分行行长级的有22人,占整个领导数的三分之一。省人民银行还在杭州市和宁波市专门设立了职工学习、培训基地。这一切,使得全省人民银行尊重知识、尊重人才蔚然成风。1988年,由省妇联和我倡导,成立了省女企业家协会,我被推选为第一任会长。

我是一个女性,在漫长的奋斗历程中,深深感到妇女地位的改善,要靠自强不息。1993年我从行长的岗位上退下来后,出任了浙江金峰有限公司的董事长。金峰公司的宗旨是为支持中国妇女儿童事业。公司1993年5月正式成立以来,业务开展很快,先后在宁波市创办了一个分公司,与浙江省妇联、杭州妇联合办了金峰城市信用社,还和实验银行合办了一家证券营业部;公司参与实业投资,投资绍兴的“中国轻纺城”,还办有两个工厂,涉足房地产业,拥有几百亩地皮的使用权。开业仅一年多,公司就拥用资产2亿元,利润1700多万元。公司蒸蒸日上,我欣慰无比。

我觉得,一个领导者,由于所处的地位,时时处处都是群众的楷模。领导者要有从容的气度;要公平公正待人;见名利不动心不伸手;要有事业心。这是我的行动准则,也是我用人的标准。桃李不言,下自成蹊。全省各级人民银行好人好事层出不穷,行风行貌喜人。省分行机关曾是全国、省级的先进单位。省分行的领导班子也是一个团结、坚强的集体。金峰公司创业艰难,但领导层齐心协力,同舟共济,很快开创了工作的局面。男女之别不是决策管理的本质区别,男的可以领导女的,同样,女的也可以领导男的,这固然需要国家政策、社会舆论、道德观念等外部条件,但关键是自身的素质。素质是实现领导作用的重要因素,直接影响着领导效能。

“春风不舞自浩荡”,妇女们要自觉地增强自身素质,为获得在参政议政,参与决策管理上的平等地位而努力奋斗。

Advance Despite Difficulties & Dare to Reform

by Chen Guoqiang, Chairman of Zhejiang Gold Crest Co. Ltd.

Chen Guoqiang, a Deputy to the Eighth National People's Congress, is now Chair of the Board of Directors of the Zhejiang Jinfeng Co. Ltd., Council Member of the China Financial Society, Honorary President of the Zhejiang Financial Society, and Honorary President of the Zhejiang Women Entrepreneurs Association.

She started working in April, 1949. Between December, 1977 and May, 1993 she was director and advisor of the Zhejiang Branch of the People's Bank of China and Director of the Zhejiang Branch of the State Administration of Exchange Control.

The Zhejiang Jinfeng Co. Ltd. was set up in May, 1993. The business scope of the corporation covers investment at home and abroad, domestic trade, trust and investment operations approved by the People's Bank, and other operations within the permission of the state's law. The corporation aims to support the undertakings for China's women and children and promote Zhejiang's economic construction. It has assets of 200 million yuan and generates an annual profit of 17 million yuan.

Women's issues are drawing global attention today and have a special position in various development strategies. China has the biggest female population in the world. Women's status has been raised to unprecedented height since the founding of the People's Republic of China. A large number of outstanding women have merged in the country's economic construction and the tide of reform and opening. Yet due to various reasons, there still exist a lot of problems concerning women which are yet to be solved. A prominent issue among them all is women's political and economic employment in society and in the enterprise. Once this problem is resolved, women's image and status will change fundamentally and their role in pushing history forward will be brought into play in its true sense. However, we are often caught in such a contradiction in reality: on the one hand, there is virtually no sector in which women fail to display their talents; on the other hand, even those women already in politics and decision-making are mostly playing a "supporting role" and rarely take the "leading part."

The financial business holds the balance in a country, and it is a desirable sector for women to demonstrate their abilities. Characteristic of carefulness, endurance and tenacity, women have become an indispensable force in this sector. At present, women account for about half of the total employment in China's financial business, of whom quite a number have assumed the leading posts at various levels. They not only excel in business administration within their respective units but also have made remarkable achievements in handling deposits, credits, information investigation, and financial supervision. Their involvement in decision-making has shown that women can advance still further at the managerial level. My personal experience in the more than half of my lifetime also convinces me that to be equal with men at the decision-making level, we women have to rely on ourselves and constantly improve ourselves.

Advance despite difficulties

In 1977, I was transferred to Zhejiang and was appointed Director of the Zhejiang Branch of the People's Bank of China. I was the only woman among the department chiefs in Zhejiang's economic sectors. At the time China just walked out of the chaos of the decade-long Cultural Revolution, and the